

# THE SOLUTION *to* unemployment



*by*  
Blessing Mashapa

*aka* King Bee

2017

# THE SOLUTION TO UNEMPLOYMENT

Money issues are not discussed by most families at dinner tables or family gatherings in African communities.

**And most churches view it as sin to discuss or encourage its members to work for money but they want it into day to day running of church programs**

*It is a business letter to my son Beavan .*

*I had found it useful to him as it will be to most youths*

**A dollar invested is worthy more than a million dollars spent**

**by Blessing Mashapa**

**a.k.a King Bee II**

**My daughter Abigail , dad loves you**

**my mom my fountain of advice, hope and strength**

*Special thanks to my family who allowed me to do my researches freely without any hindrance. Sometimes i would appear to focus more on working on this book other than my family but they understood it and were so patient and supportive throughout the whole project.*

**to the woman of my heart - F Mazana-Mashapa**

my dad, the one who taught me to love reading and writing through telling me stories from the novels he read

**Trevor “ Mr Speaker Sir” Gwaze thank you for your input , was it not for your direct input and your online library, this book could not be a successful project . I owe you a million dollars. Your library had resurrected my reading habit which had already died and made me to reunite with the might pen and paper ; my long forgotten friends**

*For the unemployed youths and the working class who wish to elevate their financial statuses to higher levels*

It is my prayer that you will find it useful that is if you are ready to apply the ideas which are being brought forward

Parents can you take this information seriously if you are really worried about the future of your children

Scholars are you ready to discover new truths about life and economy? Then take it also it is for you.

**I THANK GOD THE ALMIGHT WHO CONTINUE TO  
BLESS ME WITH LIFE AMONG OTHER NEEDS  
EVERYDAY**

*Was it not for the Almighty , I would not be able to gather all these words into sentences , paragraphs and pages into a book*

# THE SOLUTION TO UNEMPLOYMENT

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## Lesson 1

## Identifying the Problem

### What is 'Unemployment'

Unemployment is a phenomenon that occurs when a person who is actively searching for employment is unable to find work. Unemployment is often used as a measure of the health of the economy. The most frequently measure of unemployment is the unemployment rate, which is the number of unemployed people divided by the number of people in the labour force.

### BREAKING DOWN 'Unemployment'

While the definition of unemployment is clear, economists divide unemployment into many different categories. The broadest two categories of unemployment are voluntary and involuntary unemployment. When unemployment is voluntary, it means that a person has left his job willingly in search of other employment. When it is involuntary, it means that a person has been fired or laid off and now must look for another job or is failing to get employment ever since the person became mature or trained enough to qualify for an employment. Digging deeper, unemployment, both voluntary and involuntary, is broken down into three types.

### *Frictional Unemployment*

Frictional unemployment arises when a person is in-between jobs. After a person leaves a company, it naturally takes time to find another job, making this type of unemployment short-lived. It is also the least problematic from an economic standpoint. Arizona, for example, has faced rising frictional unemployment in May of 2016, due to the fact that unemployment has been historically low for the state. Arizona citizens feel confident leaving their jobs with no safety net in search of better employment.

### ***Cyclical Unemployment***

Cyclical unemployment comes around due to the business cycle itself. Cyclical unemployment rises during recessionary periods and declines during periods of economic growth. For example, the number of weekly jobless claims in the United States has slowed in the month of June, as oil prices begin to rise and the economy starts to stabilize, adding jobs to the market.

### ***Structural Unemployment***

Structural unemployment comes about through technological advances, when people lose their jobs because their skills are outdated. Illinois, for example, after seeing increased unemployment rates in May of 2016, seeks to implement "structural reforms" that will give people new skills and therefore more job opportunities.

### **Differences in Theories of Unemployment**

Many variations of the unemployment rate exist with different definitions concerning who is an "unemployed person" and who is in the "labour force." For example, the U.S. Bureau of Labour Statistics' commonly cites the "U-3" unemployment rate as the official unemployment rate, but this definition of unemployment does not include unemployed workers who have become discouraged by a tough labour market and are no longer looking for work.

Additionally, various schools of economic thought differ on the cause of unemployment. Keynesian economics, for example, proposes that there is a "natural rate" of unemployment even under the best economic conditions. Neoclassical economics, on the other

hand, postulates that the labour market is efficient if left alone but that various interventions, such as minimum wage laws and unionisation, put supply and demand out of balance.

According to understanding, unemployment has one result which is poverty no matter how different scholars define it and divide it into different categories. So this book is going to present the solution to these different categories of unemployment because either seasonal unemployment or permanent unemployment will result in disappointments and dejection.

### **United States Unemployment Rate**

US unemployment rate fell to 4.3 percent in May 2017 from 4.4 percent in the previous month and below market expectations of 4.4 percent. It was the lowest jobless rate since May 2001, as the number of unemployed persons was little changed at 6.9 million and the labour force participation rate fell to 62.7 percent. Unemployment Rate in the United States averaged 5.80 percent from 1948 until 2017, reaching an all time high of 10.80 percent in November of 1982 and a record low of 2.50 percent in May of 1953.

Among the major worker groups, the unemployment rate for Whites edged down to 3.7 percent in May. The jobless rates for Blacks (7.5 percent), Asians (3.6 percent), and Hispanics (5.2 percent), as well as those for adult men (3.8 percent), adult women (4.0 percent), and teenagers (14.3 percent), showed little or no change.

Among the unemployed, the number of job losers and persons who completed temporary jobs declined by 211,000 to 3.3 million in May. The number of long-term unemployed (those jobless for 27 weeks or more) was essentially unchanged over the month at 1.7 million and accounted for 24.0 percent of the unemployed.

The labour force participation rate declined by 0.2 percentage point to 62.7 percent in May but has shown no clear trend over the past 12 months. The employment-population ratio edged down to 60.0 percent in May.

The number of persons employed part time for economic reasons (sometimes referred to as involuntary part-time workers) was little changed at 5.2 million in May. These individuals, who would have preferred full-time employment, were working part time because their hours had been cut back or because they were unable to find a full-time job.

There were 1.5 million persons marginally attached to the labour force, down by 238,000 from a year earlier. (The data are not seasonally adjusted.) These individuals were not in the labour force, wanted and were available for work, and had looked for a job sometime in the prior 12 months. They were not counted as unemployed because they had not searched for work in the 4 weeks preceding the survey. Among the marginally attached, there were 355,000 discouraged workers in May, down by 183,000 from a year earlier. (The data are not seasonally adjusted.) Discouraged workers are persons not currently looking for work because they believe no jobs are available for them. The remaining 1.1 million persons marginally attached to the labour force in May had not searched for work for reasons such as school attendance or family responsibilities.

### **Unemployment Rate by Country**

#### **World -Europe, America, Asia, Africa, Australia G20**

Spain\_\_\_\_\_18.75% Mar 20 17

Brazil\_\_\_\_\_13.60% Apr 2017

Turkey\_\_\_\_\_11.70% Mar 2017

Italy\_\_\_\_\_11.10% Apr 2017

France\_\_\_\_\_9.60% Mar 2017

Euro Area\_\_\_\_\_9.30% Apr 2017  
Canada\_\_\_\_\_6.60% May 2017  
Australia\_\_\_\_\_5.50 % May 2017  
Indonesia\_\_\_\_\_5.33% Mar 2017  
Russia\_\_\_\_\_5.30 % Apr 2017  
Netherlands\_\_\_\_\_5.10% May 2017  
India\_\_\_\_\_4.90% Dec 2013  
United Kingdom\_\_\_\_4.60% Apr 2017  
United States\_\_\_\_4.30% May 2017  
China\_\_\_\_\_3.97% Mar 2017  
Germany\_\_\_\_\_3.90% Apr 2017  
South Korea\_\_\_\_3.60% May 2017  
Mexico\_\_\_\_\_3.50% Apr 2017  
Switzerland\_\_\_\_\_3.10% May 2017  
Japan\_\_\_\_\_2.80% Apr 2017

NB: i am very sure that the statics focused much on those who are still currently seeking for jobs and their calculations omitted a huge number of those who had given up seeking for employment. You can add a percentage of your choice which represents those who were omitted .

### **South Africa**

The unemployment rate in South Africa increased to 27.7 percent in the first quarter of 2017 from 26.5 percent in the previous period. It is the highest jobless rate since the first quarter of 2004 as unemployment rose faster than employment and more people joined the labour force.

The number of unemployed persons rose by 433 thousand to 6.2 million, the highest since at least 2001. Employment went up by 144 thousand to 16.2 million. Job gains occurred in the formal non-agricultural sector (181 thousand) and in private households (21 thousand) but



losses were recorded in the informal sector (-14 thousand) and in agriculture (-44 thousand). The labour force increased by 577 thousand to 22.42 million and those detached from it fell by 421 thousand to 14.63 million. The expanded definition of unemployment, which includes people who have stopped looking for work, rose to 36.4 percent from 35.6 percent. A year earlier, the jobless rate was lower at 26.7 percent.

