

You're Either a Dreamer or a Millionaire

The Secret Recipe for:

Working smart · Thinking smart · Investing smart

Jake Findi

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Table of content

About the author	3
Introduction.....	3
PART I.....	4
CHAPTER 1	4
Let's face it	4
CHAPTER 2	5
Doing more than just believing.....	5
CHAPTER 3	11
Run for the first place, not to be a runner-up.....	11
CHAPTER 4	11
Breaking the rules	11
CHAPTER 5	15
Entering the lion's den	15
PART II.....	21
Chapter 6.....	21
The secret recipe for:	21
CHAPTER 7	29
The difference between dreamers and millionaires	29
PART III	32
CHAPTER 8	32
Starting a business.....	32
CHAPTER 9	39
Partner up	39
CHAPTER 10	41

Tailor an Agile team	41
CHAPTER 11	45
Scream louder	45
CHAPTER 12	Ошибка! Закладка не определена.
Thriving in a cutthroat marketplace	Ошибка! Закладка не определена.
CHAPTER 13	Ошибка! Закладка не определена.
How to be unique in your market	Ошибка! Закладка не определена.
CHAPTER 14	Ошибка! Закладка не определена.
Funding	Ошибка! Закладка не определена.

About the author

“Studying away from home even as a child was difficult at times. But I think it was the best thing that my dad ever did for me,” Jake said. He is an entrepreneur and an author based in Moscow, Russia. He is the second child of four to Mr. Tana Findi. Jake is marketing oriented and business inclined. Above all, he is very ambitious. His philosophy is to learn something new every day and is always hunting for new opportunities and ideas. In other words, Jake is a self-taught entrepreneur. He believes that giving a shot is the key to success.

He is a motivational speaker, life coach, the creator of a reality TV show in Moscow and a fashion designer. Previously, he has been involved in fireplace production for a year. Moreover, he founded his own LLC in 2010, after a massive loss in the 2009 financial crisis. Later in 2010, he opened Jake&Jake, a store selling his own brand of clothing.

He is the founder of concierge and lifestyle management project. He is also the founder and CEO of an online store and the author of **How the super rich wins: the brainbox of success (coming soon, check it out)**.

Acknowledgement

Words cannot express my gratitude to my father for making a man out of me. I was born a boy but now I clearly see that I'm a man of my own making! Many thanks to my awesome designer, Alsim Mamedov, who has been designing my project logos over the years. You are a design guru! I thank you for the brilliant book cover design, the spine, selecting the right fonts, the inside flaps, the back cover, and all the quirks – table, pictures editing - among other things. A super job well done.

I am also indebted to Michael Campbell-Thomson for his support in working on the draft of the manuscript, and for Robert Thomas for his careful editing. You saw the value my work and it gave me further momentum to get it done. I'm proud to have you as a friend. You're not only on the right track, you set the course for the rest of my team to follow. And last but not the least, I will also like to convey my thanks to Sam Whitmey for your dedication and proofreading of this book. Please allow me to encourage you today: you do such a great job! Keep it up! I appreciate you.

And to my dedicated team such as Nikolay Zenin, Ivan Chichkin, Michael Fres, Vladimir Gusev and others, I want to say thank for keeping me on my toes by reminding me always about the progress of the book. You're a necessary piece to this puzzle. I appreciate your commitment and service and just can't imagine a project with you at my side.

Also, I appreciated the thoughtful insights from various individuals from all walks of life who commented on one thing or the other - this really benefited my research greatly. I greatly appreciate their contributions.

Finally, to all my friends around the world, I thank you all for inspiration and for believing in me - believing that I can do the extraordinary. You're my eternal mentors. I will always turn to you for advice. I live to value you all. Forever grateful.

Introduction

Do you want to reach the pinnacle of your profession? This book is practical and not theoretical. Have you had enough of unworkable theories? Unworkable theories are “myths of knowledge.” They do not create any effect or inspire change in people's lives. Approach this book with a practical mind for all resources in it are practical. This book is a bank of ideas and thoughts.

You don't need an MBA to build a successful business. Nor do you need to become a techno guru before you can embark on any tech project. There are no insurmountable barriers that could prevent you from achieving your goal.

A close friend of mine once joked that he was required to submit dozens of documents in order to open his LLC. In return, he expected a fancy name. However, the Registry Department just gave him a piece of paper with the words “General Director” printed on it. If you ask me ‘How can you be your own boss?’ I will ask you to go for the title of “general director”. That is to say, create your own LLC if you want to be free from your tyrannical boss. On the other hand, if you are looking for a job and can't find one for yourself, create one so that you don't have to go to interview after interview being rejected. In this book you are going to meet the secret sauce of the big and successful companies of our time and the underdogs who persisted until they made it.

You will also discover the rich opportunities of business, the mindset of the dreamers and the millionaires, what makes the two different and the chemical combination you need to be successful.

This book is divided into three parts. In Part 1, I talk about spotting opportunities. What is an opportunity at all? Why are some people better at finding opportunities, while others miss them completely. You will discover how to break the rules for the better. You will also learn of the mindset of an ordinary person. What makes them ordinary? Running for a prize but not genuinely challenging - another revealing episode that you will discover, among others.

Part 2 covers the secret way to work smart, think smart and invest smart. In this era of knowledge dispensation, the traditional matter of simply “working hard” is no more. This book details the secret ways of the three pillars “work smart, think smart and invest smart”. You will also learn the difference between a dreamer and a millionaire. The two are made, not born.

Part 3 is all about starting your business from scratch. Many people find it difficult to let it go. You will learn how some people left their comfort zones for better. And you are not an exception. If you don't like your career, trade it for a better one. And a better one is doing what you love.

No matter what kind business you are involved in, the possibilities are endless. This book will give you the tools and guide you on a journey of faith. In conclusion, you will compete for the prize and not just accept a place.

Call to Action

While reading this book, I will strongly recommend you to have a pencil or a marker on you to underline every phrase or sentence or paragraph that touches you.

It is your property now. Read it as you never read before. It is up to you to do whatever you need to do to get the most out of it. The ball is in your court!

Read it with full concentration, rapt in thought with a passion for the ideas. Will you prefer to read with all your attention or just read for reading's sake? You got to help “yourself” in order for “yourself” to help you. It is only you that can help yourself.

Read it many times as you can. So the next time you pick up this book from your shelf, table or desk or open your portable book reader, ask yourself: why am I reading this book? If you have the answer, then make every second of it count.

Follow every phrase and sentence with attention and concentration.

PART I

CHAPTER 1

Let's face it

This book is intended for people who fear to take risk, who fear to break the rules. The “it's not time yet” mentality isn't good enough - no money to start? no time for a new challenge? The list goes on and on, but no excuse is valid. Build your support system to map out your life. There is power in your hands, in your brains, and in every fibre of your being.

“Life is a song – sing it. Life is a game – play it. Life is a challenge – meet it. Life is a dream – realize it. Life is a sacrifice – offer it. Life is love – enjoy it.” Said Baba

Many times we ask ourselves why so and so is able to amass a fortune, when at one point they were in the same situation as us? He wanted to succeed, that is why he made it.

Follow me. It is not only the matter luck, and I'm not even a fan of it. Do you rely on luck to fulfill your dreams? It is said that “luck is where preparation meets opportunity”? You have to be prepared to utilize the opportunity that surrounds you -that is your luck. Never wait for luck to just show up. Do you catch my drift? Will you still continue to wait for “luck”? This book cost you money and I believe you bought it to make money or change your present situation. If you borrow it from someone it is for a purpose. Money is important whether you agree or not. If you doubt what I say try to ride a bus for free. Whatever your attitude may be towards money, you are right. If you don't revere it, you will not get it.

Opportunity

We often hear people say opportunity knocks but once. I want to run counter to that saying “What is opportunity in the first place”? According to the Oxford Dictionary, it is “a time or set of circumstances that makes it possible to do something”. In my own way; it’s the occurrences of events that make things happen. How many times have you heard of this phrase “opportunity knocks”? I believe that we are surrounded by opportunities every blessed day of our lives. Unfortunately we don’t “flash on” it. They say “opportunity knocks but once” but it actually knocks at our doors as long as you have your door shut. He never breaks into your room if you don’t invite him. He is always available and waits for you. Avail yourself to him!

Until you recognize the door handle (the gateway to opportunity), you will ever gaze at the glistening stars hoping to conjure him from the beautiful sky. One of the key factors to spotting an opportunity is to have a “burning desire” for it .If you don’t yearn for something it is hardly noticeable.

People who invented all sort of things that made life better for us are not just mere inventors, but, they are opportunity seekers. They desired it. Let’s take a look at Alexander Fleming, a Scottish scientist, who left a pile of dirty Petri dishes open at his work place and went on vacation. On his return he found out that most had been contaminated. There was a bacterial growth around the mould.

According to the Nobel Prize website, Fleming dumped most of the dishes in a vat of Lysol. But when he got to a dish containing staphylococcus, something odd caught his attention. And what made him spot that? This was the beginning of an idea that would change the world. The dish was covered in colonies of bacteria, except in one area where a blob of mould was growing. Somehow the mould was in an area free from bacteria, as if the mould had blocked the bacteria from spreading. He realized it could be used to kill a wide range of bacteria. So penicillin was discovered right there. The answer to why some people are able to find opportunities is because they are simply opportunity hunters.

We are all born inventors, but the problem is we rarely act on instinct. Successful businessmen and women aspire to greater things than a boring cubicle and a nagging boss. If you’re waiting to act on a million dollar idea you might dumb yourself down a notch. Figure out and work your way to success. Make the idea you have a brilliant one.

“Take up one idea. Make that one idea your life – think of it, dream of it, and live on that idea. Let the brain, muscles, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success”.
Swami Vivekananda

Out of our natural desire to make things happen; achieve a goal, change a career, there is a natural wish that stimulates us to go for it against all odds.

Life is like lifting weights. They press down on you and you need to push it up. You either stay under the heavy barbell breathless or fight with nature and gravity to gain your freedom. It is the same as resolving a difficult situation and achieving success.

Living in your comfort zone? There is a life much better than what you are living now. You need to stretch out for more promising opportunities. If you are looking for a way to see bread on your table early in the morning, you should be the luckiest person but may not necessarily be right. Excuse me for saying it, but you might be living in a fool’s paradise. Otherwise, I will strongly urge you to challenge your-self, tune your mind-set to going beyond just what you have opted for. Sow a seed today and live in expectancy.

“Even if I knew that tomorrow the world would go to pieces, I would still plant my apple tree”. Martin Luther

CHAPTER 2

Doing more than just believing

"All human beings are born as entrepreneurs. But unfortunately, many of us never had the opportunity to unwrap that part of our life, so it remains hidden". Dr. Muhammad Yunus

Believe it or not – you’re greater than you think you are - stretch out and reach the limit that you are capable of and you will be surprised to know what you can accomplish with the same body you have been living in over the years. That reminds me of a shocking, and of course, life-changing story.

Case study

Beach Story: Perhaps you might have heard of it. An ambitious young man desires to become a millionaire, so he goes to see a wise guru, who knows the ultimate secret to success. Here is the full story.

The young man says to the guru, "I want to become rich and successful. Can you help me?" The guru smiles and says, "Meet me at the beach tomorrow at 4 AM, and I will show you the secret to success."

Waiting impatiently for the next morning, the young man arrives on the beach at 4 AM, just like the guru had asked, wearing a suit and tie. Upon arriving, he realizes that the guru is already in the water swimming, dressed not in a suit and tie, but in a pair of swimming trunks.

The guru spots the young man and motions for him to come in the water. The young man, not wanting to get his suit pants and nice shoes wet, goes to the edge of the water.

"Come out further" the guru says with an understanding smile. "This is an expensive suit," the young man replies, "I came here to learn the secret to success, not the secret to swimming." "The secret must be told in this water. It is your choice to learn the secret or not."

So the young man goes waist-deep into the water, soaking his expensive suit. "Further," the guru says. The young man becomes irritated.

"Listen old man," he says with impatience, "I'm already in the water. I didn't come here for a swimming lesson. Tell me the secret to success right now or I'm leaving." The guru, unaffected by the young man's outburst, replies calmly, "You are already waist-deep. What's a few more steps?"

So the young man wades deeper into the water until the water is up to his neck. The sun is beginning to rise.

"So what's the secret?" the young man demands.

The guru says, "Sure," and suddenly forces the young man's head under the water. The young man, caught off guard, swallows large gulps of salty sea water and immediately begins to drown.

He flails his arms and tries to push the guru off him, but the guru continues to hold the young man's head underwater, using all of his strength to keep him there.

Just before the young man loses consciousness, he stops flailing his arms around and musters the last bit of strength in his body to throw a vicious elbow into the guru's solar plexus and break free. But the guru surprisingly does not reach out to grasp the man again.

After rubbing on his stomach a few times, he wades back to the shore until the water is knee deep, and he stands with great pride, looking at the young man with a big smile on his face. The young man spends the next half minute coughing and spitting in the water, cursing the guru as he wades back to shore as well. The guru ignores his foul language, his smile never fading.

"Quite an elbow you got there!" The guru cried out to the young man, smiling even more widely.

The young man looks at the guru with intense rage, but before he is able to make a move, the guru puts his hand out as if to say, "Stop, let me explain what just happened." So the young man put his hands on his hips and glared at the guru.

The guru then proceeded to give the young man one of the most important keys to success:

"When your head was under water, what is it that you wanted to do?" "I wanted to kill you for deceiving me."

"I have not deceived you. You have asked to learn the secret to success and I showed you. What else did you

want to do, while you were under water?” “Be at home again, get some sleep....be dry...” the young man offered, but the guru shook his head.

“I don’t know, breathe??” the young man said in a sarcastic tone, and he folded his arms at the seemingly meaningless question. He did not make a move to leave though. Although slightly embarrassed and extremely aggravated that his suit was already drenched, he figured he might as well stick around to see what this guru was trying to show him. He was an ambitious young man; a smart young man; and he was aware that sometimes wise men communicated in eccentric ways.

“Ah, breathing,” the guru said, casting his eyes out towards the rising sun. He then closed his eyes and took the deepest, most satisfying breath, which inspired the young man to take a deep breath as well.

The guru continued: “Something so simple, yet so important—something we take for granted, until we can no longer have it. And when we realize we no longer have it—”

“We are compelled to do whatever it takes to have it back,” the young man chimed in, remembering how he decided to throw his elbow into the seemingly fragile guru. And with that sentence, he too, became enlightened just like the guru was.

The guru, with much pride, saw it in the young man’s eyes that he had got “it”.

As he waded back into the water, he shouted one last final sentence to the young man: “When you need success as much you need to breathe, then, and only then, will you have success.”

And with that, the guru began to sing and swim far into the ocean.

The man watched the guru swim for a short time. He tried to ask a few more questions, but the guru would no longer respond. So the young man left the beach. And by the end of the year, the young man became a multimillionaire.

The reason why people give up on their dreams so easily is that they do not believe that they can actually achieve their goals. Believe that you will make that deal a reality, believe that you’ll secure that contract, believe that you’ll pass that test, believe that your idea will work, believe that your marriage will work, believe that you will get that job. Convince yourself from the inside out. Whatever you believe you will get - you will definitely get it, no matter what. Doubting the future lets so many petty obstacles hold you back.

Inside you lies a great power, inside you lies a genius, inside you lies a record breaking spirit, inside of you lies the next Bill Gates, inside of you lies the next founder of a treasure company sleeping. It needs to be awakened for great things yet to come. You have what it takes to be a hero and a winner - you just never knew it. If you don’t seize the opportunity today, you’ll remain in the ordinary zone by being a follower for all time.

Let’s take a look at Edmund Hillary, the first man to reach the summit of the notorious Mount Everest. Hillary made his trip after George Mallory and his team’s fatal expedition. The former’s techniques weren’t that different from the latter’s. Hillary learnt from the mistakes of George Mallory and his team. He knew very well that either they make it to the summit or that they would die trying. The bottom line is root out failure, mistakes, miseries and stop blame game. Refrain from dwelling in past.

Take a look at this analogy: It’s like a wild bird that is caged and unable to fly free One day the cage door is left wide open. The bird (because of past ‘learned helplessness’) still doesn’t escape when, in reality, it could. A true victim is someone who feels like a victim. What is done to you and how you react to the situation is another thing, both are two different things altogether.

If you have failed in a business project, do not hate yourself. Realise the mistakes you made and correct them, then move on. If the stock market crashes, what should we do the day after? Move on.

Today everybody talks about Apple products – they are everywhere. The number of users of iPhone, iPad are increasing daily, even though Samsung is competing hard with its “Galaxies”. Steve Jobs suffered a lot of setbacks on his journey to success with Apple. Some of the products failed to sell well because they were too highly priced. This strategy was unjustified because it failed to find a niche within the marketplace which constituted higher price range and finally no one could afford to buy them. A typical example is the NeXT enterprise, which costs \$50,000. As a result of the price tag it was never popular. Other failed products include the Apple Lisa, Pippin, Apple III, Apple’s Macintosh TV, eWorld and Ping FM. Apple also collaborated unsuccessfully with Motorola’s ROKR. Other products that failed included QuickTake, eMate 300, Power Mac G4 Cube, Twentieth Anniversary Macintosh and others.

Remember as life goes on you have to stack up your past experiences. If our life is free of failures, that means we’re not taking enough risk. I like what Rick Patino has to say on the subject: “Failure is good. It’s fertilizer. Everything I’ve learned about coaching, I’ve learned from making mistakes.”

I always said that the greatest advice you will ever get is the advice you get when you fail. It is rather unfortunate the way society sees failure: An athlete’s failed attempt, an entrepreneur’s failed business venture, a politician’s fall in the polls, a lawyer losing his case, a student failing in his or her examination and the stigmatization that comes with those kinds of failures. It is high time that society does not see a failure as it is, rather as a source to look up towards something better than we have now. You’ve heard me say repeatedly correct your mistakes and move on. Many times we have no control over certain circumstances that easily befall us but nevertheless when they happen to come upon us, we have to do damage control and move on with our lives. Life is like a sharp curved road. You can’t see further until you get to the end of the curve. When life puts you in a valley, keep your eyes on the prize on the higher ground and rise up. It is the move you make after you have been put in a bad situation that counts.

I believe that a hero is made not born. No one is ever born with the inscription written on their forehead “I’m a HERO”. Frederick Douglass testifies to this: “...there is a genuine heroism in his struggle and something of sublimity and glory in his triumph”.

Experience shows us interesting outcomes. Take two people, one born to a wealthy family and a second born to a poor family. Their initial social status cannot always alone determine their futures. The one born to a poor family could have more drive to achieve success than the former.