Before one can answer how best can we eradicate or reduce unemployment in the whole world, we need to know some or most of the causes of unemployment. Unemployment is everywhere in the world and not a single nation had been able to give a permanent solution which can eradicate it completely. Even most powerful nations like America, China, Britain and Japan can not bury unemployment down to the ground. Temporary solutions are only exercised to a permanent problem. Every government is sick and tired of it but how to extinguish this burning issue all over the world had and is still an uphill task to all. We have seen that the average unemployment rate of 5.80% which is found in America dates back from 1948 and the 27.7 percent of South Africa experienced in the first quarter of 2017 from 26.5 percent in the previous period is the highest jobless rate since the first quarter of 2004. All the figures above are just showing that every nation has a percentage of unemployment which adds up to millions its people. While most Africans believes that migrating to South Africa or western countries like the United States is the best idea, the figures above proves that even the United States of America has a percentage which equals to millions of its own people who are unemployed, broke and poor and in South Africa the percentage is swelling to extreme levels. The migration of people in the SADC region in search of greener pastures into a top performing economy like South Africa had done more harm to the figures of unemployment.

So believe me, nowhere under the sun where unemployment can be eradicated. And this writing is serving as a remedy to the pandemic of joblessness and poverty. Basing with the figures which are coming from my research above, the reader should certainly agree with me that currently no government had been able to successfully give full remedy to unemployment. And let me give a hint about this book before the reader open up a few pages which might turn out to be *wrong information* to him/her according one's understanding. The book is seeking to educate the readers not to wait for governments to create jobs for them. Its aim is to show that entrepreneurship is the only solution to unemployment. **The book is going discuss about changing the common mindset of growing up, get education, obtain good grades and seek for employment instead it will teach you to focus on your own personal development and learn certain skills which will later enable you to be your own boss.....an entrepreneur i say.**

Yes, developed countries are able to manage the number of job seekers to remain low but still they fail to do away with the problem. They only keep the numbers of job seekers at lower level but the fact that job seekers (*youths of native origin*) will continue to wallow in poverty in their countries means that unemployment is so a difficult task to solve unless we are to learn from this book and many more which seem to address the ideas i am going to discuss with you. As i promised that we must first establish the major and minor causes of this problem in order to get solutions best enough to permanently sweep away unemployment and poverty.. Even medical doctors will agree with me that if they can not diagnose a patient's illness, for sure they will fail to usher medical help to the patient instead temporary solutions will be given just like prescribing pain-killers to a cancer patient. That is why they will ask a patient how s/he feels with a pen in hand , jotting down symptoms which they will analyse in order to get closer to the solution. And according to the author , the major cause of unemployment is the common school curriculum which just measure different minds of students with ONE exam and encourages scholars to study hard , achieve good results in order for them to qualify for a certain type of job. I will repeat this idea for countless times because it is the central point where the core problem of unemployment is born.

After doing a lot of research by reading books in business , economics and entrepreneurship , i came up with what i had discovered as the causes of unemployment in both developed and developing nations. I had seen that it is everybody's dream to graduate and secure a job in top paying companies or in government sectors. In fact , that is what all parents wishes for their children. Almost every parent dreams that after investing in a child's education, the child after graduation, should be employed somewhere in the world. While it is good a dream , i had seen a loophole which in turn will affect all generations to follow in the whole world. Just imagine , if everybody want to be employed , who will employ them? ***Is the EDUCATION SYSTEM is doing enough to educate people to be entrepreneurs and if the school system can not adopt entrepreneurship into its mainstream curriculum, then , unemployment will continue to exist for centuries to follow.*** Alright , i do not want to crack the nuts before they are ripe. We will look into this later.

There is no problem in dreaming to go to a college or varsity and wish to be employed somewhere in the world. **EDUCATION** is very good and after being educated , it is not a bad an idea to seek for employment at Mr John's or Mr Mhofu's company . Because as long as the current world exists, the trend is that employers and employees should cooperate for the industries to survive and for the world's activities to go round. As long as the world systems are concerned, leaders and followers will be found in this world. Leaders in politics ,industry, sports and entertainment. There is no problem on that but the problem will be found on those who have no desire to lead and want to be followers for the rest of their lives. There is a problem on a person who had no other desire and will want to be working under somebody until retirement

age or even exceed that retirement age. Say a person in example is an accountant and will work for 30 years before retirement. How many accountants will have been produced from the same college for the same period? A bachelors degree stretches to four years and calculations on  $30/4$  will give us 7 and a remainder. So, possibly we may have seven groups of accountants who may fail to secure employment because those who pioneered in front of them are failing to move on to other fields and leave vacancies possible enough to accommodate their predecessors at college.

Let me come closer home. Say a local college had produced 50 students who were in the field of accounting in year 1990. And by circumstance all graduates secured jobs at 5 banks in Zimbabwe which are Barclay's, Zimbank, Agribank, Stanchat and Kingdom bank. Let's assume that these are the only banks in the country. If there are no branches to emerge as time goes on, it means that 1994, 1998, 2002, 2006, 2010, 2014, 2018 and 2022 all these years will pass by while those who graduate in these respective years will still be waiting for the retirement of those who left college in year 1990. I pray that you may get my sense clearly otherwise you may be wasting your time to continue reading if you had missed the sense in my example. My point in short is to those who might have missed me. If everyone can see his/her job as the only means to survival and solution to financial woes to the extent they will stay put to the job until the last pay cheque upon retirement or death, even government can not find a solution to unemployment. And remember I mean **everyone**. The same applies in government institutions where i.e teachers retire at the age of 55-60 years. While in every year multitudes of students graduate in bachelors or diplomas in education are let go off the varsities and colleges without any assurance that they will secure employment anytime soon.

Moreover, the government can not build schools every year in order to accommodate those college/varsity products. So as long as **all people** are not educated to survive by other means outside employment, they will stick to their various jobs until death or retirement. This is very bad because if these people can learn to invest while they are still employed or after their retirement, they will possibly employ some of our youths and this is but the only solution to unemployment. Unless those who are employed are taught how to invest their money and venture into projects which can potentially employ some of our youths, we must behold for a biggest explosion of the bomb of unemployment. When everybody fights to get employed, the chances of getting employed will be low. Because a few will grab those few jobs a nation can provide and the rest are left to wallow in poverty. There are two things which compels people to stick to their jobs for a lifetime which are greed and fear. The greed of wanting all the monies of this world and the fear of getting poor again after having a top class job will make one fail to say it quits to his bosses and will be glued to the job until nature makes them old enough or calls them. The greediness will tell them that if they quit they won't be able to enjoy life while fear on the other hand will tell them that they will be poor and fail to pay their bills or

access other things which they currently afford due to the current job they have. These two factors will only blind them enough to the point they will fail to see other opportunities which a life can give.

So the fear of dying poor and greed will eventually invent another form of slave which i want to refer to as a **modern slave** . Slaves who are not bound in chains but bound to the call of duty to the extent they will see their jobs as their **ONLY** sources of life. And by fulfilling their scheduled duty rosters everyday , they limit their chances of exploring the world's opportunities . What they do not know is that if everyone who is employed dreams of being an entrepreneur and take some necessary steps to fulfill this dream , unemployment will be reduced or eradicated unlike when everybody is dreaming to be employed . Most people blames the government while it can not do anything to solve this pandemic . In fact the government can only create avenues on business opportunities and favorable economic policies (**that is only if it has people at heart**) but nonetheless , citizens MUST learn to invest and become entrepreneurs even when their government is not willing to provide them those chances and funding. Many people had prospered even in war zones so blaming the government might seem worthwhile but i have a different view on that because some are making it even in Iraq and Palestine. I mean ordinary citizens. If only we are willing to invest, may we confront this problem. I say again when everybody is seeking for employment , a few will be employed but when a large number of people in a community or nation are willing to invest, many job vacancies will be created. The school then, should impart education which promote creativity and entrepreneurship. It should not force students to rehearse certain principles which were agreed upon centuries ago so that if they pass the exams according to those principles, they will be employable somewhere in the world. There is no problem with school but there is problem when school produces more job seekers than potential creators of employment.

Most people must kill the idea of being under bosses and develop ideas best enough to enable themselves to be independent from bosses by becoming entrepreneurs. This can only be achieved if we change the traditional mindset which compels school children to study hard and obtain good results which will make them suitable candidates for employment. When we have more job seekers than investors , we reduce the chances of getting employment but when we have more investors than employees , we increase the opportunities of employment and that is the only battle which conquers unemployment. So the problem to unemployment does not fall into government's hands but is within the minds of the public. If the government through school had failed to introduce certain studies which deals with the development of entrepreneurs, the people themselves must reinvent the way they approach education and try to seek for studies which can develop their potentials other than a *one\_size\_fits\_all* approach. If the first set of accountants in my example have the mind of investing, it could be easy for those who followed them to secure jobs . 5 could have joined hands and form an auditing company, 2 would have

run a supermarket, 5 would start an insurance company, the rest would have run a hotel and the results is that all accountants who would follow by ,would definitely be employed in these various companies. We can only reduce unemployment by teaching those who are employed to invest in various sectors of economy or by teaching them to employ and ensure that they do likewise. We can not reduce unemployment by encouraging people to to get degrees which they will only use to seek employment. NO , NO, NO!!

We must change the way we expect things to happen and start to make things happen the way we want by educating people to be entrepreneurs..... makers of their own destiny. Employees must be discouraged from their tradition of seeing their jobs as their major achievements in life. When one sees his/her job as a lifetime achievement , they will kill their ambition, desires and abilities of investing or employing other people. And if the majority of a nation's citizens are the kind, then that nation is in the midst of a biggest problem. And not even an economist from Jupiter or Mars can be able to extinguish the burning hearts from the effects of unemployment and poverty. The solution to unemployment is to educate the working class and encourage them to invest in various sectors of the economy by encouraging them to join hands in form of partnerships and cooperatives and be **employers**. I am not necessary meaning that employees should be disrespectful to their bosses or view their jobs as useless but they must embrace the idea of entrepreneurship which they should practice while are still employed so that their salaries will cushion them during their first steps in money making projects which are punctuated by several setbacks before they make the golden step into the business world. All workers must know that salaries can not sustain them for a lifetime but can only help them as the foundations for them to build great business empires which will exist until to the last generation on earth. Most employees who used every investment opportunity which were available to them , had not waited for the last pay cheque upon retirement but had since moved on to the next level.

It is a poor idea for workers to look forward for a pay-rise in exchange with their power, intelligence and abilities for a life time. In fact most people who were satisfied by their jobs and salaries to the extent of ignoring any form of investment opportunity which came their ways , died as poor men and women . The recipe for being poor is not unemployment but is being employed and fail to invest your income best enough to open other windows and doors in life which your income could have afforded. They are poor not because they can not afford their daily meals and sleep in a shelter ,poor they are because they spent their lifetime putting their energies, ideas, potentials and abilities on their various jobs only to enrich other people in exchange for insufficient salaries. Unemployment is not caused by governments but by selfish people who wont retire until legislation forces them to or until nature calls them to unknown worlds. They will fail to retire because they had failed to invest their money, the only security which they could have done to their money, while they were still able. Now with cost of living

going up and their families growing bigger, they will have nothing left from their salaries every month-end. They will stick to their jobs as they would have proven that nothing except their jobs could feed them. They will eventually find themselves in a pool of bills and debts and they are forced to worship their jobs, not because they enjoy it but as their only main source of survival every month when their payments are deposited into their bank accounts.

For long, I could not understand a common saying which says, 'born poor but rich in mind'. But now, I think I can express it in simple words. To be employed does not necessarily mean that one is rich and to be unemployed does not make one a poor man. In fact, some will become wiser when they are not employed. A good example seen in Zimbabwe where the majority of civil servants are struggling to make ends meet while those who run up and down in search of goodies are making it and some are driving in latest car models. So the term rich in mind applies to those who defies the odds and find means when the majority are finding no means irrespective of a particular nation's economy. A person who is rich in mind is not worried much about getting employed but will use his/her abilities to get a dollar. While the poor in mind waits for their bosses to make a bank transfer into their accounts unless they will starve and die of hunger. So the reason why we can not eradicate unemployment is because the rich in mind are very limited in a continent, nation or tribe. If we can free our minds from the bondage of employment slavery and educate it how to survive outside employment, we might have taken a single but major step towards unemployment and poverty.

Dear reader, if I can give you a challenge; blame yourself for unemployment not the government. The duty of the government is to protect its citizens from civil wars and other wars from other nations so that people can move freely from one place to another exploring opportunities. Yes it is the government's duty to provide jobs to its citizens but most governments are failing that is why people must respect their government for the peace which it offers and try to survive on their own. People must know that only God's kingdom can offer free opportunities not these earthly administrations which are run by people who profess to be elected by God and people but can not do HIS WILL. If we wait for these people to usher us with financial solutions we will be lying to ourselves. The power for one to be poor or rich is now within our minds not in anyone else but in you and me. It is time to change the common dream in every parent that encourages their children to study hard in order to get a job. We should now encourage them to learn how to be employers. When everybody is dreaming of being an employer, chances of getting employment will be high. Because people won't stick to their jobs until retirement age hence opportunities and job vacancies will be opened time and again.

It is better for employers to be employed elsewhere and complete the industrial cycle than to have few employers and millions of employees who might end up jobless men/women due to circumstances beyond the employer's control . That is why it is noble to educate more people to be employers because by doing so, we will potentially have more employers than mere job seekers. Most school leavers dreams of being employed other than being entrepreneurs or self employed. Example is given , two boys went to Harare and upon reaching the city each of them was left with 10 dollars. Boy A decided to invest his money while boy B decided to seek for a job. Boy A bought bananas from the market , resold them and got a profit of 2 dollars at the end of his sales. Boy B took 2 dollars on Monday and went to the industrial areas to search for a job and he did not found it. As the week proceeded, boy A had to include airtime vouchers, sweets and other fruits to the list of his merchandise while on the other side boy B during the same week had nothing left as he spent all he had on transport to the industrial sites. The results are obvious, boy A had to stay in town enlarging his business from humble beginning while boy B had to borrow money for bus fare back to the rural areas. While it is true to blame the government about unemployment , we as people who were created equal by the same God are we to be destroyed by the governments of this earth as we watch silently and motionless? Let us work so hard to develop the inborn talents in us so that we use them for our own benefits and have material gains from our own means.

I do not want to dwell much on governments and its policies because i am not a politician but an aspiring entrepreneur who is writing these ideas basing on the light which i am discovering from a thorough research. Just rewind your memories back to primary school. Where the teacher could ask a class of 30-35 students what they wanted to do when they grew up . All students would scream to the teacher their dream jobs like 'teacher' , 'policeman ' , 'doctor ' , 'nurse ' or ' bank-teller ' , while the teacher will be nodding his head in appreciation. After all, the teacher or the school authorities will not make any efforts or implement any strategies which will develop the students and be person of their dreams. It happened in our grade 6 class that one classmate of ours said that he wanted to be a farmer. And guess what, everybody laughed at him while the teacher got very angry as he thought that the boy was rude. Hey, the school curriculum believes that it is not normal for a brilliant student to became a farmer after school. Even myself, i could not understand why somebody would wish to be a farmer when he grow up. So as a class , we agreed that the boy was not well informed and by then we were not doing practical subjects at primary level. So for a small boy like my classmate to dream of being a farmer was not justifiable. While the truth is that farming makes the world go round and employs a lot of workforce compared to any industry in the world . Drivers , accountants , clerks, mechanics , skilled, semi skilled and non skilled people can be employed at a farm. So by disagreeing with the boy's dream , we had killed his rich mind and replaced it with poverty. Now , one who had a rich mind, is just employed as a soldier. Had he found someone who could have encouraged him to follow his dream, he could be one of the food suppliers in the country. But alas , even though he was sure or not sure about his dream, he ignored it for good and now he

is just waiting for a salary to be deposited into his account. He is holding a gun , protecting a few arrogant elite in the country, risking his life to 99 percent just for a salary.

When i completed my college education, i ran up and down in industrial sites in search for employment but despite my efforts and college qualifications i failed to secure one. I found myself selling cigarettes in market places , bus stations and in beer halls. I started to see that i was wiser than those youths who could spent the whole day hanging around the gates of big industries hoping that a job will come by. I suggested to one of my classmate that schools lacked some lessons about how to make money outside employment and i wished if I could have attended such lessons .But his response was out of touch with reality.

He said , “....*that was not necessary anyway ....to learn about money at school. At least the school had supplied you with necessary information needed for you to be enrolled at college or varsity....in fact money does not make the world go round. Be thankful that you are living anyway*”.

According to his reasoning and common knowledge, he was correct. But little he did knew that i had began to see a light which was still away from him and some degree holders like him who only equip themselves with book knowledge for them to be employed somewhere in the world.