“Your present circumstances don't determine where you can go; they merely determine where you start”. Nido Qubein

Many of the great men and women who have lived and those who are still alive on this planet most have come from dysfunctional backgrounds and experienced the rags to riches story. Just take Abraham Lincoln for instance. Here is a man who came from a humble background and got all the way to the white house. His parents were uneducated farmers. A learned man and a self-starter, he taught himself law and became a successful attorney and worked his way up the ladder to become a state legislator and one of the most famous American presidents of all time. Ralph Lauren was a college drop out. He never went to fashion school but worked his way up - sold handmade ties to his classmates in order to purchase stylish suits. He became one of the top fashion designers with his famous brand. Still need more examples? Have you thought of Frederick Douglass? He learned the alphabets from his master’s wife. He would read anything that he could find to educate himself. He rose from being a slave to prominence and worked his way up to become a bestselling author, publisher, and a Consul-General and was the first African-American to receive a nomination for the Presidency.

I must say that opportunities that come our way don’t usually just invite you in - sometimes you may need humility to take that opportunity on, if you feel too proud or too afraid to take the chance you will never have the freedom you have been longing for so long. Sigmund Freud was right when he said: “Most people do not really want freedom, because freedom involves responsibility, and most people are frightened of responsibility”.

As human beings, we are very often intimidated by what the people around us think of us, which echo negative feelings back onto us concerning our potential and ability to be productive. This reminds me of an incident which I was involved. I

was invited to an event. I didn't have a fancy outfit—looking casual in a hooded pullover. During the network break I was approached by a young fellow. After shaking hands I asked him what he did after giving him my business card. (I always have it handy). He looked at my card and said “But you don't look like your title written here”. I smiled and ask him why? After looking at my card again, he went further remarking that “Your outfit does not look like that of a fashionista”. The fascinating thing was, he wrote his name on a blank card. The next day, he called me after reading some news report on the TV and various articles analyzing my project. The most interesting thing to me was how he approached me. He first started by apologizing profusely - he could not forgive himself at that the time for making the obnoxious comment. Refrain from making a picture about people when you meet them. I used to segregate people by what they wore, but not anymore.

No matter where you come from, your social status, the color of your skin, the language you speak or your faith, there's no one else on Earth that's got your DNA or your same finger print. That makes you unique.

Pioneer's Milestone

The mere fact that you decided to be the first person in your family to start a company, build a house, climb the academic ladder will attract envy from others. People that knock you could even be some of your own your relatives. Why? There's a good reason - people generally want to associate with other people with less than or the same social status – it makes them feel less secure. Don't blame them - it is a human problem. They will advise you to kill your idea, discourage you, tell you it can't be done, or that no one ever did that before.

I for instance take advice from experts instead. I evaluate what my advisors tell me and whether it is really a good idea or not. It may not even be advice that you are looking for. As much as I am not against the idea of seeking advice in which you are the “leading proponent”, I would strongly recommend that you take a second look at every piece of advice that you can get from your mentors and coaches. While some advice is very helpful, some other advice can be a killer. Be fast to listen but cautious to implement because it has the tendency to ruin your entire plan. My dad once told me that “not everyone who says your name will like you or your success story”. Some will congratulate you just for the sake of being polite whereas others will congratulate you sincerely. Some people smile a lot and seem proud of you, but this may be deceptive. Inside lurks a kind of jealous venom but outside, a deceptive honey.

Ordinary people's mindset

On several occasions I took the opportunity to speak to my colleagues, who complained about life, their co-existence, job and salaries. My answer is always simple and straight. I always tell them ‘if you don't like your how your life is going, trade it in for a better life. Exchange a bad job for a good one, and if you can't find what you want, just create it yourself, otherwise no one will ever create it for you. If your salary is nothing to write home about, trade it in for a better income. Try creating passive income to supplement your salary. Believe you me, no amount of money will be ever be enough for you. The more you earn, the more your expenses will tend to also grow – usually in proportion to your increased earnings.

One of the answers I often always get from them is “I don't have enough money”.

I remember I spoke to a young lady who was in dreadful need of money for a project that she wanted to undertake. I sat her down to counsel her on the project, and on the funding. I told her “I believe you have a talent for doing something to change your situation” because I believed that she was able to realise and grow her project. The next thing I noticed was that she tried to avoid me whenever she saw me. The reason was that she had already convinced herself that she didn't have money and that nothing could be done to find the funding. This is the number one excuse for people who don't achieve their dreams. Money has never held anyone back but a lack of passion has. She didn't believe she could do anything about her situation, unless someone else intervened – meaning, unless someone else did it for her. When you are passionate about your project, things like money, people and resources are drawn in your direction, towards the project itself. In other words, your enthusiasm is like a magnet that will also attract likeminded people close to your side. Perhaps you would like to read more about enthusiasm? Check it out in my next book “How the supper rich wins”(coming soon). I have a way of paying my ‘fat’ bills. For instance if I need a consultant who costs more that I can afford, I don't look at the bill at first. I first hire him and after he begins to work for me, I try to limit the work or to find money, while the work is ongoing, because I know when work is completed, payment should be made. It has always worked for me. Don't sit down look at that bill and worry about it too much, it is never beyond your ability to handle. I'm not saying you should do the same, you could try my secret recipe if it works for you. If it doesn't, then fair enough - ditch the idea.

– Not enough time

There is always time enough if you want to accomplish a task. If you put your mind to the task, you can find some extra time to achieve your goal. You'll always have time, but time doesn't always have you. The list always goes like this: I have several things to do, I won't have time to do everything on the list. I have to take the kids to school and back, I have to visit the theatre with my family, I have several jobs and responsibilities, and I want to hang out with friends - the list goes on and on.

Maybe you spend several hours chatting with friends around the coffee machine that you did not notice going by – then you turn around and say, “I don't have any time!” So don't waste time. Plan your day out and get things done!

– I can't figure out where to start

You don't have to know it all before you start. The mistakes you make along the way are your best teachers.

“I've learned that it doesn't matter how many times you fail, you only have to be right once. I tried to sell powdered milk. I was an idiot lots of times, and I learned from them all”. Mark Cuban

Success and failure go together. There has never been any success with a bit of failure and mistakes. Thomas Edison was not born with the techniques attached to his body on how to make a light bulb. He did know how to make the light bulb but he did it anyway. You can make the world a better place with your inventions. Henry Ford did not know how to make the Model T but he did. Another entrepreneur who started as an underdog is Elon Musk, Cofounder of PayPal and Tesla Motors, founder of SpaceX.

“When I started SpaceX, a company dedicated to reducing the cost and increasing the reliability of space missions, I'd never been involved in designing anything and had no experience in the aerospace industry. I even ended up pouring in most of the capital from the sale of PayPal. (SpaceX's annual revenue is now over \$100 million. In December 2008, SpaceX won a \$1.6 billion contract with NASA to re-supply the International Space Station, an international research facility.” Elon Musk to Katy Finneran in 2010

When you know exactly what you want you will attract the resources, money and people that you need in order to achieve your vision. The key is you! Will you have to put away doubt about yourself and start now, not tomorrow?

– I have low level of education

Many successful business owners had little education and many were university dropouts or didn't go to university at all. So you have no excuse. You can learn, and teach yourself if you really need to know something about an area. If you want to acquire knowledge, you can. You will feel isolated from the outside world if you cannot use the knowledge you have gained for your own good. Knowledge should have a practical application. I'm not saying you should not go for your MBA for whatever reason but after your education and your several degrees, it must reflect on your real life. After all, why do we learn? To be better at something, and to improve, right? Not to know less or do less! Use the little education you have to start your business. But never cease acquiring knowledge especially in the area you are focusing on now. People like Steve Jobs, Bill Gates and Michael Dell are never academics. When the dream is big enough the facts don't count. The facts of your situation will melt away in light of the passion of your desire. Eventually you will achieve your goal because you are just too tough to quit!

Here is it, in your heart you know it's true: Massive effort and consistent action combined with pure persistence and a sense of flexibility in pursuing your goals will ultimately give you what you want. You must focus immediately on the actions you can take today, even if they are small ones because that is what counts most.

Theodore Roosevelt said it all “The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood, who strives valiantly, who errs and comes up short again and again, because there is no effort without error or shortcoming, but who knows the great enthusiasms, the great devotions, who spends himself for a worthy cause; who, at the best, knows, in the end, the triumph of high achievement, and who, at the worst, if he fails, at least he

fails while daring greatly, so that his place shall never be with those cold and timid souls who knew neither victory nor defeat.”

CHAPTER 3

Run for the first place, not to be a runner-up

“Far and away the best prize that life has to offer is the chance to work hard at work worth doing”. Theodore Roosevelt

In a race it not how fast you started and it is not about how slow you start either. It is the pace at which you overtake your opponents and cross the finishing line that matters. You can be the fastest starter but not the winner. The golden rule when deciding who the winner, is who crosses the finishing line first. Not the one who came close to it. You can play any game but stay on track, focus and strive for the ultimate prize. You want to bet? Ask anybody and they will tell you that it is the prize that motivates them to push themselves on until their last breathe. The youngest Northern Irish professional golfer who broke records held by Tiger Woods and Jack Nicklaus with a score of 268 said:

“Of course, money matters to everyone even if some don't want to admit it. If I won the Race to Dubai, I look at that prize money and think it could pay off my new house or the range I'm building”. Rory McIlroy

Ask yourself if you want to be remembered as a winner or a runner up? For your information no one remembers the run up. To be remembered for life you must come first and that requires more commitment, more sacrifice and determination than just participating in something. You might opt for the former which should be your focal point. Do not say it cannot be done – this is a sign of self defeat. You may know someone who stayed focused and won - you are not an exception.

Be determined

The reason why losers lose is because they are not determined. When you lose determination it is harder to concentrate on what you are about. Nothing is ever achieved without determination. Determination spurs us to concentrate on what we set before us. Whatever you think you can do, so will it manifest itself in you. Out of our positive thoughts energy is produced which enables us to move on despite fatigue and obstacles, and we press on to the finishing line.

It's not how far the goal may be, it is whether you will get to it. With determination you can win the race.

To be able to figure out all the nuances of starting a business does not have to be an overly daunting task. It still a focused endeavor to reach your goals with the ability to circumvent physical and mental boundaries and not been distracted come what may. Stay focused on your goals and as the saying goes: “Whatever we focus on expands”.

Slipping back into your comfort zone and being happy being part of the system could be the worse decision you could ever make. Whatever may be the challenge, keep your head up and be determined to succeed in your new venture.

CHAPTER 4

Breaking the rules

Let's take a look at another example. NASA was using pencils to write in space but because of the problems posed by broken pencil tips and graphite dust at zero gravity, they were not right for space missions. The pencils were a threat to electronics and the flammable nature of the wood present in pencils was very hazardous, so they wanted to ditch them for something better. But the 'better solution' did not come along so easily. NASA had spent several million for dollars to develop a writing instrument that could work perfectly in the zero gravity. But no solution was found until Paul Fisher developed a pen and asked NASA to try it out and when they tried the pen, it worked perfectly. The pump pen was made from tungsten carbide and could write at altitudes of up to 12,500 feet which made it the ultimate choice.

The cosmonauts in the Soviet Union scientist were watching research money going down the drain but found no solution. They resorted to the use of the pencil until 1969 when they also adopted the pump pen.

It is never easy to be different from others - the rule of the jungle is follow the crowd. We seem to stick to former ways of doing things which is not what life is supposed to be about. You won't move an inch ahead if you stay where you are. It is quite common to hear people say for example, "My dad does it this way or that way" or "My mum never does it like that, so therefore, I should also do it that way. You must go against the flow-that is the only way to be different from your peers, societal norms and its negative influence. Don't be laidback. Do what has not been attempted before with boldness. We always confuse risk with boldness. A person who is bold, fears no risk because he knows he can achieve his set target.

There is another story about ham cutting, which has been told from several points of view but the main idea still remains intact. The story is told of a newly married young woman, while preparing an Easter dinner for her husband, cut off the end of the ham before putting it in the pan to roast for their Christmas Dinner. She proceeded to cut it in half, before placing it in the oven to cook it. Her husband, watching on, asked "Why do you cut it in half? Is that so it cooks better in the middle?" His wife paused a moment and then answered "I don't really know, that's just what I've always done. I saw my mother doing that when I was a girl". Intrigued, the young man and his sweetie decided to pose the question when the in-laws visited for dinner. Later in the evening the in-laws arrived for Christmas dinner and the question was brought up:

"Mum - why did you cut the leg of ham in half before placing it in the oven to cook?" "I don't really know", her mother replied. "Your grandma used to do that - so it's just something I've always done - there must be a reason for it!"

Later the family all travelled to Grandma's house to share Christmas tea. During a lull in the conversation, the wife asked her grandmother, "Grandma, why did you teach Mum to cut the leg of ham in half before cooking it?" "Well", replied the grandmother, "when your mother was a girl, my oven was very small and I couldn't fit the whole leg in without cutting it in half."

How does that sound? A practice has been going for years now in your family, society and clan. There are some ideological attachments to business practices. The rule which used to be applicable yesterday cannot be applied today and needs to be broken.

During my last year at school, I woke up one day and told my nephew that I wanted to live abroad after my schooling. He looked me in the eye and said "Are you dreaming?" The reason for his reaction was simple - no one from our family had ever lived abroad and if that was going to be a reality then I was going to be the first. He told me it couldn't be done - not because we couldn't afford it, but because just taking that type of bold step meant a lot. I told him that I had already applied for my passport. He looked at me again, this time with scorn. I laughed and just left him staring at me.

The next step was to convince my Dad, but it did not go down too well with him either. I had never given up since I was young. I persisted until he gave in. Why did I want to go abroad? My reason was I had always done what I wanted to do, and I had always wanted to do what was not done before. I like to be the first to do something, no matter how hard it is to do. My example may not be the ideal one to emulate but I hope it is the one to ignite the fire in you to break rules and set records. Whatever your "personal norm" is, try to do something outside the box.

"Hold your head up. Take an unplanned road trip. Be thankful. Try everything once. Colour outside the lines. Fall in love. Embrace change. Trust in yourself. Do what you love. Dance when everyone is looking. Eat dessert first. Be nice to everyone. Send thank you cards. Be the change you wish to see in the world. Break the rules once in awhile. Do random acts of kindness. Forgive even when it's hard. Make time for family. Don't count the minutes count the laughs". Anon.

We are living in a 'democratic' world, in which many countries are theoretically governed these 'democratic principles'. I'm not against any ideology, as long as it's a good one. In a purely democratic state, it is the majority who carry the vote. The opposition may have a good reasons and fine ideas but they can be voted down. This is what I don't like democratic ideology. It is not really about consensus and including everyone. It's about the tyranny of the majority. My world or get lost. Really crazy! The majority dominates proceedings and wins bills on the floor. But the question here is: are they right? Is their view on a particular issue what the masses actually want done about that issue? My point here is that the majority are not always right.

Be Yourself

Be the "primus inter pares." People who have done what we want them to do, do not always have experience and their advice is very important since they have gotten to where we want to reach. We need their advice in order to avoid the

mistakes that they themselves made in the learning process. By allowing for appropriate dissent in your company you should be mindful of deadly decisions which could kill your company overnight. So you need to evaluate every source of advice, decision, idea or whatever it is that is given to you. It is time to strip down to our personality and rid ourselves of the roles imposed on us. Some entrepreneurs work with their own board members and advisory boards, and they perform better than others, even though they have to sit in board rooms for hours, debating the best strategy the company should take. The bottom line is you definitely wouldn't need a mentor "at all times" to advise you and make decisions for you. As I earlier stated you will need advice especially if you are an underdog in the specific industry your project is in. You do not have to live solely on people's advice alone. There are pros and cons and for your own benefit I strongly recommend that you should have the final say in decision making otherwise somebody will be living a double life -both your life and his.

Take control of your decisions and your life. Bear in mind that you are the boss. The "primus inter pares" –a latin phrase which means the "first among equals". Even though all of the members of your team contribute to the discussion and decision making process, you should spearhead every single decision taken.

"Having your own mind is about being strong and free enough to decide things for yourself..." John Bird

Of course, each of us has our own notions about what is good and bad for us. It's just that everyone has a tendency to panic and take any decision, however silly it may look later. There can be no advice for all occasions. It happens that the hard times come, requiring difficult decisions. Always follow your convictions.

Be sure of yourself. You are either something for someone or nothing for everyone. Remember that you can't please everyone, so do what you think is good and leave the rest for world debate. Piss off 99 percent while capturing the attention of the other 1 percent rather just being "yes sir, yes sir" to everything everyone says. Don't "OK" everything you hear if you do, you will be signing your own death warrant. Be quick to listen but slow to speak. Listen to everyone's view and in taking a decision let your intuition spearhead. If you don't have peace of mind concerning a decision whatsoever back off. It is better to be labelled with all sort of names than to try to please everybody. Steve Jobs said it this way:

"Don't be trapped by dogma - which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition".

Listen to the inner language of your intuition. Do not be the "yes sir" type of person. It doesn't kill but it kills the initiative and damages progress. Do not hesitate to disagree with well-meaning people, your partners or your team when you think their decisions could cost you dear. Try to get people to buy the essence of your argument, your intentions and to realise what you are doing now and what you will be doing in a month or a year.

Disagree Wisely

In disagreeing with people let your most valuable guardian, common sense, guide you. A healthy disagreement is one of the hallmarks of better cooperation. When constructive discussion and disagreement are absent, and apathy is the norm, it is very disastrous. However if you don't take the tactical approach to disagreeing with people you will lose them for life. The problem is that when you prove somebody wrong, you put him or her on the defensive to prove to you that he is right and you are wrong. This can damage relations. Use other means to disagree with people, in that way they won't get offended or demoralized. Take it from me: nobody wants to be proved wrong, not even your spouse. Do you want to try openly disagreeing with your spouse? I'll bet you the men out there no breakfast in bed and to ladies I can be sure that there will not be any flowers for you on Valentine's Day if your man's ego is damaged beyond repair.

It is natural, even in the Garden of Eden. Here are my pieces of advice on how to handle that kind of situation. To disagree with someone, first agree with his opinion without any argument whatsoever. Refrain from telling people point blank that they are wrong and you are right.

"If you have learned how to disagree without being disagreeable, then you have discovered the secret of getting along - whether it be business, family relations, or life itself". Bernard Meltzer

Avoid Personalizing

If you have a reason to disagree with your advisers or team it shouldn't be because something is wrong with him or her or because you don't like her. Your argument should be based on facts, experience, intuition, prior team successes and failures, your co-workers' track record on similar projects, and your organization's culture. Keep the discussion impersonal because the ramifications of not doing that that are very devastating.

1. Let other party declare you the winner

You can disagree with arguments and make friends with people who have different views. If you cannot do that, disagree with issues and be a stranger to other people. That is better than making others think you are trying to prove them wrong. Resist that temptation or else nothing good will come out of what you are doing. Never argue to prove you are right. If you are right, argue only about the validity of your points. Then the other person will acknowledge with their own free will that you are right about a certain issue.

2. Don't be so judgmental

Put yourself in the shoes of the other party for a minute and try to ask yourself "why" he is thinking that way. Be more kind and relaxed about the situation. Many times what people say about us whether in person or in the closet, could be an oversight on our part. So give it a second thought. The idea you have may not be viable or the market may not like the product or service you want to offer.

3. Disagree without being disagreeable

Don't be tempted to think your view is right. You want what is best for your company, team and partners. You want things done in the way that works best for the success of your projects. So you argue your points strongly. That's good, but don't overdo it. Take note: you won't win every battle all the time. Recognize the intricacies of negotiations. Keep in mind that it is your mentor, advisor or a board member and that you will be working with these people for a long time to come. Resolve all arguments without leaving any footprints. You want to make sure that your relationships with the other people are intact at the end of the day. If you win, you also lose, because your mentor, or team, or business partner, or even your spouse lost. That loss will hang heavy in your relationship and it will affect your ability to disagree with them in the future.

Be professional about things. You are a boss. It is your responsibility to be honest with everyone, to tell them what you really think of their plans, even if people disagree with your point of view, especially if your close team members disagree with you. You and every one of your peers need to discuss issues openly, frankly, and in the best interests of everybody. Don't be afraid to fight hard for what you believe to be right. Once the decision has been made by everyone involved, you have the responsibility to take the final decision.

4. Don't get into a conflict when you're angry, emotional, or upset

We all lose our tempers every now and then. When you lose your temper, do not let your emotions affect your professionalism, arguments or the point that you have to prove. Above all, don't let your emotions to cause you to attack or demean anyone. When proving your point, stay calm. If it is not properly handled, you will build enmity instead of cooperation. Avoid throwing out an unending stream of questions to calm your anger.

5. Mind your body language

It is said that nonverbal communication makes up two-thirds of all communication. To agree or disagree with someone depends largely on body language.

Allan Pease with Allan Garner the author of "Talk Language: How to Use Conversation for Profit and Pleasure" was interviewed on CNN, where he remarked "women can speak 20,000 to 24,000 words a day and men from 7,000 to 10,000." Dr. Louann Brizendine, clinical Professor of Psychiatry at the University of California, San Francisco states in "The Female Brain" that "a woman uses about 20,000 words per day while a man uses about 7,000". Most of male communication is facial expressions, head movements and other body language signals. For instance, studies have shown that African-Americans can read white faces as well as they can read African-American faces. White people, however, do

not read African-American faces as well, and when they misinterpret their facial expressions, they tend to read them as angry. The consequences are enormous if you get the picture wrong.

When the other party is voicing dissatisfaction with your views or actions, the best decision and the best favour you can ever give yourself is to keep silent be a good listener. Listen to all that the other person has to say.

One-third of people have an off-putting “resting face” and they don’t realise it. Their faces, when they are thinking about nothing in particular and feeling no emotion, are actually communicating something negative. As we age, this tendency grows. It is estimated that more than half of people above the age of 65 have a negative resting face.

The next time use your face, your hands, and your entire body to add more meaning to what you’re saying. Then, through the use of good body language, you will be practicing the art of conversation like a pro. Your listener will get along with you without getting a different picture about you.

6. Accept defeat in good faith

At times we don’t want to be criticised by our spouse, friends, parents, or business partners. If the other party is talking louder, speak more softly. People tend to love a cheerful loser more than a proud winner. We all make mistakes in one way or another and if you do, just admit that. “I am sorry” are the words of heroes. Don’t sit back and begin to think that “I’m right”. You need to be original, not fake.

CHAPTER 5

Entering the lion’s den

“A ship is always safest in the harbour. But that’s not what ships are for”.

I have decided to name this topic should be called “The Lion’s Den” because it is the warrior’s way you have chosen. Few opt for this voluntarily. It is a worthwhile decision that pays in the end but it takes more than courage, you need to listen to your gut. No looking back. If you find yourself in the lion’s den, whether consciously or unconsciously, you either lay down and die for the beast or you find a way to subdue it.

Case study

Take a look at this amazing story and learn something from it, don’t mistake it as childish.

Once there existed in a lush forest a community of animals who had become victims to the vicious whims of a tyrannical lion. They lived in terror, never knowing upon whom the lion would next pounce. They weren’t complete victims, however, and so they decided to take some action. They proposed to the lion that each meal time, rather than waiting with unbearable uncertainty, not knowing who’d be devoured next, the animals themselves would select his meal.

Each animal would draw a straw and the one who picked the shortest would present him or herself at the lion’s cave as his next meal, be it for breakfast, lunch, or dinner. This made the animals feel more in control, and the lion was happy because his meals would henceforth be home-delivered. But the animals were still victims.

A young fox came to live within the community and, seeing the low morale of the other animals, asked what was wrong. They explained how the lion preyed upon them and also how they themselves selected who was to be the next meal.

“When is his next meal time?” – the fox ask.

“He has lunch in half an hour; we’re about to draw straws!” – the other animals replied.

“That’s not necessary!” – said the fox with a glint in his eye. – “I volunteer myself as the next victim!”

Needless to say, the animals were astonished, thinking the fox quite mad as they gave him directions to the lion’s lair. But the fox dawdled and delayed so that by the time he’d arrived for lunch, the lion was both hungry and angry.

“Are you my lunch?” – ask the lion.

“I sure am!” – replied the fox cheerfully.

“Then why in the name of all things feline are you so late!?” – The lion said with angry face.

“Yes, sorry for that. You see, it was the other lion, the really strong, ferocious one. He kept trying to insist that I be his lunch instead of yours, but I kept telling him that I was scheduled to be your victim, not his! Anyway, let’s get on with it; I’m sure you are a busy lion” – the fox said.

But now anger had vanquished hunger. “Not so fast! Take me to this other lion!” – said the lion. So the fox led the lion back through the forest, past the other astonished animals, up into a quarry, toward a round, deep well.

“The other lion has made his home down there, if you must know” – said the fox. – “But let’s just forget about him; why don’t you just eat me?”

But the lion wasn’t hearing this. He prowled up to the well and peered into it. Of course, he saw ‘another’ lion angrily staring up at him. In an instant, he attacked his own reflection, casting his body down into the deep well. And that is how the fox saved the community of animals from the big bad lion.

Does this little story help you understand anything better? The next question which I suppose is ringing in your mind is “How do I subdue this dreadful beast?” First of all, I want you to know that a lion is not and will never be the biggest animal in the jungle. Isn’t that a fact? It overpowers other bigger animals and smaller ones like him, out of courage. Other animals think a lion doesn’t fear anyone but he does. Everyone fears something. “It is not bad to fear, it’s bad if you begin to fear the fear itself”. You need to have that kind of will to win mindset without being fearful. Remember the acronym of fear - False Evidence Appearing Real.

So to overcome a challenge, if you can just get your confidence up, you will have the courage and the strength to overcome every challenge. Do not look at how big the problem is, but see yourself bigger than the problem and it will cease to be a problem. Whatever you fear doing is really not as dreadful as it may seem, just move a step forward and see how pitiful it has been to live like what i called a “fearer”- my coined word.

Let me refresh your memory. Have you ever seen a lion timidly go after its prey? No. Once the chase is on, the lion is very courageous, has complete control over the situation, is determined, skilful, knows and desires what he wants. Even if the lion doesn't catch his target- he knows that tomorrow is another day and the chase will be on again with the same courage and determination. When the lion is on the chase, the only one who is afraid is the one being chased. Stop being chased by your fears, turn it around, and start chasing your fears, challenges, dreams and goals.

“Face your fears and doubts and new worlds will open to you”. Robert Kiyosaki

The prey the lion is chasing is not a victim but a self-made victim. Defend your portion. Let your passion encourage you to persevere over obstacles and it will be replenished and will be increased with every goal you complete. If your courage metre on a scale of 1 to 10 (1 being lowest and 10 being highest) is on the lower end then you have to start putting more encouraging tidbits into your life. By all means, you can do it any way you can, everywhere you can, at all times you can. That is what you have to keep telling yourself.

In the business world you don’t expect people to sympathize with you for the unprecedented incidents that may befall you. Take the bull by the horns, no matter what. Be committed to holding on to those horns - there is no going back. More often than not trying to explain how hard we’ve been working and still not seeing headway in life means that we’ve been expecting people to give us some slack. It may be that you are not working the reason is you just haven’t figured out what can liberate you from those shackles. On the other hand, just as Rome wasn’t built in a day, you might not fall into the land of fortune overnight. It may take you probably a week, a month, and or even a year to reap the benefits. Success is not given to you on a silver platter, that is why so many people are not entrepreneurs. You need to commit and dedicate yourself to the course ahead of you. When the road is rough, stay focused and stick to your goals and don’t turn back. In my high school days my senior principal used to tell us that “you either break or bend”- that’s the warrior’s way.

Against the odds

Case study

Another article appeared in Forbes Magazine about a business woman named Dani Johnson. I greatly admire her for her remarkable resilience in overcoming homelessness and then turning this situation around to figure out to become a multi-millionaire. How do you act in hard times? Is complaining your primary solution? I can be you, blaming others and complaining about situation. This isn't the way solve the problem -rather it worsens it. In this life story, you will learn that:

- Nothing is impossible.
- Poverty is not an excuse.
- Your life is in your own hands.

“I was stoned out of my mind for two months – sleeping with eight different guys at the same time. I was able to pay for my life and eat only by dating all these men. I realised that I had become worse than the family I grew up in and that to realise that was devastating for me. My mom and dad were drug addicts and I had never seen my parents sober. My childhood was filled with threats and getting beaten daily – the same story week in, week out. My whole life was filled with horror and terror and lies and I vowed that I would never be like my family. And there I was doing cocaine...”

She hated cocaine ‘with a passion’ and recalls that when coke was introduced into the home by her parents when she was a teenager, the violence had intensified and the emotional instability was ‘horrifying’. “They would say one thing and then another thing after 15 minutes.”

That Christmas-eve, she joined the other waitresses at the beach on a drink and drug binge. “I was sweating because I was constantly dancing. I saw the coke so I leaned over and I did a line. I remember waking up at 10 the next morning on my beach mat and asking everyone for coke. I was walking around saying, ‘Where do I get more of that stuff?’

That day, I would have given my body – I would have become a prostitute for coke - that’s how low I had sunk. I hated everything about myself. I knew my future would never be good. I was suicidal from the age of six. My life was not worth living. There was no chance to turn it into anything better. I was disgusting. I hated how my parents raised us. My life was filled with broken promises and lies and people stealing and people beating me and people hating me and me hating myself even more...”

Fuelled by the after-effects of the drug, in an almost catatonic state that morning, Dani decided she was going to end it all. “I started walking towards the ocean and dived underneath the wave.” A few more moments under, and her life would have ended there – not an unsurprising demise given her circumstances, the coroner and police chief would have quietly concluded.

But as it happened, in that instant, her life changed forever.

‘Almost a Miracle’

“I heard a voice say, ‘Pick up your mat and walk.’”

It felt almost like a miracle to her. “The feeling of coke left instantly – I wasn’t craving it anymore. I rolled up my beach mat, turned around and hiked a mile that I needed to in order to get back to my car. I drove 45 minutes to the beach where I was living. And the whole time I was driving, it was as if the left side of my mind was saying, ‘This is not what is intended for your life, you shouldn’t be drinking. There is more to life,’ and the right side was saying, ‘You’re a failure, you’re a loser, you’re filthy; worse than your parents. Drive this car into the ocean.’ This was like a war inside my mind with these voices and I was literally in a trance. And I have no idea why I chose to listen to that first voice.”

So Dani began to ask herself: “What can I do? What do I need to do to get myself out this situation? As a cocktail waitress, I was not making enough, so I had to figure out my options.” She needed \$4,500 to be able to

afford an apartment but with such a small income derived mostly from tips coupled with the island's high rents, it would take her four months to save enough money.

“I didn't want to be homeless for another four months. Rent in Hawaii was outrageously expensive and I couldn't afford plane tickets back to California. I knew no one. I was terrified I would be raped or beaten or kidnapped because there wasn't any shelter. I was a kid who, between the ages of 3 to 16, was abused and molested. The emotions were still there. You try to push this away but when you're homeless, it is at the forefront of your mind all the time and it was terrifying to me.” That night she fell asleep in her car without any answers but the following day, the proverbial light bulb went off.

“I got this idea. Everything I ever owned was in the backseat of my car. And there was this weight loss program I had purchased long before I was homeless, lying in the back seat. I had used it for a week. I never paid attention to it before. And it just caught the corner of my eye in the sun. It was warped from the humidity. But it was as if this device was talking to me. I picked it up and it was as if this thing was saying, ‘I'm your answer.’ And my first thought was, ‘No, I'm not going to peddle a weight loss program! No way I'm going to do this!’

As if it was beneath me. As if it was sinking to a new depth. And you know, sometimes you have that feeling that you need to do something you don't want to do?

I turned the box around, saw the manufacturer's details and called them from the pay phone. I started asking them the question: What is it going to take to carry the product in Hawaii? As it turned out, it would require me to have licensing – and money, that I didn't have.” And this is when Dani – given her very scant means – decided to get resourceful.

“I hand wrote a flyer (for the weight loss program) but I needed a phone number to advertise so people could contact me – and I didn't have one. So I picked up the Yellow Pages in the phone booth. You know cocktail waitresses always have coins! So I looked through the Yellow Pages and called a small telecommunications company. And I chatted with this guy for some time, trying to build a relationship. I asked him what the cost of their voice mail service was.

He said to me, ‘Don't drive all the way to pay for this. Send me a check for \$15. Here's your new number...!’ Dani, of course, was elated – down to her last quarter for that week, she got the break she needed. “I put up the flyer at the Post Office where everyone in this town went to, and three hours later, not thinking I would get any messages – it was filled with 25 messages. I didn't know what to do with them!

Long story short, I ended up with 40 checks, totaling \$4,000 dollars from people I didn't even know – that first month! I called up the manufacturer with an order but they wanted a physical address to send the product and I didn't have one. So I talked the local liquor store into letting me use their address.”

Dani made a quarter of a million dollars that first year just by selling the weight loss program, was a millionaire by the second year and went on to open up 18 weight loss centres around the country. She sold the business at 19 – a multi-millionaire.

Case study

This is also another case that Jeffery J Fox in his book carries an interesting case story of “a young brand manager captured the attention of his companies sales force by offering terrific prizes for hitting defined sales quota.

The contest rules were easy:

Reach your quotas, you win, fall short you lose.

Three weeks before the contest deadline an Earthquake hit Los Angeles. The California sales office was badly damaged and business was disrupted. The California sales team did not reach its sales quota.

California was the largest in the brand's company. The California sales team had a great influence in the company. So they wanted their prizes, but the brand manager said no. The California sales team used all their muscle, and the powerful vice president of sales insisted the brand manager award the California team the prizes. The vice present argued that the California sales team missed the quota by "only a few percentage points" and that he should "be reasonable... there was an earthquake". The brand manager stood his ground firmly and replied "earthquakes don't count".

The next year there were record blizzards in Chicago, floods along the Mississippi, a black out in the New York City, a natural gas shortage and political crises in Washington. The very next year the country hit its quota-California came first and everyone won a prize. If you want be successful business owner don't make flimsy excuses. Successful people are principled, they don't want to bend the rules, and they follow their instinct without being distracted by the crowd.

Arrogant versus principled

In society there are arrogant people and principled people. There is a big difference between the two. An "arrogant" person according to my own dictionary is someone who is self-centered and supercilious with no respect for other people. He is puffed up. He sees his fellow human beings as hopeless grasshoppers in the midst of a burning bush. Nelson Mandela said:

"A good leader can engage in a debate frankly and thoroughly, knowing that at the end he and the other side must be closer, and thus emerge stronger. You don't have that idea when you are arrogant, superficial, and uninformed".

The arrogant person lives in his world of "no one knows better than I know". Whereas, a "principled" person has a proven and clearly defined way of dealing with issues which others seems to find it hard to understand but when principled people are faced with seemingly difficult decisions in life they are never moved, they stand their ground. People will disagree with you but you are on the right track. This reminds me of an incident some years ago. My Dad's long distance cargo truck was involved in a fatal accident and my cousin narrowly escaped death. I was assigned to make insurance claim from the other party which took several months. The industry back then was noted for its notorious bureaucratic and red type practices. I at once booked an appointment with a testing officer who examines the extent of the truck's damage to clarify my claim. He told me "Jake meet me tomorrow at 7:00 a.m. in my office". I replied "Okay sir!" I had been waiting for days to have my turn. But the next day I got there late! So he said again "Jake, I said meet tomorrow at 7:00am in my office yesterday, isn't that right?" Within half of a second I replied "Yes sir, we did!" I was used to meeting people a little before or a little after the indicated time. But dealing with this guy made me start to realise that I had be at his office before 7:00 am, or I would never get to my appointment. Then, having waited for days for another scheduled, new appointment, I was anxious to make this one on time. I slept badly the night before, then woke up and took off without breakfast to meet my cousin, who was going with me. The shuttle bus I took got stuck in traffic but we managed to arrive at his office at 7:15. I walked into the corridor, to his office almost out of breath, running and trying to get there. I knocked at his door. He looked at me in the eye and said "Gentleman how may I help you? We agreed to meet 7:00 a.m. but now it is 15 minutes past 7:00 a.m. I am sorry, but you need to come another day." You can imagine how I felt. After waiting for so long, another day was like waiting another full month for me. After getting yet another appointment and after several more sleepless and stressful nights, I was the first waiting at the entrance, 30 minutes before the allotted time. Upon his arrival and we had a memorable meeting. I was finally satisfied. Henceforth I made a concrete decision to respect time and that has been part of my life ever since. Principled people infect other people with a change of mind for the better.

Smile at the Storm

It is always scary to make a move to when you look at the storm rising on the horizon, when the crisis is just unbearable. In every problem there is also an equivalent opportunity "hidden inside". Remember I said "hidden inside". Somebody will find an opportunity where you think it is the worst thing in your life. You complain about the situation and how badly

you have been treated, blaming your colleagues for shoddy work, blaming your spouse for a failed relationship, blaming the government for economic hardships, etc.