Most people will invite the ideas of entrepreneurship and self employment as second option after being fired from work , retrenched or when they had failed to secure a job at all. If you want to see that a man has a lot of ideas in his head, destroy his job. A man will your show you that he is capable of doing many things which i can refer to as tactics of survival. And at this time the proceeds wont be squandered uselessly but will be saved for future use. But when you want to destroy those few steps to financial freedom, give that person a job. All investment ideas will be thrown away as the person will devote to employment. Uncle Bee is not immortal and in life a job can come as the best option upon a certain moment. So there was a time i was fired from work but i was not ashamed since i knew that it is not employment only that can enable a man to survive. I told myself that it was the best time for me to show case my talents to the world. I was ready to deploy myself into the world of opportunities. Long had i wanted to feed my family through my own hands and ideas. I was happy that i was now in control of all 24 hours in a day. While those employed had to sell a big fraction of their day to their bosses. My wife could not understand it and could push me to seek for job despite the fact that i was making ends meet by selling wares ranging from bread , kapenta and washing powder. A project i started with only 8 dollars had made me a happy man who was in control of all the hours in a day. But my wife was seeing the opposite. I was free to go church and places of interest without seeking excuses from bosses because i was my own boss. I had to see a lot of business



opportunities. I later learned how to make floor polish and thank God, floor polish really paid me . I had a lot of exposure as i could go anywhere anytime. I later included candle making to my projects.

I had seen a lot of people raising a lot of money through farming then take it all and enroll at a college or varsity. They failed to trust that they can make it through farming and now they had to throw away all they laboured for in order to be employable, have a regular income and so called benefits. Just see how an entrepreneur turns himself into an employee , a beggar to say the least but solemn truth. Just see how a rich man will suddenly turn into a poor man. They feel insecure in investing by their own power and minds and they throw away their talents which could have changed their lives for better or best and with their education they will enslave themselves for a life time under monthly incomes from their bosses . Most people will change this common curriculum when they fail to obtain good grades at high school or tertiary education. That is when their parents will decide to enroll their child at a technical college where they would want the child to acquire technical skills to use in the world. Some of the skills offered at technical colleges are boiler making , bricklaying , carpentry, mechanics, dress making and agriculture. A closer look on the list , no doubt that in these fields ,chances are high that those who succeeded in learning these skills can be employers one day and gain financial independence . If we can have more potential investors than potential employees, the world wont cry about unemployment and better working conditions will given to every employee.

Most workers are not happy when they are fired ,retrenched or forced to retire due to age , health or incompetence. Even when they are given huge packages owing to their duration and services at work, still they feel they could have worked until nature decides. WHILE most of them will spent their pension money uselessly . So how can we reduce unemployment when the employed ones do not want to invest and employ or retire and move on to other sectors of the economy? Various stories of those who denied to be fired, retrenched or retired are heard and on this , the author did his researches in Africa and particularly Zimbabwe , South Africa, Malawi and Mozambique. In a certain incident, a Malawian truck driver had to use superstitious means on the truck he was driving and it began to have starting problems when he was pensioned and guess what, after all mechanical solutions seemed worthless on the said truck, he was called back and the truck worked so efficiently. Another one is from South Africa where thugs were hired to go and threaten the human resources manager to reverse the decision which had been approved in a board meeting to put certain workers on pension. And guess what, the said manager had to resign to save his dear life and this incident was sited in his letter of resignation. Some tractors in Zimbabwean farms could face starting problems when the regular driver is not around. And in a single case, one driver had to be given the tractor he used to drive after it started ignition problems when his pension was announced and to everybody's surprise, the engine ignited so well as it was driven away by the new owner. Similar cases are heard in

Mozambique where a bus could be “locked” by superstitious means when its driver would be on time off. Some industrial machinery were still dead when their operators were retrenched or fired until the said workers were called back to duty.

So, how can we go forward as Africans when we have people like these? If our industries are filled up by people who can not afford to survive outside employment, then how can we eradicate unemployment in Africa. That is why my solution to unemployment does not really want to teach people to rely on governments but to be the solutions themselves. Because rulers, masters, the poor and slaves were made by the same Powerful Maker and in all He put the same blood, veins and brains. The challenge is within you and me, if we really want to change Africa or not. If we can understand that everybody was born with unique talent and abilities for survival and encourage people to arouse the genius in them, Africa will be great. Africa should work hard to produce more entrepreneurs than job seekers and even if governments does not want, we must fight very hard to use our different skills to improve Africa. This can only be achieved only if we educate our people to be entrepreneurs and be employers rather than to be mere salary earners for some 35-40 years who will be kicked out of employment and wait for God's day to take them away one by one to unknown worlds. Most African parents think that sending their children to school is the best future they can give to them. And the problem is those children will flood everywhere seeking for jobs. If the parents have some concrete investment of some sort, their children would be sent to school not to prepare them potential fit-for-employment people but to prepare them as entrepreneurs who will succeed the business of their parents and grow them into large empires. And this investment would stand to the last generation on earth.

The solution to unemployment lies in the minds of those who are looking for jobs. They are the ones to say to themselves, 'I am tired of looking for what I can not get ....something which can make me a slave of time and money for a lifetime'. After saying this, they should use the sixth sense to devise other means of surviving without employment. If I can define this sixth sense, it is the link between your five senses and your natural talent which adds up to six. And it is the one which had made others very peculiar from the majority. With the help of GOD, different skills will be introduced to them and Africa will be the major employer and exporter of finished products other than being a major exporter of raw materials; ***our natural gifts from the Creator***. If people look for money, they will get it but if they look for jobs, it is either they will get it or not and the obvious is that the majority will fail to be employed. That is why “NO JOB” posters are displayed for centuries on the major and minor entrances to the industries around the world. And chances of dying poor are higher on both the employed and the job seekers. The reason why most inventions came about is a result people who failed to secure employment and decided to conquer the effects of unemployment by devising their own solutions to get rid of poverty by using their inborn talents. I can write long and long but the

solution to unemployment is to educate the employed to be entrepreneurs other than the common idea of dying at work.

It is so sad that to enroll a child at a skills college is viewed by many as a plan B to those who had obtained poor result at high schools while in actual sense, these people have a high chance of being entrepreneurs and employers in the world. Most people who failed to secure a place at college due to poor results or money had been able to be entrepreneurs which is referred to as **informal sector** but the truth is they are really making the world go round. They are manufactures and employers but their route is viewed as plan B because the majority want what they call a steady income/salary and job security . If projects like chicken rearing , fashion designing , buying and selling ,building co-operatives, farming , soap making were taught , encouraged and nurtured at high schools ,unemployment wont be a problem at all. Parents should identify their child's talent and nurture them from tender age so that that child would be able to earn a living through that talent. If possible they should withdraw their children from schools which can not respect their child's talent and enroll them at private colleges or seek private tutors who will develop the talent of the children into a skill of survival in the world. We can not rely on government any more while we can change it. The power is in our hands. At school we had very good sports men who were not very bright in academics. They were not taught to how to use their talents as survival skills in the world . On the other hand , their parents forced them to undo with sports and persuaded them to pursue with the so called **normal route**. The result is , they failed in academics as well as destroying their talents which could have made them rich and famous men and women around the world. Everybody knows about Michael Jordan, an American basketball player who is making a fortune through sports. I am told that Mike Tyson is a school drop out but had been able to make a name through other avenues which are far from the school curriculum. So why does most parents in Africa discourages their children to pursue sports? The same way my poor classmate was discouraged to pursue his farming dreams and obtained grades good enough to make him a soldier. I am not saying that being a soldier is not good but see how a potential farmer was turned into a potential killer.

Technicians ,entrepreneurs and sportsmen/women are born but most children are discouraged to follow the route of their dreams and are forced to accept the common curriculum in order to secure a decent job. Although the government have powers to change to school curriculum to suit my opinions, should we wait for the legislators to think for us while our children's potential talents and skills are killed . That is why it is noble to advice the ones who needs a solution and it is the majority of workers or job seekers who need this information as real remedy to their problem.

## Lesson 2      CAPITAL PROBLEMS AND SOLUTIONS

As I am writing about the solutions to unemployment , It is my will that this writing will incite you with a free mind which need to excel to the highest degree of your potential achievement .If it had been revealed to you that waiting for the government can not help you come out of poverty and financial woes. Then now, Uncle Bee will discuss some business with you. I want those who are coming from very poor backgrounds. I want those who say that '*we are from disadvantaged families* ' and those who say that , '*we have ideas but we don't have the **capital** or anyone who can **GIVE US capital*** . If you are among those people then I think you are going to be transformed into somebody who is better that is if you are going to make use of the contents of this book. Also those who are tired of surviving from pay cheque to pay cheque with bills ballooning every month to the extent they will work only to satisfy their creditors and definitely leave nothing for their children. Let me emphasize this once more , the government and politicians are not the answer to your problems. As a Zimbabwean I have a lot of evidence but I don't want to turn this business influential writing into a political magazine . NO . I want to shape you into an entrepreneur who will definitely make a great impact in your live, family and community. So explaining deliberate mistakes which are done by politicians wont help create you the person I would like to see in future. But in simple words, politicians are just selfish and sometimes corrupt personalities who only speak charming words in the seasons of political elections, be it in Africa , Europe , America and the rest of the world.

### CAPITAL |

Before addressing CAPITAL problems and establish how best one can raise his/her own CAPITAL, let us first face its definition. CAPITAL is defined in many ways mostly because of how one had acquired it or how he/she understands it. To me , **CAPITAL is any service , money or equipment which one can use or offer and get income/money or profit in return.** Breaking down the definition ; we have three words which need some further emphasis . *Service* in form of natural talent and acquired special skills are to be considered as CAPITAL as far as business is concerned . Examples of such talents are seen in athletes. An athlete offers him/herself as a form of capital because he/she has to maintain his/her own body for it to perform at its very best unless he/she can not put the food on the table. Some people have acquired unique skills from schools or from mentors which they can bring forth to the world for them to earn a living e.g inventors and others in technology industries. *Money* is widely referred to as CAPITAL and this is true BUT not every body who has money can be considered to be having capital. WHY? Because some can have thousands of dollars to spend on luxuries and entertainment and their huge sums of money , because they did not use it to attract some income or some form of wealth, then that

money is just a piece of paper which legalizes one to buy anything he/she wishes and not CAPITAL. I would also express vigorously that I denounce any form of gambling as a means of raising capital. You need some further explanation on this ? Gambling will influence your mind to embrace the idea of quick money or instant riches. And most people who were made rich through gambling have 99% potential of dying poor, BECAUSE they know not the formula to success which include proper decision making , patience and persistence. They do not know how to raise money for projects from nothing. Gamblers have no patience of having a strict budget and a discipline of saving money until it enables them to start a business. For more about gambling please be free to inquire from the author by using one of the contacts below.

Money is only considered as CAPITAL when it is used in a way which can enable it to multiply and attract some income or wealth. So Uncle Bee says, ‘a dollar invested is CAPITAL while a million dollars spent on fancy things and luxuries is not. **A dollar invested is worthy more than a million dollars spent.**’ And as far as this statement in bold is true, know then that everybody has a chance to have capital if one can take time to understand deeply this phrase . Last but not least, any *equipment* which can be used to attract income and other forms of wealth is CAPITAL . Now read very slowly and carefully. NOT all equipment are forms of capital. A television set in a beer hall or hotel room is CAPITAL while the same television set, if found in your sitting room is NOT CAPITAL. A car which is used to transport school children to and from school is capital while the same car if it is only meant for driving your family around is NOT capital. Ha ha ha, am I making sense here? The real object of this writing is to enable the reader understand capital so that he/she might be somebody who is not surviving on a situation I refer to as from hand to mouth situation. So you have to understand that those goods or items which can bring money (*because in most instances money is the best goal target which capital items can attain*). While any item , valuable or not, if it does not bring any money or any form of wealth is not capital. As I had established these definitions according to my mentor’s knowledge and that of myself, I hope I had been able to show you some of the mistakes which can be made by most people when they buy while also had I showed those who say they do not have capital when the first capital is to be found within you. Ideas are the best capital which does not depreciate in value. The mind , your mind must be put to full use until you develop unique activities which enables you to earn a living in this world on your own. **I can not pass this topic before establishing the the difference between assets and non assets which I want to refer to as liabilities.** *I will come to this later.* But first and most importantly let me drive home the best source of capital.

Can I bring in a short explanation of Henry Ford’s source of capital. Henry Ford was not recognized as a well educated person in America but he was able to use his brains to achieve what most educated Americans could not . Unquestionably , the biggest asset that Mr Ford has , is his own brain and most importantly would come the brains of his immediate associates because it is through the coordination and contributions of these inborn assets; *brain*, that all

Mr Ford owns were accumulated. You can destroy every plant or machinery, all finished auto mobiles and all bank accounts wholesomely or partly owned by Ford Motor Company or Mr Ford's personal movable and non-movable assets but Mr Henry Ford will remain a powerful man in America and the rest of the world. The BRAIN the greatest form of capital which Ford has used to build the Ford business can not be robbed out out of his skull and will duplicate everything in a short period of time. Capital is always available , in unlimited quantities to those who might have the brains which are like Ford's. Ford is the most powerful man on earth economically because he has the keenest and most practical conception of the principle of Organized Knowledge. Organized knowledge can be simple referred to as education for easy understanding even though the author would like to put an emphasis which can distinguish the former from the latter. I will first explain the meaning of the word education.

There has long been a general misconception of the meaning of the word '**educate.**' The dictionaries have not aided in the elimination of this misunderstanding either, because they have described the word '**educate**' as an act of imparting knowledge. The word educate has its roots in Latin, '**educō**', which means **to develop from within ; to educe ; to draw out; to grow through the law of Use**. Power grows out of Organized Knowledge but , mind you , it grows out of it through application and use. If your book knowledge have not developed a certain skill within you , a skill which you can use for you to gain financial freedom and economic stability, then that knowledge is of no use at all costs, wasted is the time and money you spent in the process of acquiring that knowledge.

The world wont see an educated person of you because an educated person is **one who knows how obtain everything he/she needs in the attainment of his/her main purpose of life without violating the rights of others**. A successful lawyer is not necessarily the one who memorizes the greatest number of principles of law but is one who knows where to find a principle of law and a variety of opinions to support that principle to fit an immediate need of a case at hand. In other words , a successful lawyer is one who knows where to find the law which he wants when he needs it. This principle applies with equal force to the affairs of business. Henry Ford had less book knowledge yet he is the most educated man in the world because he was able to combine natural and economic laws not to memorize or recite book knowledge but to enable him achieve his dreams of connecting far distances together with a suitable machine. I am still discussing about the greatest CAPITAL which one should own before seeking equipment and money. True education means mind development and not merely the acquiring of vast book information which was and still can be revised only to prepare you a *modern slave*. I have explained the idea of modern slave in the first lesson. As I am writing , I have full knowledge that Mr Henry Ford had passed away but I presented his story in present tenses in order to

establish my ideas in a more understandable way. While on the other side , how can we accept his death while we still recognize his works all over the world.

### **ASSETS AND LIABILITIES**

Most people can not distinguish the real difference between assets and non-assets because in most instances they appear to be the same . Unless one had been taught by a careful man who does not bring in book definitions into the topic , he /she can not understand fully the difference between the two. And that is what separates the rich, the poor and the middle class. I have no need to invite principles of accounts to explain these two words for us because that is where all the misunderstandings comes from. Now let us study them from an entrepreneur's perspective not from book knowledge which had helped enslave some two thirds of world's population if not more than that. Let me take time to plead for your patience , Uncle Bee takes his time when explaining a concept but if you can be patient enough to read all these words which seem to go the long way and practice them, no doubt this writing will elevate you to greater heights. Assets are any form of equipment which one can use , offer or hire out in order to attract other forms of wealth. While non assets (which I want to refer as liabilities) are any equipment which does not attract any money or anything equivalent from the day they leave shop premises until they are defected or damaged in the hands of the person who bought them from the shops. And know what the rich do - THEY BUY ASSETS. The poor and middle class buy more of liabilities less or no assets at all. The rich are addicted in buying *cash cows* while the poor and middle class are addicted in buying stuff and things , properties which *milk them* or continue to take away money from them at certain intervals. Monthly subscriptions of Digital Satellite Television paid by a hotel owner are aimed at attracting income while the same subscriptions if being paid by uncle Bee who does not get any profit from watching Digital Satellite Television channels, is a great loss to him if an analysis on his expenditure is a matter of concern. Hey , I am not denouncing people to enjoy life by embracing some sort of sports and entertainment . I am only emphasizing the difference between assets and liabilities to be tangible in a more practical form. So that one should know what to buy on pay day. It is my wish that you must make it a habit to buy money making equipment more than those which will continue to milk your money away at certain intervals in life.

You have to know this, the rich are more concerned in buying assets other than liabilities and an analysis on their cash flow will see them spending relatively lower than their income flow . While the poor can spend more than what they earn and later survive on credits and borrowing. And the middle class also spent more than they earn because their credit cards enables them to spent before they earn . Ha ha ha , I do not know if I am making sense to anyone. The middle class mistakenly view themselves as rich people and most of them die without knowing the real truth of their financial status but as soon as they go , the world will see this truth when their

spouses and children are arrested by the chains of poverty because the breadwinner who covered this poverty through salary ,credit cards, hire purchase and bank loans would have gone. The reason being that the breadwinner had not invested his money so that his spouse and children would benefit from the investment as soon as he would have taken a journey of no return. Do not let this happen to you. Plan wisely while you are still able. Know how to spend.