“Government does not solve problems; it subsidizes them”. Ronald Reagan

The more you engage with your ‘problems’ as you may prefer to call them, the better your reward. Not a free gift descended from heaven but something that we really have to work for. If you don’t like big problems you won’t master the test to get bigger rewards. Problems prepare us for achievements. Life’s problems wouldn’t be called "hurdles" if there wasn't a way to get over them. You might be starting to wonder, “Just what the heck is this guy talking about? Maybe he is one of those problem free men?” Yes you are right, I am. From my school days until now, people most often asked me questions, like “Why are you always smiling? Don’t you have any problems to worry about?” Can you guess my answer? Hold on, I’ll help you. My smile is bigger than my problems and that is why I’m not weighed down. If you think that your problems are bigger than you can bear, you are right but on the other hand if you think you are bigger than your problems you are right too. Either way, it is up to you to decide. In general however, my personal advice to you is that you should never wait for anybody to solve your problems for you.

As a matter of fact a renowned American auto maker said it this way:

“Obstacles are those frightful things you see when you take your eyes off your goal”. Henry Ford

A problem is a just a cookie monster, address it that way. It is a problem if you see it as such but it can be an opportunity as well. There is no problem without a solution, you just haven’t found the solution yet and that shouldn’t be the final word. Somebody close to you may have the solution. As the saying goes “A problem shared is half solved”. Smile at the storm and it will smile at you!

Case study

The story covers a story about two hunters. Never forget that people are in your network is for a purpose!

Once upon a time there lived a hunter and his close friends with their families in the countryside. The two went out on a hunting trip. They hunted from dusk to dawn deep in the forest. They both knew their family survival depend on the outcome of their toil. The hunter’s wife was a good house wife and she knew that either the husband would find something to eat or return home empty handed. That would mean that the family would have to go to sleep on empty stomachs. This time the house wife decided that she would not sit around feeling helpless but that she would try to find at least a temporary solution. So she decided to cut off her long blonde hair and sold it to buy food while the husband was away. For the first time in a week of starvation, she cooked a delicious meal, prepared the dinner table and waited patiently for her husband. The housewife had guessed right - back in the woods her husband the hunter had not caught anything but his friend had caught two rabbits for his family. The husband was frustrated and wanted to head home. The husband could not see his family starving so he planned to commit suicide when he departed from his friend. He said “goodbye” to his friend, who lived nearby him. But his friend did not let him go and being a good friend he wanted share with him what he had caught before taking leave of his friend, so not only did the hunter’s friend give him one of the rabbits he caught, but as they both entered the depressed man’s home, they were amazed to see smiling faces at the dining table dressed waiting for the father to walk in.

The magic solution and the foresight of the women in the story is amazing. You see that? There could be a solution in somebody’s hand that you are not aware of, so don’t despise people close to you. People around you and those who know you well may have answer to your years of struggles, but your efforts to find the answer to your problems may be a persistent problem. Don’t you miss this point -everything you don’t have, but need, is hidden inside someone close to you. Think about that. Share your problem with caring people and you just might be surprised to find out what innovative suggestions they can come up with.

You do not need to be a rocket scientist or a techno guru to figure out that sometimes the solution is right there, in front of you, on your desk. You may not notice – but many times the solution is just sitting there, starring you in the face, and you can’t even see it.

PART II

Chapter 6

The secret recipe for:

- A. Working smart
- B. Thinking smart
- C. Investing smart

This chapter is a blueprint of the rich and how they act. When it comes to the subject of riches, a lot of issues arise. Some people believe that millionaires are mostly shifty men and made their wealth from the “dark ways”. Well, everyone is entitled to his or her own opinion. How many times have you heard people saying that there’s never enough money for everybody to get rich or that wealth is filthy, or that rich people are criminals and that you have to work hard to make your money? Many people say the rich get richer and the poor get poorer - money is harder to find than stones. As a matter of fact, my dad used to put it to me as a question like this “Do you think money is like stones?”

Before I would go to school, I would show my dad my school bills and the amount of pocket money I would need for the semester a day before my departure. I thought there was always money available for me. Instead of my dad showing me how to make money, he would say: “**Money is not stones? I’m not the national bank**”. But he did pay my bills.

Do you want to be rich? If your answer is NO, then this book is not for you, especially this part of it. Getting rich is not bad either – it is not sinful unless you resort to other means – which goes against the societal or moral values, for example, if you’re getting rich and hurts others, and you are aware of that.

South African statesman Nelson Mandela was right when he said “If you are poor, you are not likely to live long” Do you agree? Give it a second thought. The poor always die prematurely, due to the fact that they can’t afford medication to treat their ailments. Money could even save you your life in certain cases. I am not an advocate of money for its own sake but I want you to know that it is important for you and your family. Are you still in doubt? If you are ever broke, just see how many people will call or visit you. Of course money is not everything but it is dear and is important where it is needed.

Let’s take a look at this poem about money.

“Money is power: so said one.
Money is a cushion: so said another
Money is the root of evil: so said still another
Money means freedom: so runs an old saying.

And money is all of these- and more.
Money pays for whatever you – want,
If you have the money.
Money buys food, clothes, houses, land,
Guns, jewels, men, women,
Time to be lazy and listen to music.
Money buys everything except
Love, personality, freedom,
Immortality, silence, peace” – Carl Sandburg

Yes the holy books say that money is the root of evil. It doesn’t mean you should not get rich. It is how you use how you get rich and how you use the money that matters. Even for the scriptures to be printed, money is required – the printers need to feed their kids too. So get rich and use the money for a good cause – it may even be something that will change the world, and make peoples’ lives far better. The only thing you can for the poor is not to be poor yourself. You can’t

change lives if you are in the same boat as they are. Unless you take a different approach to life, things will always be as they used to be.

Whatever your opinion, these are the facts. Love it or hate it - at the end of the day you will need money to live. There is no formula for making wealth – there never has been. If you have been looking for a secret formula for creating wealth, let me tell you that there isn't one and there will never be one. It doesn't exist and there is often no guarantee whatsoever for success. Stuart Wilde puts it this way: "The key to success is to raise your own energy; when you do, people will naturally be attracted to you. And when they show up, bill 'em!"

The most successful people you see today are never experts at the beginning - they take the challenge to be experts in their field and this ends up attracting large audiences to them. How do you feel when someone uses a job title on you that you don't deserve to be called at that time? Just accept it as it comes and then it becomes a reality. Jump into the river and then learn how to swim.

A renowned American educator Marva Collins has this to say, "Success doesn't come to you; you go to it". What makes people certain people highly successful and others not so?

Well, studies have shown that all millionaires across the globe have some common habits that make them successful! This is very important! Keep in mind that no one is born with a thousand dollar bill sticking to her or his forehead nor, neatly wrapped in his or her hand. Millionaires are made not born. Of course you will say people born to rich families are obvious millionaires. That's not always the case. There are a great number of people who became millionaires that came from poor families grew up in very difficult circumstances but made it anyway. So you can do it too.

Rich people have cultivated the following traits, rather painstakingly. If you want to join the club, then develop these traits too and you will be one of them soon enough!

A. Working smart

I'm not pretending to having been born a millionaire but I have had the privilege of growing up around a few of them. I'm on the right path, however – because I know it! Let's have a look at their daily routines, so that we can apply these principles and see if we can't get the same result. Hopefully we can apply them to our own affairs in our lives and get closer to adding more zeros to our income - let's try to reach six figures and more.

Take a few minutes to think about your daily routine. It determines your future. Habits are very important. Permanently exercise, read new things daily, and research and plan daily. Be kind to others daily. Smile at someone daily. Hope daily.

Researchers believe that it takes 10,000 hours to master any complex skill. Are your hours spent really the measuring rod of your progress? To be a millionaire you don't have to be workaholic rather you have to be fast and smart in your dealings. To accelerate your working smart one of the key elements is that you should like what you are doing. If you like don't like what you are doing, adding an additional 10 hours to a 24 hour day won't change anything. Working smart is not about how long a task takes, nor is it about how hard you work. It is also not about where you work. The key factor here is how well you work, how you work. This takes us to what we do in our daily routine.

Personal daily time-nology

What do you consider as the most valuable assets in our lives? Is it your car? Or your newly bought flat or the amount sitting in your bank account? What could that be? It is your time – because you can't get it back. You may be poor NOW, but can turn all that around, simply by adjusting the way you use your daily time. Let's take a look at how we use our daily time on average.

Hours for sleep each night: 8 out of 24 =16

Hours for breakfast: 1 out of 16=15

Hours spent at work: 8 – out of 15 =7

Hours to work and back home: 2 – out of 7=5

Hours for dinner: 1 – out of 5 =4

Hours spent with family: 1 – out of 4=3

Now add up the totals: 3 surplus hours

Whether you will be a successful business owner or not depends on what you do with your daily 24 hours – that's 1400 minutes and 86400 seconds available to you free of charge. Every hour, minute or second has monetary value and each minute or second you waste each day puts you further away from the prize – which is lost forever because we waste our time.

What kind of people do you meet? How much time do you allot for every meeting? What do you gain from each meeting? Do you waste time meeting time wasters? If you spend 15 to 30 minutes on the phone with people listening to them complain about their problems, what do you earn from that? They will feel good that you are a caring listener and were able to share some of the problems by just listening to them, that's true. But this comes at the expense of your precious time. You get nothing from that except being a good sympathizer and a good listener.

I am not saying you should not listen to people's problems but what I am saying is that you should make all your time count. When it is time for business, it should be business as such. At least 80% to 90% of your time should be monetised.

As you can see from the above we both have on average 3 unused hours to play with, per day. While some people work day and night to be successful, others spend virtually a quarter of that time and achieve better results. What is the secret? Why are some people working smarter than other people? Why are some people succeeding in their endeavors while others are not? This takes us further to the secrets of how millionaires use their daily time.

1. Get up before everyone else

“Early to bed and early to rise, makes a man healthy, wealthy and wise”. Benjamin Franklin

Hell has to break loose for some people to get up early while others are still snoring. Many great things happen while others are yet sleeping. Most millionaires are up at four or five working away while everyone else is still on bed. Most Rich people don't sleep 8 hours a day, never mind get twelve hours of continuous sleep. They sleep less than you think they do. Let me refresh your mind a bit. Do you remember that 1995 romantic comedy film, ‘You Were Sleeping?’

“..Peter once asked me when I fell in love with Jack. And I told him’, "It was while you were sleeping."

Most great athletes, will testify that the secret to their success is cultivating the habit of getting up while their competitor is yet sleeping. The world's greatest boxer Muhammad Ali would prefer to jog while it was still dark before starting his daily training. The former US presidents George HW Bush and George W Bush were noted for getting up at 4 a.m. to go running, and then getting to their office by 6 a.m. and staying up until 2 a.m. Former US secretary of state Condoleezza Rice woke up every day at 4:30 a.m. in order to get to the gym before work. Virgin America CEO David Cush woke up at 4:15 a.m., sent emails, called business associates on the East Coast, and that's before listening to Dallas sports radio, reading the paper and hitting the bike at the gym. Saban Capital CEO Haim Saban, the Head of the Saban Capital Group, Egyptian born Israeli-American billionaire has his first cup of coffee at 6:02 a.m. and starts working at that point. He works for an hour before exercising for 75 minutes to really start his day, according to Yahoo Finance. Former PepsiCo CEO Steve Reinemund woke up at 5:30, already reading the newspapers. He would go through The New York Times, The Wall Street Journal, Financial Times and The Dallas Morning News before heading to work. And the list goes on.

As you can see, millionaires don't ‘sleep in’. Some get up before others but the bottom line is they all get up early. You can also train yourself to wake up early. You don't need to follow their exact schedules. If you can't wake up at 3 a.m., try 4 a.m. if you can't cope with waking up at 4 a.m. then try 5 or at most 6 a.m. Start small but gradually try and get moving as early as you can if won't be harmful to your health.

If you want to have both the energy and the time to fit in everything that needs to be done into a rich person's day you need to start getting up earlier and the time to start making that change is now!

2. Exercise daily

Most of the rich people I know about exercise on a daily basis. A famous latin saying “Mens sana in corpore sano” – A sound mind in a healthy body rings true. Is at our finger tips. The rich know that body capability, mind-body connection, and it plays a major role in what they can accomplish in the daily lives and businesses. For this course they spend valuable time in the gym to keep fit all the time. Others do yoga. They are not stupid.

As we read earlier almost all millionaires and top executives of global companies spend some of their time often in a gym before their day’s work begins. Avon Products CEO Andrea Jung wakes up at 5 a.m. in the morning and goes to the gym before getting to her desk at 8 a.m., says Forbes. Former Goldman Sachs and MF Global CEO Jon Corzine would be in the office by 6 a.m., even after taking a five mile run in the morning. Yet he was still the last person to leave in the evenings.

The more energy you expend exercising the more energy you create. People who are fit and healthy get sick less and they can work longer hours with better concentration. No matter how busy a millionaire is, he still makes time for exercise.

After the exercise they spend some time to meditate on their to do list –what should be done and how it should be done in the least possible time.

3. Plan your day well

“I have retired, but if there's anything that would kill me it is to wake up in the morning not knowing what to do”. Nelson Mandela

A minute spent in planning a task will save you 10 minutes in executing it. Your day is usually going to be the same as you planned it out. If you planned it well you will achieve good results, but if it is poorly planned, you will get less than satisfactory results. It is like “garbage in garbage out”- the language that computers understand the most. Whatever data you input, you will definitely get its result. If you sow a weed don’t expect to pluck a rose.

Millionaires plan their day before going to bed. Perhaps you might have come across life changing advice given to the owner and president of a business empire. It goes as follows:

Case study

Charles Schwab, President of Bethlehem Steel, paid Ivy Lee a woeful \$25,000 for these time management techniques benefits over 100 years ago. I suppose it’s worth learning even today. Charles Schwab, wanted to increase his own efficiency, and that of the management team at the steel company. Ivy Lee, a well-known efficiency expert of the time, approached Mr. Schwab, and made a proposition that Charles Schwab could not refuse:

Ivy Lee: “I can increase your people’s efficiency – and your sales – if you will allow me to spend fifteen minutes with each of your executives.”

Charles Schwab: “How much will it cost me?”

Ivy Lee: “Nothing, unless it works. After three months, you can send me a check for whatever you feel it’s worth to you.”

Charles Schwab: “It’s a deal.”

The following day, Ivy Lee met with Charles Schwab’s management executives, spending only ten minutes with each in order to tell them:

Ivy Lee: “I want you to promise me that for the next ninety days, before leaving your office at the end of the day, you will make a list of the six most important things you have to do the next day and number them in their order of importance.” Astonished Executives: “That it?” Ivy Lee:

“That’s it. Scratch off each item after finishing it, and go on to the next one on your list. If something doesn’t get done, put it on the following day’s list.” “Each Bethlehem executive consented to follow Lee’s instructions. Three months later, Schwab studied the results and was so pleased that he sent Lee a check for \$25,000.

I hope now you have understood how important it is to plan your day. Unfortunately some people can’t even plan their own vacations, weddings, or birthday parties! I’m not joking! Now let us emulate before you go to bed daily - try to write down at least 5 tasks you will be pursuing the following day. Write it where you could easily reach out to it. It could be in your daily jotter, or on a piece of paper, nowadays iPad tablet or on your phone. What is important is that you should have something to refer to as the day moves along. During the day cross out that which you have accomplished and shift your attention fully on the remaining tasks on the list.

4. Learn to Prioritize

You may have a list of to do tasks but the order and manner in which you execute them is very crucial. Think about the most optimal order in which you can accomplish your daily tasks. Don’t try to do several tasks at the same time. Remember it is not how fast you did it but how well it is done. Be efficient with time! Prioritizing your daily tasks is what the rich do. Most people can plan their daily errands but don’t know how to prioritize them in order of the most pressing and less pressing tasks. On your to do list try to put your tasks in the order of importance. You could use numbers or ABCs. Better still, you could use the bullets provided you know the first task must be achieved following a certain other. You could divide your tasks into three sections; A, B and C. The items placed in the A section are those needed to be done that day. The items placed in the B section need completion within the week. The C section items are those things that need to be done within the month. Your own method is the best - try it today! Go through the list during your quiet time, early in the morning. Figure out how you are going to accomplish the tasks within a reasonable time frame.

5. Delegate

Rich people know that a good leader is not the one who does everything from planning to payroll. Rather the one who can mobilize forces (people) to do what he wants to be done without wasting time or under-performing. To work smart he delegates responsibilities that are not beyond the scope of his employees while he focuses on the important tasks himself. This division of tasks makes work fun and efficient. If you want to work smart learn the millionaire’s way of working. “Don’t be a Jack of all trades”

6. A chunk of time to reflect

To work smart you need to set aside some chunks of time to reflect on your achievements and reward yourself for that. Be rich in personal motivation. No one can motivate you better than yourself. During your daily activities take a few minutes after each activity to determine, think through whether your desired result was achieved. If not, what was missing? How do you put what’s missing in your next call or activity? I advise you to find a quiet place where there are no outside distractions like emails or phone calls. Meditate on your goals, achievements and failures – just for a few quality minutes. Write down what should follow. At the end of the day sit down and write down your progress for the day.

7. Be curious

They say curiosity kills the cat, but it is the key to business success. Go to the no go zone. Millionaires are curious to know why this is so and the other is not so. In finding the answers, they find opportunities. Just like any other thing in life, it can lead to trouble, but more often it can lead to new ideas and new adventures. To be smart in thinking and acting like a millionaire, you need to be curious all the time. People don’t have to ever stop learning, and moving forward and those who are curious leap frog ahead.

B. Thinking smart

Everyone wants to be a smart thinker but just a few of them actually are. It is not magic. To think smarter than your fellows you will have to learn the three ingredients of thinking smart, which we will be looking at in the following pages.

They are:

- **Thinking Big**
- **Dreaming Big**
- **Acting Big**

Thinking Big

What you think inside of you manifests itself out in the open. If you think that you are a millionaire even though you are not one now, your subconscious has already accepted that you are one as a fact. If you think that wealth is out of your reach the probability that you won't get rich is higher. A person who believes or doubts he or she will become a millionaire will not. When you've mastered this special mindset, you will see opportunities where you walked pass them and never seen them before. Henceforth you will realise your potential and discover your path to wealth making. People who have this millionaire mindset see themselves as millionaires – even if they haven't yet achieved it. This is very important.

Your subconscious mind is a tremendously powerful machine, more so than your conscious mind. People who have this Millionaire Mindset see themselves as rich and successful. They constantly reinforce this picture in their mind. All you need to have is a Millionaire Mindset. Do you know that our subconscious mind has an unlimited capacity?