The above statement is not forcing you to invest through the FEAR of DEATH . **NO !** Any investment which is made through the fear of death is not a real investment and is bound to collapse any time. **BUSINESS SHOULD BE DONE AS WAY OF TO BRINGING JOY, FINANCIAL FREEDOM AND PEACE OF MIND TO THE FOUNDER OF IT OTHER THAN DOING IT OUT OF COMPETITION AND FEAR OF DEATH OR AS A PLAN OF LEAVING A GOOD INHERITANCE TO THOSE WHO ARE LEFT BEHIND .**

This writing serves to raise somebody's standards to highest grounds. If the reader is willing to be informed and transformed then practice the way the rich play their games , no doubt success is guaranteed to you. Being rich is a deliberate thing , a process not an accident and that is why Uncle Bee does not advice you to go the gambling way. If one can be taught the process and practice it, for sure he/she can make a name in the community and the world. Some of the information was not available in the common education curriculum but do not be discouraged you will only be held accountable for those things which you knew and failed to do. Let me combine the meaning of capital into a single phrase which is so simple to memorise. **Capital is anything of value that a person can offer to the world in order to attract some income or any form of wealth which is sustainable enough to be enjoyed by those who follow through one's generation.** Do not misunderstand me on this instance, I am not legalising those women who offer their bodies to any man and obtain some money in return. The writer does not want to insult the intelligence of the christian community and being a christian myself , I wish to uphold the cause of truth , justice and faith upon all my writings. So I will let you know that I completely denounce any means of accumulating wealth which does not uphold the rule of Law and the Bible teachings.

You have to study the difference between assets and liabilities and make it a RULE that you buy more assets and less liabilities. All power tools are assets. A fridge in a bottle store or butchery is an asset. I am not denouncing anybody to own a fridge because so helpful is it in our homes as most of our food stuffs are to be preserved in it. All I am saying is , we must learn to accumulate more equipment which will definitely bring in some income at certain intervals other than buying equipment which will drain most of our incomes at weekly or monthly intervals. Going for a top of the range car which is intended to only show the people around you that you ride in latest *wheels* is not a good idea at all. A car has only one purpose in most homes ; that is to carry you from point A point B . If it has no other business other than carrying you



around , why spending more than you earn on something which you can do without? Why do you go for loans and credits to buy a car which is aimed at increasing your status in the eyes of people? Unless you are into transport business , buying a car while you have another one for the sake of showing neighbours and workmates that you ride in latest models is ***Chief recipe to failure.***

You must understand capital you people. Everybody has a chance of being rich but why we have few rich people is best explained by one's understanding to the word CAPITAL. There is no mature man under the sun who had no chance of getting capital and be rich. I mean it. You may be coming from very very poor backgrounds and the statement still applies to ALL. Fools, and physical disabled people all have a chance of getting a dollar in one way or the other. Do not misunderstand me , I did not say there are fools in this world but one who will fail to recognise his potential can be called by this type of noun in life. Again I am not looking down upon those who are disabled but because we have them in our societies I just want to let the reader know that every creature in the name of human being has the chance to be rich . If they have the desire of learning some known concept which the rich practice everyday, they can also get rid of poverty. Mind you , I am not writing this as a way of teaching the reader to be filthy rich and arrogant but for one to get rid of poverty and be financial stable. So if everybody has a chance of handling a dollar, where does the '*we-don't-have-capital*' mindset comes from? It is because most people want a bagful of money to be put in front of them and a voice from the heavens should be heard instructing them like this "oh man grab that bag , here is capital for you ." that is what is commonly referred to as *manna from heaven*. More or like the case of obtaining capital from gambling, is it not so. That is why gambling and in addition miracles are denounced by this writer as a way of getting rich. You have to work so hard and make it a habit that you save a certain percentage every week or month basing on how you get your income.

The information from the recent paragraphs is mainly targeting those who have means but are failing to convert their opportunities in order to gain financial muscle. Those who have means but are failing to recognize it and in this case so blind are they that they wont see that around them lies possibilities of great success. But they choose not to utilize their potential because they believe that they are financial secure. They are the middle class. They do not sleep with an empty stomach. They can ride any car of their choice. They can enjoy holidays at fabulous resorts. But they do this on credit because they are the working class. Mostly government and private company employees are caught in the middle because they enjoy a steady income on monthly basis. Someone might feel uncomfortable with this paragraph because it is directed to those who are just failing to plan careful on their expenses in order to excel to greater heights. Someone is saying that this does not apply to me, "*because i am not failing to plan but i have never had any opportunity at all.*" And the other one is saying , "*i am not employed so how do this writer teach me about controlling my expenses..... I have none!*" Well , i know this and

before the likes would decide to throw away this book, let me express myself . This writing is there to teach anyone who is willing to gain financial freedom to obtain it. To teach those who have means to excel to higher levels and those who have no means to have it and also excel to greater heights. Was it not for this aim , then i should not be wasting my time on this keyboard pressing letter after letter and print some uncountable words. **'When the king advises his child , oh slaves, take heed of the advice too'**, so goes the old adage. In this case, when those who have means are being taught , may those without the means heed the teachings also. I know for certain that the following paragraphs will be targeting those who say that they have no means and i pray that you will find these passages so helpful if you are among the like.

Do not worry, time shall come when you will get that job you are looking for and you will fall into this group i refer to as middle class. So if you wake up one day being called for a job somewhere in the world , remember these words which seem to make no sense to you at this juncture. Remember we are discussing about capital here of which we must first understand it in all or most of its forms in order to get reed of Mr poverty. So the middle class have a definite means of getting it but they know not the process. So satisfied are they that they hardly want to seek for ways or lessons which advice them to save money and work out a Definite Plan which can liberate them from the bondage of modern slavery. Anybody who is satisfied with his current position can not have any desire to seek for more. Instead of buying luxuries ,they should buy assets which can pump in some income into their pockets (*i hope the reader now fully understand what i refer to as assets*). Those who have means to buy assets MUST do so if they are willing to unlock the gates to MR SUCCESS. The problem with most people is that they measure success basing on what they have or do against what other people have or does, while success is measured by what you do or have compared your potential. This means to say if you have the potential of having a net worth of 10 million dollars and become so careless to the extend you will have 3 million dollars, even if 3 million will make you be recognized as a rich man or woman in the world, the point that the your current net worth does not match your potential means that you are not a successful person in life. Success is a measurement of what you have compared to what you are capable of having. Do not be too comfortable ,always have a desire to excel higher than your current status. In the end it is not your mistakes than you will regret for but you will regret for those things which you never attempted. Opportunities you never tried! Opportunities which you allowed to pass by while you folded your hands!

For a youth who had never been employed, who has educational qualifications or not , here is something for you. It is good to look for employment and some may be fortunate enough to secure one. But if you have been with me from page one, you should have noted that almost every nation is failing to eradicate UNEMPLOYMENT but temporary measures are just implemented on a permanent problem. So take heed of this young boy or girl, just use the golden rule of the jungle ; eat whatever is available. Do not look down on a certain job and shy

away saying, " *this is not one of my kind*". Just respond positively to any call of duty which can bring something into your pockets. Because the writer is doing this to provide the unemployed with knowledge on how best can they do away with the agony of UNEMPLOYMENT. So the first step when fighting unemployment is to be occupied anyway. When there is nothing to do, just do something. Be occupied anyway. Embrace every source of income despite of its standards or status and remember to save at least 10% of what you earn, be it on weakly or monthly intervals. You will see that as you occupy your brain with more activities every day, more ideas will start to flow into your mind. The mind is like any muscle, it gains from use. Like a body builder, the more he practices, the more he gain weight. So as the mind , the more you use it even on something which appear as low class job, the more it gains. The idea is to start small but aiming VERY BIG. Can I express it this way; occupy yourself with whatever task which bring income but never loose focus and be satisfied with it. Always THINK BIG but do not look down upon yourself. Be prepared to learn. Do not focus on your current status but believe in yourself that you can make it. Always look for opportunities. And let me tell you this; you can not re-invent the wheel but you can have away of modifying it or device other components which works hand in hand with it. Simply put: while it is good to bring forth new inventions to the world , perfecting those which are currently available can be a major breakthrough. If one can learn how Romans prepare their pizza and introduce it in Zimbabwe, will he/she remain a poor person? **NO!**

Why am i directing this to a boy or girl? It is because at youth stage most youths fail to realize opportunities especially those that come hidden in low class jobs. I am also directing this to a youth because i believe that they are the ones who are fresh from school and have never tasted industrial life which they dream of, most of them are the ones who say , 'we never had chance of getting employed so this writer is out of touch with our situation'. So to those alike , do not chose any job basing on its kind but accept any duty which helps you obtain something in return. If the moment fails to come your way , seek for other ways. Plenty opportunities are lying idle in the world but most of them are disguised as silly activities which most youths can not entertain in most cases. Remember the idea is to raise capital and you must be prepared to do anything which is legal and moral acceptable which brings income then save it and raise capital. Let me add more flesh. When raising capital ,never mind what you do as long as it is legal and is able to pay you. Do not focus on your current situation but focus on your future. Know this : **every journey is be made possible by focusing on the destination and its aim other than the hills and mountains which are found along the way.**

Take courage, be bold and device any acceptable means possible to bring income to yourself. Examples of low standard tasks are small scale horticulture , vending, herding cattle , digging boreholes, brick work and plastering or painting. If one is prepared to be deaf to criticism and focus at capital raising , he/she can be involved in one of the short listed activities despite being

a diploma or degree holder. Do not forget that you are doing this as way of raising capital. And the biggest Law of All is to have a Definite Aim of Purpose why you are raising that capital. Do not raise capital and expect to crash into a ready project which was just waiting for your money. While in other instances it can happen that opportunities falls to those who have money but i do not necessary encourage one to raise capital aimlessly with the hope that future will create a project for him/her. The same way you will be raising capital, you should make sure that the mind is getting the necessary information and ideas which can make you an entrepreneur. Sit down and think how best can you introduce something new to the world or develop some products or services and make money from them. Know what you want to do with the money you are raising or you intend to raise. If your project fails ,know that failure is not defeat. Keep on trying. Try , try, try again. If you fail try again.