Dreaming Big

Do not fear to dream big, because that is what differentiates a millionaire from the dreamers and ordinary people. Always be prepared to do things in a grand way - go to the forefront and be in the thick of the action if you really want to succeed. Go for the big ticket items, see things differently, be creative, and make a difference instead of making a living.

A boxer cannot win a fight if he did not first beat his opponent in his mind before stepping into the ring. Likewise, you can't be big if you dream small. If you want to become big, you must dream big. That is the smart way of thing. Your vision of the future should be much grander than anything you've imagined.

Envision something much bigger in the future than just a mere dream. It should be something that will affect and help those around you as well. Most importantly, you should believe that you'll be able to have it someday. Dreaming big means that you don't put off solving problems. The fact that you are dreaming big wouldn't scare problems away but at least it gives you the urge to meet them head on. If something is bothering you, take action to fix it. Next, draw a balance sheet of your life and heavily examine it from top to bottom. List all the strengths and weaknesses of different approaches. Then list the things you can use from your strengths. Finally, start working to eliminating your weaknesses.

Acting big

There is nothing better than acting after dreaming otherwise you will just be a dreamer. The three are dependent on one another. Let's emulate the power of acting that Microsoft used during their starting days. I believe it will not only motivate you but also incite you to take action instead merely planning.

Case study

Even though I'm an author of TV show ideas I don't watch TV often but once in a blue moon I might, mostly about interviews of great entrepreneurs either in print or circuit television. Larry King once interviewed Bill Gates .He asked him, "What is the secret of your success?"

Bill answered, "We were at the right place at the right time" But Larry did not seem satisfied with the answer and kindly pointed out to him that "it is not true, lots of people were at the right place at the right time. But come on, you are Microsoft, you are the biggest on the planet at this stuff. What is it that you did?" It was a very tough question. But the good news was that Bill had the answer. Every successful business owner has the answer to how he is successful while others with the same idea don't.

At this stage Bill Gate started coming out of his shell. He said “Well I guess we had a vision for the future for the home computer, for the desk top PC”. Three things named simultaneously: Vision, home computer and the desk top PC.

Larry King still wasn't impressed enough with Bill Gates' answer, so he interrupted him “Yes you had a vision but yours was smaller than most of the competition. So come on, Mr. Gates, please tell us really what it was that made a difference?!” If it were you what would you have said? Keep it to yourself for now. Bill Gates was thought for a moment - he wanted to give the right answer this time, so he said “Well I think it must have been due to the quality of our product”.

Larry King was very determined to get to the bottom of it. So he pressed Bill Gates, saying “It certainly wasn't just that. Come on Mr. Gates!” Now Bill was getting nervous and uncomfortable in his seat. Larry kept pushing “What is it that really made the difference? Why is Microsoft number one? Why are you the biggest on the planet so far? Why do 90% of PCs run on Microsoft?” With a feeling of great certainty Bill Gates looked Larry King in the eye and said. “We are the ones who took massive action!” Larry King, looking satisfied, said “Can you give me an example of that?”

Bill Gates went on to share a story about how Microsoft wanted to work with IBM. They wanted to provide operating systems for them. One day they had a phone call to come in to IBM and show them what they had to offer. In the next four hours (which included a 2 hour flight) they were there. Action! Action!! Action!!! Do it now! Tomorrow is another person's day. If you get a chance today, grab it and make good use of it.

C. Investing smart

As I said earlier you don't need to have to wait until you're your bank account is fat before you invest. Every penny is very important. Invest what you have in a promising project that will yield returns. Think about investing, think about returns. It is not enough to invest. You must invest in the right place, the right time and be the right person as well. Don't gamble stupidly because it will pay you back the same way a casino pays you – almost never.

Stop spending, invest every penny

Millionaires cultivate the habit of investing every penny they earn rather spending it. Once you make profits, you can plough them back into your business for expansion programs or you can diversify them into other investments to ensure that the money will continue to multiply at a desired rate. You should save at least 10% of your income.

It's common to see people coming from poverty amassing money but they spend it much too soon. They will open they wallet for everyone to see that they have the dough. Are you like that? Have you changed your wardrobe from the \$20 shirt to the \$200 shirt recently? Or maybe you think people will not revere you enough with the \$200shirt so you went out and bought a \$2000 shirt? Are you trying to impress people? Or you are looking for recognition? My dear friend, let people strive to impress you rather than you fighting to make on mark with them.

The most successful business owners started investing with little. Invest the little you have. The most important thing is to invest it in a promising project that will yield returns. You cannot follow the traditional financial advice of investing for the long term, if you little time before you retire. Your best shot is to develop a financially valued skill that will help you earn more and save more. When you earn more, you can invest more of your money and get wealthy faster.

According to a recent survey by the bureau of labour in the United States, the top 10 highest earning jobs earn on average over a \$ 100,000 or more. The survey listed physicians and CEOs of corporations as the highest earners. The survey ranked incomes for mostly professional jobs. Learn how to manage money by investing. Set aside part of your income for investment purpose. Do away with excessive spending by investing for better returns tomorrow. Our tomorrow is built today. If you want your tomorrow to be better, the determining factor is what you do today.

Be Frugal!

One of the richest men that ever lived, Andrew Carnegie adopted what his mother taught him. She told him “look after the pennies, and the pounds will take care of themselves”. In other words the rich focus on the basic strategic issues but the minor problems tend to take care of themselves. Intelligent, wealthy people are always the last to buy trendy items. You can even find the wealthy buying second hand items, even if they can save a few pennies. The book entitled “The Millionaire Next Door” by Thomas J. Stanley, Ph. D, William D. Danko, is a great source of advice in this regard.

Wealthy people make sure they make a fortune before considering how to spend it. It is the middle class that rush to buy the new Rolex. Putting off buying trinkets until you have enough cash to put away is the smart way to go. Do this and your business is rolling strong! Millionaires are oh-so-frugal and astute about spending their money. I personally admire Warren Buffet’s way of dealing with every cent. In 1958 he bought his home for just \$31,500, or about \$250,000 of today’s dollars. He is still alive and is worth about \$53.5 billion dollars, according to Forbes.

Another example is IKEA founder Ingvar Kamrad. He is reportedly flies economy class, rides free IKEA buses when visiting his stores, takes the subway to work, drives a ten-year-old Volvo in Sweden, and avoids suits of any kind. His frugality is his trademark. Even when he visits London he refuses to take taxi because they are too expensive and opts for taking the metro or the bus. He lives in a modest house furnished almost entirely with IKEA items - which he personally assembled. According to Forbes he is worth \$3.3 billion dollars but experts believe he is worth is more than that. His frugality extends to the nondisclosure of his worth. He says “I am a bit tight with money, a sort of Swedish Scotsman. But so what?”

"If I start to acquire luxurious things then this will only incite others to follow suit. It's important that leaders set an example. I look at the money I'm about to spend on myself and ask if Ikea's customers could afford it. From time to time I like to buy a nice shirt and cravat - and eat Swedish fish roe."

He says he is not very interested in material goods.

Business executives usually fly 1st class and ride in flashy cars with security guards. But not Ingvar Kamrad. He’s cares about every penny he spends.

He was once denied entry to a gala ceremony in which he was to accept a businessman of the year award because the security guards saw he arrived from a bus. How much do you pay for your hair cut in at barber shop? The Swedish mogul once stopped going to his long time barber after finding another who would cut his hair for only £6. He is often condemned for choosing cheap middle ranking hotels. But guess what his answer to this is? “So what?” Millionaires value money and money values them. If you don’t value money you will never get it back in return. Be frugal like millionaires.

You may call the rich the “Uncle Scrooges” of our time if you want to but they believe that a penny saved is always a penny earned. As I said earlier mind your temptation to spend. If you do not value money and you throw it around, money will never come your way.

Buy time, don’t sell it

What is time in the first place? The dictionary defines it as “the point or period at which things occur”. I made mention earlier to the fact that time is the most precious commodity you can ever buy or possess. It is a more or less the new religion of our time. Manage your time well and make use of it in the most productive way possible. Learn new things, research specific subjects that will help you become better at your craft.

The rat race is so hectic. Everyone is busy trying to make good use of the time available to them. Millionaires concentrate on buying time; they hardly ever want to sell their time. They make the maximum use of it. The big difference between you and a millionaire is that you spend 8 hours a day working. A millionaire hires more than one person to work for them in those 8 hours. At the end of the day, if you make a dollar, they make 2 or more dollars depending on the number of workers they have doing things. In other words, a multimillionaire makes his or her money work for him or her, but ordinary people work for their money, one person, one hour at a time. In short, you need to invest heavily. Millionaires believe that money should work for you and not the other way around.

The time factor is absolutely vital if you want to become a millionaire. Operate with time, make it work for you – go with the flow. A five minute appointment is five minutes and not ten minutes, a thirty minute appointment should be thirty minutes and not one hour. Time is the thing you can't regain if you lose it. Avoid long breaks where you are doing nothing, and time wasters that just suck your precious time right down the rabbit hole. Don't forget, you can't get time back if you lose it.

CHAPTER 7

The difference between dreamers and millionaires

“There is a fine line between being an entrepreneur and a dreamer”. Duncan Bannatyne

I want to take you through the blueprint of a dreamer and a millionaire. Before you achieve anything great, you need to begin with a seed of credence. The way to actually achieve it is whether you stay where you are and keep sowing the seed of belief, or look for ways to plant the seed and let it germinate. It is up to you to.

"Most people dream of being rich. Few achieve that dream. The only thing that separates the dreamers from the doers is motivation. The dreamers make little effort to improve their circumstances. In contrast the doers... do whatever it takes to improve their circumstances". Dr. Dr. Ken Odiwé

1. Dreamers take risks while millionaires take calculated risks

A person who thinks like a millionaire is not afraid to challenge society's norms and is not afraid to tread their own path rather than following the well-trodden path. A person with a millionaire mindset is always willing to take chances, try sometime new, dare the un-dared. They have a great futuristic picture which they work and to achieve at all costs. They chart their own course and destiny in advance. They reinvent themselves and are always striving to be the person they want to be and are not afraid to be different. Dreamers on the other hand, take uncalculated risks, they don't analyze an idea before launching a project. They don't consider how much it will cost, the market, or calculated potential returns. It is not enough to invest - you have to make a return on your investment. Dreamers think that putting money in a venture alone will bring high dividends without considering the risk mechanism. They often make unsuccessful investments.

2. Dreamers see things to happen -Millionaires make them happen

A person with a millionaire mindset knows that the “key to success” is in their hands and they can do whatever they plan to do. They never wait for somebody to approve their actions and they don't wait for someone to buy them a ticket to the moon. They buy their own tickets and pack their own bags. While you waiting for people's approval they are approving themselves first, buying their own tickets first. You could be waiting around for life – only approving their actions instead of thinking about what you should do. While you wait the certain becomes uncertain, the likely become unlikely. So, what are you waiting for now?

3. Dreamers hang out with people they like while millionaires surround themselves with other millionaires

If you want to evaluate your achievements in life, take a look at people you move along with every blessed day. Do you spend your day with what I prefer to call “dumpers” or mentors? People have an impact on our lives whether we like it or not. Millionaire mindsets associate with other likeminded people who are more successful than them, receive advice from the millionaire mindsets and also get inspirational support from them. They believe that they can find the best brings among the super best people. Rich people want others to be rich for two reasons: first, so you can buy their products and services, and second, because they want to hang out with other rich people.

The dreamers prefer people who they like and not those they need to help them become successful. What advice will you get from someone who cannot afford one square meal a day? You'll probably hear things like “life is hard” and “it is not possible”. If you want to know how to keep bees, be a friend of a bee keeper and you will learn all the correct bee keeping techniques. Likewise if you want learn how to fly a plane, get along with a pilot and not a taxi driver. The taxi driver could be a good friend but can't help you achieve your goals. Make the right acquaintances. I am not saying you ditch

your friends, but choosing the right people to move along with in life can get you 30% closer to your goal. Dreamer friends are your biggest obstacles – even more than the challenge itself.

4. Dreamers think they know it all but, millionaires always acquire more knowledge

Millionaires always ask “why?” before doing something that others are doing blindly. The key to failure is “I know all about that already”. Dreamers think they know everything they need to know about the market, the industry, customer tastes, how to scale without seeking advice from other sources, undertaking research or learning. The knowledge they have about the issue they need to know about is either outmoded or not applicable at that moment. Technology is changing and so is the customer’s taste. Nowadays the competitive advantage is paramount. But the millionaire mindset never stops acquiring knowledge in whatever area they are working in. They learn outside their specialization. To be a good player, you need to have all types of information, and be able to fit in when the time demands. Millionaires are good learners.

5. Dreamers rely on luck, millionaires make their dreams come true no matter what

Millionaires believe that you either manage your life or life will manage you. Luck is the prayer of a dreamer. Millionaires know that life does not respect people - you either control your life or it controls you and it will sail you to unknown destinations. Isn't it better that you are in control?

Dreamers wakeup, look up into the blue sky expecting things to happen the way the dream of. They spend their days at the mercy of the luck factor. They think “if am only lucky enough I will...” Life doesn't work that way.

Dreamers dream of becoming millionaires but that doesn't happen because they simply sit there and pray and hope for money or buy lottery tickets every week. Nothing is going to happen by simply reading about how to make it happen then not acting on a plan to change your life. Pray fervently but work too – that's the real way to enrich your coffers.

“I've got so much work to do today, I'd better spend two hours in prayer instead of one”. Martin Luther

Supernatural miracles are not the norm. God feeds the birds of the air by providing them enough to eat - he does not drop food into their nests while they're sleeping. I am not a fan of pure luck, in most cases people who 'got lucky' had to work for it.

6. Millionaires use multiple lines of attack but dreamers put all their eggs in one basket

Millionaires are very adventurous. They try anything at least once. They never rely on one line of attack to get things done. They use multiple channels in order to accomplish their missions. Be it fundraising, getting connections, contracts or orders for their products, the millionaire never assumes the one line of attack. He or she will do and look for every way possible to engage in other parallel actions that will set them on the pathway to success and a step closer to becoming richer.

The really rich never depend on one flow of income but instead create a number of revenue streams. They invest in real estate, stock markets, emerging markets, and promising startup projects all at the same time.

Millionaires take precautions against any eventualities such as stock crashes and economic turmoil by diversifying their investments into several areas. If there are any problems in one area or another, success in one area will cover losses in the area that they suffer losses in. They believe in tomorrow. They secure their tomorrows by making careful plans today. Dreamers, by contrast, put all their effort on one area and when disaster strikes them, they are left with nothing and are back to square one. Dreamers tend to think things will be the same tomorrow as they are today.

7. Dreamers fear, while millionaires are ready to risk their lives to succeed

Dreamers' fear for their personal safety, loses, the economy, the political system or the political climate, or family disapproval of what they intend to do are all factors that hold them back. These hesitations dominate their decision making process. They are heavily intimidated by these factors and cannot bring themselves to be brave and do what needs to be done.

Millionaires are not moved by fear or what people usually perceive as something dangerous. They are ready to die to move their ideas forward. Millionaire mindsets are not perturbed by what people say. They pursue their goals with full vigor until they achieve them.

8. Dreamer give up easily, but millionaires follow their dreams and know when to quit

Getting rich is certainly not for everyone. Dreamers don't waste their time on their get-rich-quick schemes without toil. Millionaires on the other hand, follow their dreams, and if they fail they try and try again. They may get 49 nos. But they don't give up until they get a yes answer. On the 50th try, they'll get to yes finally. This answer will pay off all the previous no answers. But the dreamers quit after 10 no answers. Millionaires believe that if they can think it, then they can have it, no matter how twisted the road before them may be.

Unfortunately, the dreamer gives up so soon as the idea is yet to kick off, leaving or even abandoning it for someone else to reap the benefits. Dreamers cannot follow through with the process – let alone achieve their goals. The millionaires are patient, which is very important if you want to create wealth.

9. Dreamers complain, but millionaires focus on the goal

Dreamers blame everyone around them for their failure, sue everybody they can, blame partners, blame their spouses, blame the government for the economic woes, blame friends for betrayal, blame children for not living up to expectation. They expect everyone to sympathize with them or agree with them. They accuse others of abandoning them during hard times. Oh yeah, I think the dreamers forget a small point - that it is their life and not anyone else's.

“Remember, if you are criticizing, you are not being grateful. If you are blaming, you are not being grateful. If you are complaining, you are not being grateful”. Rhonda Byrne

On the other hand, millionaires give themselves a pat on their backs every time they move ahead with their goals. They write down their daily achievements and keep track of their progress by the week, month or year. They don't let situations bring them down.

“That strong mother doesn't tell her cub, Son, stay weak so the wolves can get you. She says, Toughen up, this is reality we are living in”. Lauryn Hill

Millionaires meditate on their failures. They let go of the things that went wrong or are beyond their control. They look critically at past failures so they can learn from their mistakes and so that they can create success for tomorrow and the day after.

10. Dreamers believe in hard work, millionaires make their money work for them

The Dreamers believe that hard work will automatically make them millionaires. It won't. If hard work was the yardstick to measuring success brick layers, ironworkers, coal miners and public school teachers among others in your list would have made the millionaires list by now. It is not how hard your job is or not about how hard you work but how smartly you work – this is what matters the most. You can work from dawn till dusk and not even be able to afford taking a trip overseas, for that much needed rest. What is the use of that labour if you can't ever enjoy it? So stop working hard and start working smart. It is not a hard job that pays better, rather it is the way you use your time while working. It is all about how you use the daily time allotted to you, by nature.

Millionaires do what they are really good at – they do this a 100 times better than the others. They accomplish much more, using much less time and effort than others do.

PART III

CHAPTER 8

Starting a business

You want to come out of your comfort zone to start your own business but fear the risk, the competition, the economy, quitting your regular job, among other factors? This book is meant for people like you with these exact needs. I will explain in detail how to improve your life, by challenging you to take calculated risks. I'm not a big fan of the "he get-rich-quick" books you can find all over the place that promise you heaven (that we can't see now), but cannot give you the Earth!

One American economist said there are no 500\$ bills on the sidewalk. Experience shows us that money is never just laying around on the sidewalk. If you find one, thank your lucky stars but it is probably not deliberately meant for you. A good rule of thumb is that if you want to start a business, it should not just be as a way of making money but as a means to career satisfaction. Feel good going to work, and not with a frown on your face.

While it is true that no book can guarantee you business success and that at best they can only give you some good pointers, books on business can also help you avoid some egregious errors. None of these books have a 1000\$ bill inside them, but books can tell you the rules of the business game. Keep in mind that many of these business rules are meant to be broken. You have to find ways to make the rules work for you.

The difference between an entrepreneur and a dreamer is basically the fear factor. The entrepreneur knows the risk is there but doesn't let the fear of failure cloud his judgment. Speaking about failure Simon Woodruff said:

"I have never met anyone who went out to follow their dreams. Who did what they wanted to do, and end up regretting it - regardless of whether they succeed or failed. But I have met many people who said "I wish I'd taken that chance when I had it"

You can turn failure around - all you need to do is to look at it from a different angle. It is an opportunity to be completed. If you believe you can ski then you will persist in failure until you can ski. On the other hand, if you believe that you can't ski, you are right. Thomas Edison had a great way to look at failure, he said:

"I have not failed, I have just found 10,000 ways that won't work"

Sometimes an idea may not work but it opens up an opportunity gives you more experience than running a successful business empire would. The fact that it did not work the first time does not mean you are a failure- you just have to make a bold step forward. Many people will not venture to do this in their lives. When you fail it gives you an opportunity to unearth what you have left behind. In other words it gives you a second chance to start over but starting over in a more cautious and intelligent manner.

Resist that temptation to shift the blame on to other things or people for any of your failures. Regret is the secret time waster, so don't look back to the past. Take responsibility for your own actions and inactions, and learn quickly and move on! A common denominator among successful entrepreneurs is that they are not afraid to fail. If you fear failure, then you either won't try or your fear will become a self-fulfilling prophecy -psychologists will back me up on that.

Business and age

Am I too old or too young to make it in business? I suppose you are reading this book to find answers to these kinds of questions - so let's keep going. What is the largest country in the world? It's not Russia, China or the US. It's not even all of the EU and the NATO allies combined. In fact, the largest country in the world is you! You heard me right! You can also choose to be the smallest country in the world! It's all about how you can visualize it. If you think big, your idea will manifest itself in the same manner. Whatever your mind can think of, conceive or create, if it is backed by belief, you can achieve it.

Age is all in your mind. If you think you are too old then you are already older than Methuselah.

Before I start to write on this topic, I would like to share with you what the yet to be teenagers can do. There's no excuse why you can't do it either. Henry Patterson, a young entrepreneur and ambitious British youngster has set up his third business at the age of nine. He started his first venture at the age of seven selling bags of manure for £1. Thinking he was not doing enough, he moved on to set up his own eBay store where he sold items he had bought from charity shops and made himself £150. His latest venture is his online youngsters sweet shop called "Not Before Tea".

His already has plans for the future, to direct his own film after writing a screenplay featuring the characters from his sweet shop. I want to try and carry on with this for the next ten years, but I want to set up more businesses after this one. I made a film about a tadpole that can't swim. I think I would like to be a film director when I'm older" said Henry Patterson.

Another similar example is a 12-year old schoolboy slicker, who launched his own social network for kids. The idea came to him when he was kicked off of Facebook twice because of the age restrictions. The boy borrow \$2500 US from his brother to finance his endeavour before he even turned 12. We don't know, probably he will be the next Mark Zuckerberg, (the Facebook founder). There are countless examples of teenage entrepreneurs out there. Business does not respect age.

So what are you waiting for then? Do you have you any tangible reason why you can't start your own business? You have none. So therefore jump on board and learn how to swim if you've never swum before.

You've probably heard or read about the restaurant chain KFC and its founding legend, Colonel Sanders. At the age of 65 he was living on a tight budget. He got his first Social Security check for \$105. He thought to himself "What on earth can I do with this small Social Security check for \$105?" He sat down to think about how he can make a multiple of his \$105. He was upset, just like any of us would be. He realized complaining was not the solution and that the answer was his chicken recipe. He came up with the idea to sell his fried chicken to a restaurant for a percentage of the sales. He drove to different restaurants and cooked his fried chicken on the spot for the restaurant owners thinking that they would like it and enter into a handshake agreement to sell his fried chicken recipe. But he always got 'no' answers. He received 1009 nos. It is easy to imagine some people giving up even after two attempts. But the Colonel, a pensioner, was so enthusiastic about achieving his dreams that he kept trying. People even laughed at him. But he was focused on his goals. Finally, he reached a turning point.

Colonel Sanders and his wife were on their way to Australia, and stopped over to visit a friend in Salt Lake City called Pete Harman, who was 32 years younger than him. He had a great time visiting his friend. Just by chance Pete mentioned to Colonel Sanders that he was looking for a specialty dish for his restaurant. The colonel quickly jumped at the opportunity and requested to prepare dinner for the Harman's family. The colonel quickly tracked down a pressure cooker and garnered some spices from a local store. Harland Sanders, his wife, worked feverishly into the evening, finally finishing at 10 p.m. From the moment Pete and his wife first bit into the chicken Colonel Sanders had fried for them, they were hooked. The next day Sanders left on a train for San Francisco to catch his flight to Australia, his good fate sealed.

Another similar story is Roger Waters, formerly of the rock group Pink Floyd. He was the creative engine behind the classic album "Dark Side of the Moon" and was in all the UK newspapers. He talked about his early years and how he'd always been told that his childhood and adolescence was some kind of preparation for life. In his twenties he begin to realise that if he sat back and only worried about how his life would begin, it might never start. He went on to create "Dark Side of the Moon". It was one of the most successful and well sold albums ever. The lyrics actually reflected some of Waters' negative problems he experienced in the British school system. He turned childhood trauma into massive success! Now let's take a look at the key factors to a successful business in light of these facts.

Get an idea

I would prefer to say you have to have a business opportunity rather than an idea. I will be using these terms interchangeably in the pages ahead. In any case, you have to start with something, an idea, a product or service. While some people prefer to start a project with a fresh idea, others opt for an existing and proven business model or product. The two go hand in hand with the goal and the chief factor is you! You don't have to conjure the idea from thin air - it is usually right in front of you. It is just that you haven't realized it yet. Business ideas are like sand on the beach. We see, listen,

read and even talk about opportunities but never realize that they can skyrocket. There is power driving and excitement when you conceive an idea out of your thinking or research.

Let's take a look at the turning point of a well known business man. He wrote a business book called "Anyone can do it".

Case study

The life changing experience of Duncan Bannatyne.

"The turning point came one Sunday morning, after yet another Saturday night partying. I was sitting on the beach with Gail, looking out at the waves rolling in, when it was dawned on me that I had been the oldest person at the party the night before. There is no way I wanted to become the oldest swinger in town and I realized the time had come for action.

Earlier that morning we'd picked up the papers to read over breakfast and I'd read a story about a man who started a business on a shoe string and went on to become a millionaire. (I'm pretty sure it was an article about Alan Sugar). It was a real rags-to-riches story and as I sat there looking to a sea, I could come up with a single reason why I couldn't do exactly what he'd done". Duncan Bannatyne

From this approach, it is easy to get inspired and model a successful business idea which has already gained market share, taking into consideration geographical factors of course. It is not an automatic thing that a business model which works in one geographical location will work in another. I earlier said entrepreneurship is all about doing. I believe thoughts are already filling up your mind as to where to get a business opportunity. You definitely don't need to think 24/7 hours about it.

Ideas will come when you least expect them and only if you are on the hunt.

Take for instance Duncan Bannatyne's case. He wasn't expecting to read about a life changing article nor follow the business model but he got inspired and just went for it. If somebody could do it, you can do the same and do even better. Many people cannot go ahead with their idea because they see the leader far ahead in the race and they are discouraged that they can't close the gap. It is never too late or too early to start.

Where to find ideas?

"A pessimist sees the difficulties in every opportunity. An optimist sees opportunity in every difficulty". Winston Churchill.

People who look for ideas wear idea glasses. It is like a spider's ability to sense where the bugs landed in its web. You must be looking for an opportunity otherwise you wouldn't notice there is an opportunity there.

Around your backyard

Let's take a practical example. How often have we searched for a lost phone, portable device or some other little thing? We can accuse others of theft, shout at our kids and get frustrated only to discover it is in our other hand or pocket. That is how ideas are. That reminds me of a paraphrased story told by Russell H. Conwell, in Acres of Diamonds. The story is told of Ali Hafed, a wealthy ancient Persian who owned a lot of land and productive fields, orchards, and gardens and had made money off the interest. He had a lovely family and at first was content because he was wealthy, and wealthy because he was content.

An old priest came to Ali Hafed and told him that if he had a diamond the size of his thumb, he could purchase a dozen farms like his. Ali Hafed said, "Will you tell me where I can find these kind of diamonds?" The priest told him, "If you will find a river that runs over white sands, between high mountains, in those white sands you will always find diamonds."

"Well", said Ali Hafed, "I will try to find one."

So he sold his farm, collected his money that was stashed away collecting interest, and left his family in charge of a neighbor, and away he went in search of diamonds, travelling through many lands in Asia and Europe. After years of searching his money was all spent, and he degenerated into a state where he was walking around in rags and wretchedness.

Meanwhile, the man who purchased Ali Hafed's farm one day led his camel out into the garden to drink, and as the animal put his nose into the shallow waters, the farmer noticed a curious flash of light in the white sands of the stream. Reaching in, he pulled out a black stone containing a strange eye of light. Not long after, the same old priest came to visit Ali Hafed's successor and found that in the black stone was a diamond. As they rushed out into the garden and stirred up the white sands with their fingers, they came up with many more beautiful, valuable gems. According to the story, this marked the discovery of the diamond mines of Golconda, the most valuable diamond mines in the history of the ancient world.

Mr. Conwell used this simple story to illustrate a point and to teach us all a valuable lesson. Abundance begins inside each of us and opportunities await us, right where we are, sometimes right in our own backyard.

What lesson are you learning now? Whatever your dreams or ambitions maybe what it will takes for you to achieve them is already inside of you. It is a truism that we have to lavish attention, loving care, labour, blood, sweat and tears on our dreams; invest our passion to see those dreams come to pass. It is close to you, take a careful look around you and you will unearth ideas to fulfil your dreams.

They are not far from being conceived. Sometimes a book or a TV documentary you are watching can inspire you. Or maybe that friend of yours with the creative ideas park can spot the idea. You may not have to look far at all. Thomas Edison advised entrepreneurs ‘to find out everything everybody else knows and begin where they left off’. Seek advice from people who have experience in the market you are about to enter. In my opinion one of the most reliable sources to get a business idea is to read about successful businesses for ideas you can find to get some inspiration and to kick start your own.

Explore the power of internet

The second useful source is the internet. The internet enables us to scan the entire market within a couple of minutes. There is a flood of information available on every market. Search for trends and technologies on the horizon and how you might apply that information to your field area. Almost all the information we need in our daily lives is available online. Many people do not know that internet can be addictive - just like a drugs or sex. The only difference between the two is that the second type of addictions makes a person lose their humanity. Still, spending a chunk of your time surfing internet without any purpose is a great catastrophe. Time is the most precious commodity you can ever have, so make very good use of it. Your success in life and in your business depends on your daily routine. I can give you an example. I spent a full year developing a project for a leading telecom giant. But it turned out that they turned us down when we were almost certain the deal would go through. I was frustrated and my bank balance was gradually diminishing. My girlfriend managed to persuade me to take a rest. But if I don't achieve my goal I never settle down. We left the city for a rest. While surfing the internet about business trends I came across a interview conducted by Peter, a young entrepreneur who had just set up his online furniture store from the scratch. I said to myself “that is it!” I'm going to set up a web-store, with a different business model. But what to sell was also another problem. I had no idea how e-commerce worked, no idea about the market and even the kind of goods to sell. I had to learn, conduct intensive research on the issue before I came up with fanada.ru – an online store.

Your natural skills and hobbies already exist and are proven

The third source is to look at what you are good at. Sometimes what we do as a hobby, is a fledgling business empire crying out to be born into the world. Of course not all hobbies are projects worth it.

Have you thought about something that you are good at doing, more than others? Everyone has these types of special skills. There is something which always knocks at your door, give it a chance and it won't be called just “luck”. Follow your heart!

We mostly tend to talk about work based achievements. It is just the tip of the iceberg. Look at yourself in a more rounded way. I can help you. Try dividing a sheet into three columns and label each column: social, practical and work. In each write at least four (4) things you are very good at.

Do you still need some help? I will share this secret with you for the fee which you have already paid for by purchasing this book. Every time I hold meetings with both business minded people and other circular meetings with peers, even parents and loved ones, I always take note of the compliments they say about me. And I write them down somewhere in my jotter for reference. Don't ever underrate that.

Reflect back on compliments people have given you. Select three of the most convincing and important ones and work to perfect them. Have I helped?

Take a rest

I don't know if you are believer but the good book tells us that even God rested. Rest is a command.

Are you running everywhere daily? Stop! I said, stop! Just take some time to review your typical workday. Let me ask you a couple of questions:

- Before you get out from bed in the morning, do you always negotiate with your alarm clock for some extra minutes?
- Do you read your e-mail before you get out of bed?
- Do you skip breakfast or grab something on the run that's not particularly nutritious?
- Do you eat your lunch from your desk?
- Are you running from meeting to meeting with barely any time in between to rest?
- Do you receive voluminous e-mails that you can't keep up with?
- Do you leave work later than you'd like, and still feel compelled to check e-mail in the evenings?
- Do you spend lots of unpaid extra hours on the job because of unaccomplished tasks?

Do not deceive yourself that you are resting while watching TV. Whatever your mind sees, it is fed into your mind, which releases energy. When the energy flows that means your mind is at work and not relaxing. The next time you want to take a rest do it without watching TV and compare the difference. The human mind is such that if you stress out too much you don't receive the result you intend to get.

You could choose to take a vacation or find a quiet place to just relax to refresh your mind. A recent survey by Harris Interactive found that Americans left an average of 9.2 vacation days unused in 2012 – up from 6.2 days in 2011. The most precious commodity is time. It also finite and we doing everything possible accomplish a lot with it. When there's more to do, we spend more hours to cover up the lost time or the unaccomplished tasks.

Allow your mind to relax. Assume nothing is happening. When you are relaxing many ideas present themselves when you are not expecting them. Many people, including me, have a problem relaxing -but it's worth it. While they're resting with the notebook, it is beside them. A recent Harvard study estimated that sleep deprivation costs American companies \$63.2 billion a year in lost productivity. I love the French expression “biendans to peau” which means “be comfortable in your skin”. Being comfortable in your skin at any place in time is very important to accelerate your mind for greater works.

Going with the flow is better than no direction at all. But it will be great to use a business model that is working in different countries. Business modeling is the fastest value creation.

Create what you can't find in the market

A good place start is to capitalize on what bugs you. If you are looking for stuff and cannot find it, why don't just make it? Many companies like zappos.com, Bookrenter.com and many others started like this. The founders were not pleased with what was already on the market so they created a solution. In other words, look for what is missing or what the major players have missed out on when you look at the market. You can find your niche that is not being filled.

Play the game smart

Try to combine two business ideas that look similar. That should spark quite a few ideas and you will come up with something new –there’s a brilliant idea out there which could make you a genius. I mentioned modeling earlier as a means of providing a business idea. If you want to create greater value, the quickest way is to move a model that creates value elsewhere.

Foresee a need

Take Steve Jobs and Wozniak for example, who anticipated the mass need for an easy-to-use and friendlier computer. They anticipated that the world would like easier computers that provide visual cues and mimicked that world. Their anticipation went from PCs to iPhones, iPads and their other products. See a need, fill it up.

My thoughts. If you're interested in getting involved in an e-commerce business, consider sending an online survey to potential customers to learn about their needs and interests that are not met by major players. Find out their complaints and try to meet the needs with your new idea. If you are interested in fashion, hang out in the aisles of the shopaholics and boutiques and ask customers what they wish they could find in the marketplace which is not there now.

Re-invent the wheel

You definitely don’t need to be rocket scientist to become an inventor. Thomas Edison is perhaps one of the most famous US inventors. He wasn’t a very good student. School teachers even called Edison “slow”. His mother, an accomplished teacher, was furious with the way the school treated her son and took him out of school. She decided to teach her son herself, at home. He read books about R.G. Parker's School of Natural Philosophy. At an early age, he showed a fascination for mechanical things and for chemical experiments. He was once a newspaper seller on the road, and he became a telegraph operator. After that he moved on to invent the first commercially practical incandescent light. That wasn’t all - He then invented the first commercially available fluoroscope, a machine that uses X-rays to take radiographs. Do you ever think of making something better? If so, maybe you should give consideration to becoming an inventor. Never mind the title – it is not as ominous as it sounds. Every day thousands of products, formulas, and methods are being invented to make life's tasks easier, or to assist mankind in general. Inventions do not have to be ground-breaking discoveries, they do however, have to have a practical use and be innovative and unique.

If any product does not function as you want it to, then try to add some new ideas to the mix, just a little bit of creativity and curiosity will do the trick.

Take George Carruthers, of the Naval Research Laboratory in Washington, D.C. He is best known for developing the first moon-based space observatory, an ultraviolet camera sent to the moon with the Apollo 16 mission in 1972. He started building telescopes and model rockets from an early age and has become known for his community outreach to inspire African-American youth to be excited about technology.

The potential to profit as an inventor is as varied as the start-up cost of the invention itself. Sometimes its capital intensive but that shouldn’t scare you at all. If you are able to invent you can invent funding too. First give a try and you will realize the potentials hidden in you.

Take a trip

It could be local or overseas. In 2006, Blake Mycoskie travelled to Argentina to take some time off from his fourth startup and explore the culture of another country. Never knew he is going to spot what could possibly make a good fortune. What he found was a great need amongst the children’s charities there for shoes. Mycoskie knew he had to help, and the idea for Toms shoes was born. The concept for the company is simple: Sell a pair of shoes today, give a pair of shoes to a child in need tomorrow. Blake Mycoskie shares with readers lessons learned while creating Toms, how to develop and tell your company’s story, and how to be resourceful without having resources.

My personal advice is, you’ve got to do your own homework, research, think and be creative.

Leave your comfort zone

Leaving your comfort zone is never pleasant. You have a little country house, a car to drive around in town. Yearly summer vacations to the Caribbean and a reliable job and a stable salary. Something you have been doing probably for some years or the whole of your career. To say good bye to Mr. Comfort-zone doesn't come easy.

Do you have a dream to follow? You have to be the first to believe in it and the last to doubt it yourself. Do this and the world will back you up! I'm not here to tell you to quit your job tomorrow. I will only suggest to you to think it through and make your own decisions. I'd like you to answer one simple question: Do you want to own your own business? If your answer to this is yes then you have no choice but to quit your regular job. As the old adage says "You can't look into a bottle with two eyes" - a Togolese proverb. You either close one to be to look inside the bottle or you don't see anything. Do you want the freedom, responsibility, challenges and rewards that go along with being an entrepreneur? Then this will require some subjective decision making on your part.