Any money which is raised without a Purpose of investment is not capital ,it can be diverted to other activities which one might see as special only to realize that all the money which was raised through humble activities had been spent without trace and without hope that a profit will be earned. I know that opportunity can knock at one's door step but so rare is it that many people can spent their life times waiting for opportunity to visit their places and neither will Mr Opportunity reduce himself to visit a man especially in this 21<sup>st</sup> century when everybody is scrambling for a market share. You have to fight for opportunity. You have to get out of your blankets as early as possible and enter into the world to HUNT for Opportunity. You must cultivate that desire first. A desire to make the difference. A strong desire for SUCCESS. When your desires are strong enough you will appear to possess superhuman powers to achieve them. No one had ever explained this strange phenomenon of the mind, and perhaps no one ever will explain it, but if you doubt that it exists, you have but to experiment it and be convinced. If you are in a building that is on fire, and all the doors and windows are locked, the chances are that you will develop sufficient strength with which to break down the average door, because of your intense desire to free yourself from a possible death threat.

Do not say, "*It can't be done,*" or that you are *different* from those men and women who had achieved noteworthy success in every worthy calling. If you are *different*, it is only in this respect: **they desired the object of their achievement with more depth and intensity than you desire yours.** Plant in your mind the seed of a desire that is constructive by making the following your creed and the foundation of your code of ethics: " I have a desire to base my expectations of reward on a solid foundation of service rendered. I am willing to pay the price of success in honest effort and look upon my work as an opportunity to be seized with joy and made the most of, and not as a painful drudgery to be reluctantly endured. I have to remember that success lies within myself - in my own brain. I expect difficulties but i will force my way through them. I will push through the pain until i have conquered. I will avoid procrastination in all its forms, and never, under any circumstances, will I put off until tomorrow any duty that should be

performed today. Finally, i will take a good grip on the joys of life, so I may be courteous to men, faithful to friends and true to God - a fragrance in the path I tread."

There are those who say that they have met Mr Opportunity for uncountable times but they failed to make it because they were so careless and ignorant, they did know that money can only be friendly to those who have ideas on how to multiply it. Though your relatives , friends and the world can blame you, this writer can not lay blame on you because this book is standing as a remedy to unemployment and poverty and the point that you are reading it means that you desire a new path in financial life. So I wont print any word to convict you but I will deliver a lesson of financial literacy to you. In my lesson to financial literacy I will give examples of those who failed to realise Mr Opportunity when he passed through their homesteads and workplaces to the extend they died poor man and women without any legacy to pass on to their children. But the case that you are reading this book it means you are not among them because you still have LIFE - the most precious GIFT from the LORD. You can improve your lifestyle if you have a deep desire . and this writing is there to recreate you, give you hope and new dawn.

*You are saying, ' i have failed to embrace opportunity , i have met opportunity but failed to grab him so tight that he slipped away from my hands. I failed to utilize the benefits of opportunity to the extend my lifetime earnings were thrown into pleasure and entertainment.'*

You are reading this book and you blame yourself that you lacked financial coaching. That is true. You lacked the education on how to prepare a budget which could have made you somebody in life and if you blame yourself that is very good because it means you are admitting your mistakes. **A mistake accepted is halfway solved.** And now , there is no time to cry over spilled milk because there is still enough time for you to seek for ways which can bring other milk ; even better than the previous one. That is only if you are prepared to do the uncommon. To take a route which is so different but so positive.

Just view this day as a new dawn and never focus on your mistakes again just know them and never let your mind dwell on them. The point that you have taken this book to this far means that you are really eager to ignite the spirit of success and that is the real object of this writing. If you can flip these pages backwards , you will find somewhere i said some stuff which was directed to youths who are fresh from school. You can also apply those lessons into your situation. Because your years explains one thing to me \_ experience. I would like to assure you this , every principle which is found in this book is useful to All human kind who desire to beat unemployment. Do not think that other lessons do not apply to you. To those who believe that time is not on their sides any more, just stand in front of a mirror and take a long view of yourself. You will see that in front of you there stands a man/woman who is holding his/her own keys to success. Nobody will bring Mr Success to your door because he is a product of hard

work and persistence. He is found by those who patiently walk along the road which is punctuated by up hills, thorns and valleys in search of him. Those who are prepared to seize any opportunity which comes their way despite of its hardships. Success does not come so easy but it is certain a destiny to those who have learned some principles to get it and APPLY them with courage and boldness.

### THE COUNTING CONCEPT

Let me introduce to you a noble topic which appear to be funny enough. Counting is a simple arithmetic way of calling out figures or numbers. Like 1;2;3 ..... You should be wondering why this writer is wasting his time writing about some grade one stuff. So you ask, "*how can this counting be applied to the solution of unemployment*". Yes, I want you to ask a lot of questions than these two. In business, questions are more important than answers and i am prepared to answer them. We have to learn to understand numbers if we are to be successfully in business life. This lesson is going to benefit all who are willing to be entrepreneurs but seems to have little or no funds at all to start up their activities. Simple explanation of this counting raises up the idea of crowd funding which is a simple way of raising money and brain capital. Coming together with little funds for a common goal. This is the definition to my counting principle but let us go deeper than this by introducing real figures. A figure called zero is nothing and fool's knowledge sees no need of having a zero in our mathematics. But if we place that zero in front of digit1, this will make it ten. Just see that by placing another zero in front of ten the value will increase to hundred. Zero alone is nothing but when it is placed in front of any number it will add value and have value. You have to understand these numbers especially when we are talking about entrepreneurship and raising capital. You have brilliant business ideas but have zero capital.

So you are at point Zero not zero a nothing but zero the beginning of everything because even a child begins at zero years . At least you have something though it seems to be of no value just like zero. I just want you to understand the zero concept in our counting principle. So if you put your idea in front of a person with capital , your idea will add value to both of you. NOTE: put your idea in front of a man with capital..... just as we put zero in front of any digit which has value to give value to zero while adding value to the other digit as well. Am i making myself clear? That is how the counting goes about in the business world. We have seen that a zero can add value or be given value from any digit if we place it in front..... . So put your ideas in front of successful people , and all of you will benefit but if you put your idea behind successful people , you wont gain anything at all. If you have an idea, you must approach other people who have access to money capital and form a partnership but if you decide to keep the idea for yourself you may fail to gain anything from that idea. Surprisingly, somebody will do the exactly

thing which you were planning to do if you decide to hold on to an idea without its execution. Nature will pass that idea to somebody else.

How many times have you been selfish with an idea only to see that as time goes on another person will wake up to do the same thing which you were planning for too long. The only way a man can benefit from an idea is through use, and if you have no money to fund your idea then gather people around you and see how best you can raise up that capital. If you keep that idea to yourself, you are the one to suffer the result of the loss caused by not executing your plans not other people. Place a zero behind any digit and it will not gain value in fact the valuable digit will not be affected. Just see how the zero in 01 has not gained while the other one placed in front of one has raised the value of one to 10. I am expressing capital terms here. I am just encouraging the power of cooperation, ecosystem or consortium. Numbers are important in business not as a way of solving arithmetic but as a way of adding numbers and raise bigger capital which can enable the players to invest in long term goals. Real business must have many players, I will explain this later. So if you decide to be selfish with your ideas, then no value will you obtain from them. And if you happen to gain something from them while going solo, know that the value of your benefit is by way far from that you could have achieved had you decided to *add numbers* to your ideas by collaborating with a number of people.