I suggest you compare and contrast why you should stay or leave. Get a piece of paper, drawn two columns and label on each side of your sheet why you should quit and in the other column heading why you should stay. Then cross the things out that matter the least to you against those that matter most to you.

"If life came with a guarantee, would you buy it? This guarantee will promise that as long as you live according to certain strict rules, nothing would go wrong. If that meant that you could never take a risk or feel the highs and lows of what it means to be human, would you still want it? There would be no despair but there would be no joy either". John Bird

Do you enjoy your work?

"I always worry about people who say 'I'm going to do this for ten years; I really don't like it very much. And then I will do this...' That's a little bit like saving sex for your old age". Warren Buffett

If your answer to the above is no, perhaps you may want to work where you enjoy it the most and see the night always longer than the day, feeling reluctant to go to bed. Do you leap up from your bed every day and run through your day with so much enthusiasm that you are going to knock the socks off people? Is there something exciting about your job? Or do you wish Monday had not come? You either enjoy your work or your work "enjoys" you. When your work works you instead of you working, that is a disaster of life. If you don't enjoy what you are doing, trade it.

I want to enjoy everything I do and take charge of my own decisions in life, bear responsibility and give myself a pat on the back for achievements. Some people hate their jobs but fear to call it quits. They are neither moving up the ladder nor retrogressing. I am here to guide you towards making decisions that will reflect positively on your life.

You have been working for your superior and have turned his company fortune around for the good. He's been getting richer and richer while you've been getting poorer and poorer. I am here to inform you that you can run your own company too, even bigger and better than your boss. If you want life to be at peace with you, do what is difficult and life will carry you forward. In other words unpack the difficulties life has pre-packaged for you. You have been thinking long and hard about the type of business you want to run but can't say to yourself (about your present job) "I'm outta here for good. "For years you have thought about starting your own business but it only remained a mere dream. You could have even started on weekends and in your spare time, and once you would have gotten some proof that the idea was viable, it would have been time to break the news. There is no formula to follow at any one time.

To the moon

As much as I am a radical I am also a realist. If you have dependents who live on your salary and need it for their very survival, you should think your plans through carefully and put some income aside to get by on while you embark on your new business career. It is not going to be an easy ride, but it will pay off in the long run if you stay focused, determined and smart in your dealings.

Are you scared? Every one fears moving out from the comfort zone in which they are now - that is why not all of us are entrepreneurs. It is not bad to fear but some types of fear are justified, while others are not justified. Everyone of us fears something, in one way or another. But some put their fears into their pocket and blast off to the moon. Michael Jordan said it all: "Just do it".

If you're stuck working for someone else, regardless of how sweet the job is to you, your lust for entrepreneurship will never be satiated until you give it a shot. John Sculley was a former employee of Pepsi-Cola who made the dramatic decision to join Apple. He had had a stable position, a good salary, employee benefits and what have you. Steve Jobs, in the pursuit to recruit him, asked one simple but tricky question: "Do you want to spend the rest of your life selling sugared water, or do you want a chance to change the world?" If it were you what would have being your answer? What would you have said? Apple was far from being the mobile giant it would later become. John was not sure if Apple could change the mobile phone industry but he left his fear about uncertainty behind, and took the chance (even though his coming on board at Apple was more than a nightmare for Steve Jobs).

"For me, there two types of challenges. One is to do the best I can at a job and the other is to seek adventure. I try to do both. I stretch myself to the limit. I am driven. I love the challenge of looking for new things and new ideas". Richard Branson

Until you do it, you'll always be left wondering **what if** – a feeling no one should have to experience. Don't live in regret for not attempting what you earlier planned to do. Just do it - even if you may be wrong, you own no one an apology because you were not hurting anyone. Live in self-appreciation for what you have attempted to do –even if it all fails in the end, you have done it right because you tried.

CHAPTER 9

Partner up

Whether you are a new company, inventing something new or buying an existing business, or buying a franchise, you definitely need a partner. I would recommend that you find a person who is good at what you are not good at. Business partners play an important role in the success of every project. A good partner could sky rocket your project or make it go bust. Many startups and unsuccessful businesses fail to reach their full potential - not because the idea could be monetised or because they had an outmoded business model, or because they could not cut into the market place, but because of disputes and internal conflicts between the founders and partners.

I know from personal experience that there are many people out there who want to be part of a success story and be involved in new projects. If you have a good idea, good potential partners are never out of reach. Your duty is to do research about the person you want to work with. You have to be circumspect, weigh the pros and cons and make an interesting offer to the potential partner. I said an "interesting offer" because no one want to works for you for free, just as you wouldn't want to offer your products to customers for free without making money. It is good to recognize your team's efforts but that alone doesn't pay the bills. Most of the time you may have to offer a percentage of shares, which could be a motivating factor, especially if the person is experienced and can add a lot of value to the project. Don't be selfish. There is a joke in Silicon Valley which says equity is like manure (please excuse the term) - if you pile it up, it stinks, but if you spread it around lots of wonderful things grow. It's a good comparison, isn't it? You look at how much your company will be worth after that, instead of worrying about the pieces of the pie that you have given away.

If you want to stay away from raising funds from venture capitalists and private equity institutional investors you will definitely need a co-founder or a technical co-founder. Venture capitalists invest not only in the idea but also in the people running the project. They want to see good partners who are compatible and not just one person. It is easier to bring someone on board than to part with him. If the relationship develops well, this same person could become totally different. Take the case of Steve Jobs and Mike Markkula, who he lured out of retirement in 1977. Markkula was a seasoned entrepreneur and angel investor who provided the company with the much needed capital and business expertise every aspiring entrepreneur needs. But what did we see at the end? Steve Jobs ended up losing control of the company he sweated for. I suppose you know the story. Jobs was in a struggle to take back control of his company, so he recruited John Sculley, who was at the time heading Pepsi-Cola. But the inner conflict reached breaking point when Markkula sided with Sculley. Jobs was fired from Apple Inc, his own company, in 1985. What is the point here? In giving up too much control, you create an imbalance that can tip the scales, so be careful and vigilant over who you give power to. I would suggest that all you need to do is to do your home work well. People may change over time, but a much more careful analysis can save you some sleepless nights- it may even save your company!

It is human problem and you need to be on the lookout. The same person you dine with, plan with, get along with, can pose a threat! Believe me when I say this! These decisions about finding key people on your team will require a thorough search to get someone who's really down-to-earth, Study the person closely and his past actions and decisions during hard times – this information could save you some headache.

Let me share my experience with you in choosing a potential partner. I came up with the idea about opening an e-store after hunting for a business opportunity for several months. I realized that I really need a partner who could supplement my expertise since I had never launched a viable online business before. But, at the same time, I needed a partner that I could rely on.

My criteria was moderate to say the least. The potential partner should have worked for one of my competitor. I had several names in mind but two of them were appealing. I had to scrutinize these 2 names further for the most applicable. I had a preliminary meeting with one candidate and we planned a business together. At the same time, I had a meeting with potential investors. All the while, I never made an offer to him even though he repeatedly ask for the opportunity. I stood my ground for the time being and took my time in deciding. I was studying him, both in his words and his actions. Even though I knew him well, I still needed to keep my head above water and keep an open mind and a clear head so that I would make a careful decision. One day in a meeting with investors he asked me in front of everybody whether I trusted my partner or not. That strengthened some doubt I had had earlier. No trust? Forget business with that guy! Spot problems early and solve them fast, in the early stages, so that later the problems don't get out of hand. You need incredible team members who are smart. But you have to be smarter than them! (Don't tell them that either!). Get it?

Think smart, you can't afford to be ignorant of unseen, festering problems that can surface months down the road. You need to know if this person will make you rich or if he just wants to make gains himself at your expense. As a matter of fact, he was an experienced guy, a smart-thinker and very sharp and creative, but his way of looking at things posed a danger to the business so I had to part company with him. It was a sad ending to a friendship when you think about it, but preventing a problem that will grow later is always better than ignoring it and hoping it resolves itself. Many businesses suffer as a result of a bad partnership arrangement – you can't afford that hassle. Don't turn a blind eye to what could ruin your hard fought efforts to make your dreams come true. Don't doubt my sanity – this is a critical point.

Make sure you work with a partner you like and need. Here is the difference: working with people you like may not be enough to get the project itself off the ground or to increase sales or to secure a contract. You have to work with people who you need on you team but also people that you can work with, even people you may not like. That means this person has what you need to achieve the next mile stone and every one after that. In other words he has the expertise you lack and maybe even the guts. In hard times he can spur you on. A useful partner is the root of a successful business.

Your partner should have the expertise you don't have, so that your efforts complement each other. If you are good at IT and poor in financial calculations for example, you definitely need someone who's good in figures to seal that vacuum. Don't feel ashamed to ask questions or say that you don't know something. It is not shameful to say to someone “Can you help me with this?” I ask dozens of questions from my team, partners and associates daily. If you want to satisfy your curiosity by asking me whether I know this or that my usual answer is “No, I don't know” Can you tell me please? Okay sure, I may have the answer but still want to learn more about something from another source. Learning has no boundaries and how much you know is the only thing that you create inside of you. At the back of your mind still remember you are the boss.

To foster a healthy relationship in a business you should be aware of who takes a more hands-on on approach and who owns more equity. While some people prefer to be behind the steering wheel, others like to go with the flow. If you are not prepared to be under the control a partner who superimposes decisions on you, you could get into a conflict, and that could jeopardise your project. You need to think things through carefully. It is well known that chess players do not move without careful and conscious thinking of the potential outcomes and future repercussions or unintended consequence of their move. You need to be mindful of irrational hopes against intuition.

“Intuitive judgment is the ability to make decision without the complete data”. Joel Barker (the futurologist)

You might not have to give out the number shares that will critically reduce your influence in decision making. On the other hand you might have to trade something in to get to where you want to be. Personally I like to draw a balance between the two and to make a right and well thought-out decision.

In the nut shell, make use of your most valuable asset –your common sense. They call it “common” but actually it is not common for the ordinary person. Try to rely more on your own assessments rather than just pure dogma. Bear this in mind that you are not doing business for a week, a couple of months or a year. Rather, you should look at the whole picture like someone on a project for the next 3 to 5years or more who has a clear mission and a clear vision of his or her company in mind.

CHAPTER 10

Tailor an Agile team

You may wonder what the buzz about an agile team is? In tailoring your team you really need people who can help you to move fast, like a hurricane. Be on the lookout for revolutionaries, like Russian communist revolutionary Vladimir Ilyich Lenin. Do not waste your precious time trying to change people. Don't get me wrong. I'm not fond of communism.

There is no way you can run a successful company without a formidable team even if it's a sole-proprietorship. You still need your wife or a family member to keep you level-headed. You can't be a jack of all trades. Even if you are, you will need someone on the phone while you deliver orders for example. Our social influence always has an impact on the way we do this. For instance in Russia, a person can boast of three to four specialties besides his main profession (For example: an engineer an accountant, lawyer and a mechanic). In the USA, people are more specialized in their professions.

I have a criteria. I use to pick any potential team. I believe it may be helpful to you. Be fast to read but slow to implement. Why? Because what works for me may not work for you.

Going for the best should always be your creed. In other words, hire heads and not hands. Settle for the best - anything fabulous. Find people who say “I will go for it, no matter what it takes”.

Case study

Wally Masur was one of the best tennis players of his time but never got any contracts to endorse a tennis shoe or racket. Why? Because he had the likes of Andre Agassi and Pete Sampras to compete with. None of the sports brands like Nike or Adidas approached him. They were better players than him, although he was among the 50 top players and reached US open semi-final, but no one considers the runner-up. Should we opt for interns when heroes aren't available?

What's the point? Winners associate with winners and losers associate with losers, it is as simple as that. If you hire the best they will produce the best results. Likewise, if you hire the average you will get average results. The average never win.

No wonder Steve Jobs often said, "Make sure you're hiring only A-players" (the bamboo is always greener). Suppose that, heaven forbid, you have cancer and you need a specialist to treat you. Will you hire a doctor who has treated similar cases with success before or someone who has never treated cancer before but who is your friend and a nice guy? The answer is obvious. Sure, you can hire a few B-players, and they hire B's and C's, and pretty soon the whole operation is going to pot. Of course not everyone can afford to hire only A-players.

So how do you find people who are exceptionally talented and a good fit for your endeavor? One of the greatest sources is your own employees. Really sharp people generally prefer the company of other really sharp people. When you need to hire someone, you can do it yourself. The more time you spend in recruiting the right people, the more value you are adding to your company's future. Jack Welch of GE personally interviewed people for the first 500 positions. Bill Gates also spent time filling key positions in his company. Duke Ellington, the famous conductor, did the same thing when looking for musicians. People are everything. If you have the right people you will have great customer care, consistent quality products and services and a great company.

It is logical - think of how much you are going to spend, but think also about how much you are going to lose if you fail. I believe it is more expensive to hire an inexperienced team instead of the A-team. Why? Because they've got less or no experience to perform which means you will need to train them. Have you considered the cost of training? How sure are you that she or he will be able to perform better after training? Plus, there is no guarantee this person will stay in the company to work. How can you recover this loss in terms of the cost of the training when you have already invested time and money in it? Unlike the heroes who already have proven track record and know what to do without intensive supervision, people you have to train from scratch are dark horses, unknowns. Even before you start training someone, make sure they are winners. But try to get people onboard who are already experts, and who are motivated. Nicholas Negroponte of MIT's media lab said "we are moving from the world of atoms into one of bits".

Reliability

The second thing you will need to consider is reliability -is he or she reliable? There is a difference between what people say and what they actually do. It is not what your employees promise to do but what they have done already and what they will be doing. Mark them by their words. These are internal questions that you pose and answer yourself. During my search for talent for my startup projects, I discovered that money is not the main motivating factor to keep your team together but yes, it can also be decisive. Without offering them something promising, you will daily receive flimsy excuses as they depart from you one after the other.

"Thank you" doesn't butter bread, does it? If you find a 'thank you' that can do this, please let me know! Remember, you are dealing with human beings and so therefore, their attitude to you and your attitude towards them and everyone's reputation involved cannot be downplayed.

Share your vision

Nobody knows your vision for your business automatically. Only you know it and you have to share it with your team in order to make them believe and ultimately achieve it together.

"It is wise to persuade people to do things and make them think it was their own idea". Nelson Mandela

After you share your ideas find out who shares your vision and who doesn't. Any team member or employee who doesn't will not be helpful for the company. No matter how much you try to retain him. In hiring, you have to take your time. Don't rush - if you find out the person is not who you want, get rid of them any way you can, and fast!

It is your task to find out who is really behind you and who is pretending to be behind you. In a business world, make sure everyone is clear about the end goal-and why they feel that the project is a good one. Find out why each person cares about the goal, then use those motivations to drive success.

Attitude

You can't underestimate the importance of attitude. Our attitude goes with us wherever we go. In many cases, people get fired not because they can't perform or are having personal difficulties, but rather because of their attitude. A catalyst for change and a motivational speaker Simon T. Bailey says in his book "Brilliant service is the bottom line" said that:

"Hire for attitude and train for success... you must select people with a natural, customer-oriented attitude. If they don't have that sparkle in their eyes, don't hire them."

Think about it and you will come to agree with Bailey. The way and manner in which your potential employee answer questions, how often he or she loses his or her cool, or when he arrives at work matters a lot. Spot that out at the early stages before it costs you a valuable customer. Remember what Jake says – You can't change people, you can only try to find the right ones.

Tips on hiring your agile team

A company can have all the money it wants, and you can have all the fantastic and brilliant ideas you want, but if you don't have the right people in place, it will ALL amount to nothing. There are other factors, of course. You can have a fantastic product, a recognized brand, swanky offices and salaries that most ordinary employees can only dream of, but without the right people in place, your business will suffer. Look for people who have drive, who have ambition and are humble. However, in reality it is a little trickier. It is a fact and we must face that: recruiting employees is a large, time-consuming hassle even if you are to use external sources. In many cases, hiring can be termed a "distress purchase." Someone has just handed in his resignation, and you need to find a replacement quickly. So you invite candidates to an interview, spend a little over an hour with him or her and have to make a decision on whether he or she is right for you and your organization for the foreseeable future or not. If you get it wrong, it can be extremely expensive.

Fast recruiting is a crucial element in recruiting. In Western Europe, it may be perfectly acceptable to spend several months on even a mid-level search, but in Moscow the candidate you spoke to at the beginning of an assignment will have probably lost interest in your vacancy or found another job by the time the interview process reaches its final round. The recruiting process in Moscow has taken a different twist, especially in the emerging field of competitive e-commerce. Every junior candidate wants to make a huge salary and therefore runs from one job to the next. I remember that I had a meeting with a candidate but the very next morning he had already accepted an offer from a different company. Of course the more candidates you interview, the better you will be able to recruit the right candidate. If you think the candidate will be the right one, then don't be afraid to take a gamble. You don't have to interview the entire market before making a decision. Spot out candidates who are not only money driven but who are also interested in what your company does and make a decision. Resist the temptation to recruit people you like: your friends or your friend's friend, and so on. When it comes to business, it should be business. I would strongly recommend to shy away from filling your company with friends – that is, if you want them to still remain your friends. Friendship mixed with business can end on a bad note.

I could show you a perfect candidate, and any naysayer could give me a dozen arguments why this person would be a bad employee. In any situation, try to find a reason to hire rather than not hire. Your nearest adviser is your common sense - although it is not common to common people, you're probably not looking for a rocket scientist to help so go with your gut feeling. Many times the first impression the candidate gives you is probably more often wrong than right. So, it's hard to have a 100 percent accurate picture. Whatever the case may be, you often just have to trust your instinct – it will guide you in making the right decision.

Ingredients of an agile team

The best cook is not the one with a pot full of ingredients. The best cook is rather the one who knows how to blend the ingredients to make a delicious meal. Based on my personal experience, during my school days in cooking contests, I discovered that with the same ingredients, some students were able to blend their ingredients very well to produce a delicious dish. Meanwhile, while others were unable to do it. What is the secret?

Have you ever tried to make some dishes for your guests or family? Am talking to men here? You probably won't be surprised that it takes a couple of minutes for a woman to prepare a meal while men spend several hours struggling with the spoon! Let's put feminism aside for a moment. Why are women fast cooks? Because they don't only know the recipe, they also know how to blend the ingredients, one after another to produce a tasty meal.

Here are the ingredients of an agile team. Does your team have the following ingredients?

They should be:

- Positive thinkers
- Be able to create and initiate ideas
- They complement each other
- Take responsibility for failure
- Immediate massive action takers
- Set up action plans and adhere to them
- Can work with little or no supervision

How to motivate your AGILE team

“People don't notice whether it's winter or summer when they're happy”. – Anton Chekhov

It is always easy to come to a conclusion with material things as the main motivational factor for employees. The way and manner in which you attract, retain and motivate is more important than technology because technology doesn't work on its own. It's the people who make it work and you need to create a certain amount of fun to sustain your team. Ken Alvares of Sun Microsystems said the goal: “Is to keep people so busy having fun every day that they don't even listen when the headhunter calls”.

It is a vital company differentiator. Somebody needs just to have someone to laugh with, have fun with, play with and not just material things. One of the main factors which determines a company's performance is the average number of laughs per day around the office. At Disney the vision is to “make people happy” Keep fun in the mind - create it - Organize picnics, throw office parties, entertain your team and they won't even think about the fact that their bills are not paid. Salaries are one of the main motivators of employees. If the company's main motivation is only material, we must remember a few rules. First of all, salaries increase with experience, but not as much compared with the transition to a new position. People like positions, awards and recognition.

Napoleon observed that:

"No amount of money will induce someone to lay down their life, but they will gladly do so for a bit of yellow ribbon."

Care about your employees. No amount of customer programs will affect any change if the employees are not properly treated. Put your customer first as number one, but make sure you have a motivated team. If you have a happy workforce, they'll look after your customers anyway. Otherwise not even their badges, reading ‘If you've lost your smile, I will borrow your mind’, will help. Create your company culture and get everyone involved. Stage an event purposely for your staff.

Here's a question for you: Do you value your team? The way you value your team will determine if they will work with you for a long time. It is very compelling question. Just like any other person, each one of us needs respect, which is a vital. Every member should feel a sense of importance in his or her team, regardless of his or her social class, religion, race or set of skills. Everyone should have a sense of belonging to the company. Create a medium through which they can respect and value each other and recognize how they can best support your company, both in terms of teamwork and individual initiative. It's important to nurture them along the way and make each person feel important and part of the company. To do that, show each person how his or her strengths are important. This will elevate the team as they go along, so that their role and value is clear.

Think beyond. Ask yourself -how can I improve my team's livelihood? Care about your team needs. Even a visit or a telephone call to your employee when they are sick means a lot. It shows that you care about them. Why do a lot of companies spend lots money on employee social packages to achieve of certain results but, in the end, nothing changes? Think about it. To achieve an effect with motivational prizes for the most productive workers, you should think beyond. It is good to give bonuses and packages but these should not be the only motivating factors. Otherwise they will only work for the money, and you want to avoid this.

Involve the employees in the decision making process of the company. It should not just be the traditional “top down” hierarchy. Ditch the tradition and go with the flow. Let them feel they are part of something big. When the employees feel they are part of the company, they will become your free brand ambassadors -spreading the good news about your company to dozens of their closest friends and to people they meet. On the other hand, just like unsatisfied customers, they will report their dissatisfaction. They will spread the bad news to other potential customers. So your employees can spread damaging bad news about your company to millions. You need to be a good listener. Tell your employees that you will listen to their problems and act on it.

Reward for special services, outstanding results and successful initiatives in companies must come from created special reserves for the payment of lump sum rewards. This should be a mouth-watering offer. The criteria for that prize should be clearly stated for everyone involved, to avoid any of any kind favoritism. Create employee programs that will offer shares to highly productive employees. This should be a long term plan. Employees owning shares in the company feel that the company is theirs and that he or she must put his best into it in order to achieve success. Time duration could differ from one year of dedicated service to three years, depend on your company policy. Most of your team top

employees (senior employees) will prefer this kind of motivation to achieve strategic objectives and this will increase your chances of retaining them.

To sum it up: pay carefully. People want to be respected, cherished and acknowledged for their work. Praise your employees for their achievements verbally or in a personal note. Money is good but can't buy happiness.

CHAPTER 11

Scream louder

“Doing business without advertising is like winking at a girl in the dark. You know what you are doing but nobody else does”. Dr. Stuart Henderson Britt

It would be a sad thing if you hunted for weeks, months and years, spending precious time building a team, only for your business not to see the light of day. A sheep falling into a ditch will only see its next meal if it yells loud enough. Now pay attention. Did i say yell loud? Better yell louder. There is a great difference and effect.

Many business IDEAS which were perceived with scepticism became of success stories. While some businesses get off the ground and thrive with just one publication or report, others make it by using multiple channels to get their message to their target audiences.

A British entrepreneur saw her rare tea company fortune turn around because she had a wonderful chance encounter with Alexander McCall Smith, the author of the celebrated series The No 1 Ladies Detective Agency. He was tickled by the fact that one of the Rare Teas she was selling was from Malawi. So he volunteered to write (for no fee) some poignant and tiny stories about African tea people, which she printed on eight-page fold-out leaflets and put into the canisters of Lost Malawi Tea, a name he also coined for her. Clever!

Alexander Armstrong spent a day at the RAF Club shooting three clever video to put on the Rare Tea Company website. This took the tea viral as YouTube fans clicked and clicked again. No payment was required, just lots of tea. The internet campaign took off, without the company paying impossibly large amounts for TV advertising. And that was it. Getting louder is a priceless thing you will always need if you want your idea to come out of the incubator into reality. It is very easy to get to the top. More importantly, how high is it? The challenge is to stay at the top because way up there the wind blows you around. Everyone wants to be at that summit, so you need to hold on tight, and not slip off. People you kick your ass or pull your leg – don't get distracted and keep going.

I believe there is no negative publicity – all publicity is good depending on how you spin it. It's all equally important. If you doubt what I am saying, do you know why many stars and public figures deliberately get involved in scandals? They get negative public condemnation but this invariably increases their popularity in the public domain simply because they are being talked about. Many underdogs shoot to the top because of negative publicity. It works out for them in the long run. I'm not suggesting that you get involved in scandalous behavior to get noticed. It depends on how you want to play the game. If you want to play it, play wisely.

Getting media attention is very crucial to getting yourself off the ground. Reach out to your target market. It may not come that easily, but you need to make it work. Influence the media to work for you. Don't ever wait for the media to approach you first. Take the step and pitch your project to them. Ask for an interview in their weekly news or TV/Radio news programs. Journalists are people just like any of us and therefore they need to be given due respect and attention for their work. Be mindful not to treat them like word merchants. Ask them when it is most convenient to have an interview and not just when it is a convenient time for you. Be flexible meeting them - either in their news room or at their premise.

Whether you want to operate an online or an offline business, you need to have media coverage, and as much as you can. It is the surest way to achieve success for you business. You definitely wouldn't like to go back to your former job, or to your comfort zone, so you have to make it happen. The more public awareness you create for your company the better your chances of success. You may not have as good a product as you competitors, but your PR could make you fly. Your PR will be your mouth piece. It allows your users to read about you and you product, build trust in you and allows them to

become your loyal customers for life (depending on how you serve them of course). They will repeat sales, recommend you to their friends by word of mouth and through the social networks (which spread like wildfire).

Avoid being myopic

“You will never go to a Microsoft meeting and hear somebody say ‘Let’s win’ or ‘We won’ because that has a finite scale to it”. Bill Gates

We are all leaders and players in the game. But business is not a finite game. You never stop, you keep moving and conquering. There are other players out there who want to be the same as you are now. Being myopic, or short sighted is a catastrophe. A note of caution – Do not get carried away by what the media says about your market share. You have gained, your turn over etc. Instead strive to innovate, be more creative and build a more credible position for you company and products. Myopicity breeds complacency.

Let’s take a look at an interesting scientific experiment about a boiled frog. During an experiment conducted in 1872, Heinzmann and Fratscher taught us all both a societal lesson and a business lesson as well. The most dangerous time is when you feel there is no danger to come. If the frog is placed in a pot of boiling water, it will immediately try to scramble out. But if it is placed in room temperature water he won’t get scared and he’ll stay put. Now, if the pot sits on a heat source, and if you gradually turn up the temperature, something very interesting happens. As the temperature rises, the frog will do nothing.

In fact, he may show every sign of enjoying himself. As the temperature gradually keeps increasing, the frog will become groggier and groggier, until he is unable to climb out of the pot. Though there is nothing restraining him, the frog will sit there and boil. Why? Because the frog’s internal apparatus for sensing threats to survival is geared to sudden changes in the environment, not too slow, gradual changes.”

I believe one of the most effective ways to producing positive results is to use an aggressive advert, without offensive language. But do not drive your potential customers away - get your message across correctly. The secret is when, you are aggressive you pull people’s attention, even those who never thought of listening to you. You need to stay balanced.

Should you have a tight budget, no worries. Model your business with a successful publicity campaign used by bigger companies. You will spend less or no money if you adopt one. In order to grow in sales, you need an audience. In growing your company you need to let your personality show. If there is a record, try to break it and if there is mountain to climb, climb it. If there is a set down rule in the way of doing something, do it your own way to set you apart from the crowd. Remember, I said no one remembers the runner up or contender, only the winner. Richard Branson a successful British entrepreneur is a typical example of how to associate your personality to your brand, company and product. Whether it’s attempting to kitesurf across the English Channel or hanging out of a helicopter during a stunt, Richard Branson has proven to be an unconventional businessman and entrepreneur of our time. He flew around the world in a hot air balloon, tried to break the transatlantic boating record and was pulled out the sea 5 times by helicopters. His first attempt in the "Virgin Atlantic Challenger" led to the boat capsizing in British waters and a rescue by RAF helicopter, which received wide media coverage. In doing so he get the press rallying behind him and his brand. Of course I am not saying you should also fly a hot air balloon but you can fly a “cool balloon” on the street, at events, exhibitions, conferences or any public gathering and sell yourself and your brand.

Self-advertising is very effective and is more original than hiring a celebrity for a marketing campaign. Let people see you in the picture. You have got to tell the world about your brand. Why you are better than other competitors offering the same product? The media and the market will dance to the tune of your drum. Ideas are plenty, like sand on the beach - what you need is just a little bit creativity.

With the constant, rapid change of customer needs due to trendy technology, whatever your business may be, you need both offline and online efforts, to work together. You need to survive in the competitive marketplace. The two must go together.

On-line

Many offline businesses are building their presence online because of the growing usage of the internet. It is easy to reach out to several million customers with just a click of a mouse. The most successful online businesses are those that are run

by business people and entrepreneurs that are clear on their reasons for starting the business in the first place and have a clear vision of where the business will be five years down the line.

Andy Warhol predicted that everyone would be able to be famous for 15 minutes. People laughed. Today it is virtually impossible not to be filmed or become a minor celebrity in your wider locality. Today you can also go into space, seeing, hearing and experiencing events right across the planet within a twinkle of an eye. It is said that Williams Gibson, a science fiction writer was originally accredited as using the term cyber space. In cyber space there are no frontiers and there is unlimited potential to generate prosperity. There are many channels you can use to reach your audience online. Marketing both offline and online are very much back to basics. Let's take a look at some points I believe can help you.

Social media

It is now a must that your company needs to think about a social media strategy. Social networks account for (65%), followed by email (46%) and then content marketing (45%) of internet usage. So you definitely need to have a try.

It seems to be all about a brand's reputation. The question is: would you like to have a bad brand reputation rather than not have one at all? The answer is yours. Of course we all know that social networks like Twitter or Facebook are full of irrelevant conversations and, generally speaking, some silly stuff, but your duty is to treat it as a relevant channel. To start with, you don't need any money if that is your first concrete excuse. If you have time and just need a bit more traffic, you can even do it all yourself. However, if you are more demanding and want to organize a really visible and striking social media campaign you should think of employing a full-time staff and use the paid opportunities that social networks offer. Remember your content on Facebook, LinkedIn, Twitter and other sites.

Take note! Twitter is a good start – try to find interesting articles that your audience may want to read .

How to post

- 1. Grab their attention.** A good head line will increase your chances and maybe encourage your customers to read the rest of the article. Don't forget to remember that this is your cheap advertisement, so make it neat and persuasive.
- 2. Be trendy.** Make sure your clients are up-to-date with the newest trends, so that they may also create the need for something that your offer.
- 3. Share your knowledge.** Even if it means giving your knowledge away for free, do it because it will pay off in the long run. Don't forget to position yourself in the industry as an expert.
- 4. Create a page on Facebook.** The statistics shows that 90% of Facebook users trust the recommendations on the social network. So leave people the possibility to "Like" you on your page.
- 5. Ask people for an opinion.** An open-ended question is also an approach, when posting photos or videos and other interesting stuff.
- 6. Respond to comments.** Even if they are unpleasant, fix the negative ones with a wise response. Never go AWOL when your active fans expect a post from you!
- 7. Contract a public figure online:** Many public figures on social media have several thousands of followers on their daily feeds. If you happen to be acquainted with any let them post some news about your company or product. It will promote you and increase traffic on your site. Your task is to maintain the traffic.

Direct Marketing

The next tactic that the most successful online businesses practice is direct marketing. Direct marketing is copywriting that serves an elicit action, such as picking up the phone to call your office, purchasing your product online or visiting a landing page on your website. This stage of the relationship is where the real benefit of the relationship and content marketing can take hold. The customer should now see you as a trusted advisor in your field. They should be comfortable reviewing your content and see the value of your recommendations or offers. Throughout this process the most successful

online businesses consistently move their community to act in some way, because every time they get their community to take action, it conditions them to doing it again. The most successful online businesses have mastered these essential skills to create long term profitable business relationships, not the one hit wonders of the past. The Question is “Do you practice these important tactics?” And if not, “Why not?”

Content Marketing

Content marketing is the process of sharing valuable information with your community that helps them to solve many of their problems. It's not intended to replace the services or products that you offer, but to illuminate your capabilities. The most common concern is giving away so much that your prospects don't need to take the relationship to the next level, which is investment. That is indeed possible, but it's a challenge you have to overcome in order to expand your influence.

The true intent of content marketing is to qualify your prospects, ease the sales campaign and in effect make them better buyers of your products and services.

Content marketing is not selling, it is all about using creative marketing strategies.

You need to position yourself as a key person of influence with those you can best serve. This is why the best form of content marketing is honest and authentic. If you provide compelling content that educates, entertains and informs it will humanize your business, and enhance your trust. Back when Internet marketing started, it was such a novelty that it didn't take much to get a customer's attention. There were so few businesses online, that just having a presence was enough to be found. There was no need to cultivate relationships, after all, you never spoke to or met these internet customers, so what was the point? Hit them fast and hard with some compelling sales copy and before they had time to realise what was going on, they had already doled out the \$99 and that was it, job done!

It is all about connections before you sell

You will need to build your “Guanxi” concept –a Chinese word for “relationship.” The Chinese cooperate amongst themselves both in business and society. It is the norm. They do things trusting that one will do what he said he will do. Connect first before selling. Today's customers are much more discerning and savvy. The average customer will conduct thorough research before they commit to purchasing anything and as a result will interact with your business multiple times before they take the relationship to the next level. It's all about building online communities and fostering great relationships, earning the trust and respect of your peers and potential customers alike by sharing valuable information.

Power of SEO

SEO is a priceless strategy which will put you on the search engines. Try to use the relevant search request words related to your business and not just good words. This will make it easier for users to find your business on the search. To get to the first page of goggle requires a little more than a combination of elbow grease and a small dose of common sense. SEO is what you require to get page ranking. Unless you have an existing readership in the thousands, then there is absolutely no point in producing content for the internet without doing proper keyword research and making sure your on page SEO is perfect.

Your search request should be:

- Between 3-5% percent of the total number of words in the post.
- In the title.
- Represented in the first and last paragraph.
- In a subheading.
- Used as “Alternate text” for any images.

Offline factor

Just like online, offline is equally important to consider if your business is an online type. However, if your business is offline the following topic will aid you to understand how to play it better. As I earlier mentioned, get your story to the editor of a news newspaper, magazine, TV channel or a radio station for publication or broadcast. Most offline channels have their online fans, so you stand to benefit twice as much. PR builds a bridge of understanding between you and all

those who deal with you. It is very important to use the press to promote your business rather than being manipulated by the press to expose your personal life. Your PR should be precise and directed at a specific audience which your business needs to target via well-known channels. In doing so try to figure out where you want your article to appear. You can make your article grabbing news, an in-depth feature or hidden elsewhere as a filter. Selecting the right choice is very crucial to the feedback it will get.

Sit down and try to compare your PR communication channels. See which is most effective. Draw on the parts rather than the sum total of your efforts and exploit and make it work even harder for you.

Adding Star quality

Associating your product with a celebrity pays large dividends, provided he or she is suitable and cost effective. Featuring a celebrity is often criticized for lack of originality and is also very expensive. If you don't have deep pockets, connections or if you don't have strong ties with him or her (that alone is not a guarantee) it will just be a dream. Just like any of us, they also work for money in most cases.

NOP report says that 62 percent of 15-24 year olds agreed that ads were particularly appealing if they featured a celebrity. Take for instance in the UK, where a trusted alcohol brand sponsored a series on morning television - this was Martin Cito. Made in Italy, the series was presented by an Italian chef and chosen to reflect the brands targeted to the 25-34 year old female audience. If contemporary business was only a case of wit, brains and brands - why are the two major sport wear companies, Nike and Adidas, competing for best footballer of the year to promote their wears? Messi for Adidas and Christian Ronaldo for Nike.

Tips for hiring a celebrity

- Ensure that the celebrity is well informed and made to feel important.
- He/she should be looked after throughout and kept happy at all time.
- Pay his or her basic expenses without asking for it back. Send a car or send a cheque if they are driving themselves. Send train tickets or pay their air fare.
- Take note of their birthday. Thank yous are very important. Send them birthday cards, flowers. Short notes and telephone calls are also very significant too.
- Sometimes just invite a celebrity to a function without asking them to do anything. Just their presence alone makes them feel so important. This is subjective in the sense that some celebrities want to speak at all functions and if you do not grant them this privilege without explanation, that will be the last time they attend your event. Knowing who likes to talk and who doesn't like to talk can save your neck.
- Involve celebrities in planning decisions. Ask them what they like. They must not feel as if they have been given orders. Their knowledge and opinion are great assets.
- Monitor the media for anything that may affect your celebrity's supporters. If they have received an honour or if they have suffered a loss then an appreciation or condolence letter is important.
- Above all, treat your celebrity as your best friend.

Sponsor role

Consider sponsoring anything from your local school, community or special events to raise your profile. This shows that your business shares the values of spectators or participants or is part of, and cares for, the community. By so doing your brand improves its image, integrity and name recall value. This guarantees a sponsorship aura where the customer's sensitivity is shifted to your brand.