### The effect of numbers

A single brick is just useless that anyone can just throw it away but gather several bricks and bond them with mortar in a skillful arrangement of a builders knowledge, it becomes a wall. Then if one can arrange a few walls according to the plan of an architecture it becomes a nice house. Just look that one brick could have not achieved to be a house had it not been combined with other bricks. That is the concept of numbers. **In numbers we conquer but alone you /I loose.** Build a few houses in a single file and it becomes a neighborhood. Add some more streets and some houses on a certain land it becomes a location. Add several locations on a larger area plus industries, schools, offices, clinics and hospitals and it becomes a town. All this is achieved by the same method of adding numbers of bricks which a single brick could not have achieved this far alone. So a single brick is the beginning of all buildings but it is not a building until it is combined with other bricks in a skillful art of a builder plus the *define chief plan* of an architecture. Is it coming to your senses that there is power in numbers only if we gather those numbers for common and positive goal? A single tree is just a tree and if one chops it down, then no more tree to provide shed to us. Plant several trees on a certain land, it becomes a plantation or an orchard depending on whether they are fruit trees or not. And in both cases they are very useful to a human life than a single tree. Now this is but an idiomatic expression of

implementing the power of numbers into human life. Allow me to bring the issue more close to our environments.

A lot of groups who had harnessed the power of collaboration either for a good reason or for an evil one had achieved whatever they wanted to. Criminals who harness the power of numbers are difficult to trace and if they are known, so difficult is it to bring them to book. I won't explain more further than this because I am not one of a writer who encourage people to embrace bad ideas in the way of obtaining riches and wealth through criminal activities. A devoted Christian I am, will not encourage the readers of this book which seeks to address one of the chief problems of crime to engage into criminal activities. **NO!** The above statement is serving as an example that, if thieves are able to get away with crime when they harness the power of numbers, why then innocent people are failing to use the same concept and turn around the wheels of industries in Africa. Churches enjoy huge followers in most African countries. And if we can use the power of numbers in these churches, no doubt, Africa will be a great continent. The subject of entrepreneurship SHOULD be emphasized in a more practical way to church members and the power of **counting** should be harnessed in harmony by all members. A church with 100 followers has a potential of collecting \$100 whenever these hundred followers meet and decide to part away with a dollar. Now before I go further, I am no writer of the gospel of earthly **prosperity**. I am against the preaching of wealth and material gains on the pulpit. But this must not compel the churches to fail and embrace so good an opportunity of using the power of numbers to their economical advantage. Churches has an advantage which most people fail to realise.

The followers enjoy a mutual relationship with each other. They know each other in person and they occasionally visit each other at their respective homes. They are bound by the peace and love sermons which are preached on every church meeting. They believe the power of numbers in every church program they do. They believe the power of numbers in praying, singing, congregating and are taught to share whatever one does not have. In fact, they had been harnessing the power of counting ever since churches were introduced to humankind. **The only thing churches should do is to direct the power of their numbers to focus on providing economical solutions.** So my advice to church leaders is that they must organise their people to form groups aimed at achieving some economical goals because in what ever case, money is a necessity to humankind. I am not saying that they should not preach salvation. No! But separate meetings should be arranged where people will meet and discuss about social and economic activities during week days. Groups should be formed and encouraged to work in harmony towards a certain money making project. In groups, church members should come together and form business partnerships and companies basing on their capacity and potential. It is so easy for a church to own a bank, insurance company, building society or run a successful farming project if they can use this concept of numbers. If 10 people can put \$100 together it



will add up to \$1000. If they can do this ten times it will add up to \$10 000. now, what can you buy with ten thousand dollars?

So many opportunities are available to anyone who has money capital and in this case ten thousand dollars! I am not going to tell you what you are suppose to do with your money capital not because I do not have any suggestions but this will limit your potential and push your brain to a small corner. I will just plant the seed of desire into your mind, with it, you will device every means possible which lead you into **SUCCESS**. While it is good to improve some of the goods or services we currently have in this world , we need also to embrace completely new products. Come on, think very hard and cultivate the genius in you. You were born with unique talent and skills to offer to the world. Simple , this group can buy a residential stand and build a house. So if a group of 100 people can build ten houses on this short period of ten months (*because in my example ten groups of ten people had put \$100 together at ten intervals which literally mean ten months*) or one year, what will they achieve in ten years? This is a wiser way of owning a building society. What if hundred people are ready to bring \$1000 for the same period of ten months, wont it be \$100 000. Waal! Some hundred thousand dollars. Just look around your community and think how best can a group of people invest some hundred thousand dollars or one million South African Rand.

### **Vendors,.....**

Vendors and large retail outlets are alike but one thing which separates the two is not capital but is organised effort. The power of numbers. The counting concept I had introduced earlier. Most vendors are able to raise a capital of 200 dollars or more and import goods from other countries but why they remain in the streets for decades is not justifiable. They lack only one effort. They lack the idea of coming together in numbers and have a common goal of being owners of a large retail outlets. Should they learn the counting concept and practice it in harmony, no doubt , they can be owners of large businesses. So patient are they to wait for a profit of 20 cents or 2 rand per sale the same way their counterparts like TM stores does. They know how to separate profits and operating capital the same way large retailers do. Should they invite this counting concept I am preaching right now and practice it, no doubt these people will leave the streets and save themselves from the running battles with City Fathers. Yes , out of desperation and as a matter of raising capital, one can do anything which can bring income to him/her and in this matter vending can be an option. I am directing this to all vendors who are either legally or illegally operating. Should they harness the power of cooperation, they would be major employers by now. The idea is to start small but aiming big and having a vivid plan of what you want to achieve, in this case everybody wants to be rich or to be a person with means. A person who is able to get some basic needs and some entertainment with easy without

regularly checking their pockets or having the stress of *what-of-tomorrow*. A person who can be able to supply his/her family with basic needs. A successful person.

The most enemy of SUCCESS is fear. Most people will not regret about what they did and failed but will regret most about those things they never tried. Dreams they never tried to achieve because they folded their hands and allowed opportunities to pass by. Most people are afraid of a thief that will come to our houses and steal, but there is a thief in mind which can steal your dreams from your mind.....and that thief is DOUBT. To all vendors in Zimbabwe and the rest of Africa, why do we allow Europeans , Americans and Asians to come and open some retail shops in our communities. Is it so good a thing for our economy that every large retail outlet is relying on a foreign hand for it to thrive. Most established retail outlets in Africa are partly or wholesomely owned by non-Africans. So sad a thing it is and the reason why I am direction this message to vendors, is that as I had expressed above that vendors have the same skills and potentials needed for one to be an owner of a large retail shop. Come on! THINK. **What art thou lackest for you to be established retailers?** There is nothing like a smooth mountain but behind every mountain there is a slope. So you better choose the pain of taking the road to success, or you will suffer the pain of being haunted by regret. It is through organised effort that we see T.M stores dotted everywhere around Zimbabwe. It is through embracing the power of numbers that we see Edgar's stores dotted across Africa.

Come on Africa! Why do we allow this to happen in front of our eyes ,in our very own communities and native lands. The same wares which are sold by these large supermarkets are also being sold by my brothers and sisters in the streets and some or most of the products and raw materials are extracted or manufactured across Africa. We must know that if we continue to allow this, we are destroying our children's future. *As a means of obtaining capital, vending is good , but it is not good for one to justify it as a permanent occupation; a goal attained.* I do not want to see vendors spending more than two years or a lifetime in the streets doing the same thing. The moment vendors became satisfied in vending as their final destination, they will extinguish their potential to excel to greater heights. The worst thing they will do is to spent their little profits on liabilities and unnecessary stuff. I had seen vendors buying expensive household equipment with LED Plasma televisions , latest model sofas, latest model kitchen units and expensive beds on the list. I wont talk about expensive clothes they buy every now and again. As if that is not enough , they want to have parties and will celebrate every birthday and public holiday. I am an African who had traveled around the SADC region so I am writing about things which I really know. They gather themselves into certain groups and put money together then in turns they will buy anything from the list to each member of the group..... forgetting to use the same idea in order to come up with a SOLID investment plan . In South Africa they call it *stockvel* , while in Zimbabwe it is called *rounds or society* and in both case this simply means groups of people who come together in order to raise a certain amount of money

together then in turns the money will be handed over to group members who will carelessly spent it.

This a very good idea but in most cases the motive will be to buy groceries or other goods which can never bring any income once they are brought out of shop. One will see as if Uncle Bee hates vendors as i had written acres of space trying to educated them and all of you who are seeking for solutions which can hatch you out from the shells of poverty. The reason why i seem to *attack* my fellow brothers and sisters who are into vending is not out of hate but LOVE. I had directed my guns to them because they are financially active. They have the patience , persistence and courage. They love to play with money . It is their hobby to take risks with money with the aim of gaining more money. They had failed to secure employment and they did not slumber and wait for the government to decide for them but they stand up to face whatever situation which can help them earn a dollar. THAT IS VERY GOOD. That is why they should receive this type of motivation , so that they may excel to great heights. In them , are the potentials and abilities which one need to be an entrepreneur. They have the same potential which enabled Spar supermarkets to be dotted everywhere in the country but they need to know the **art of the game**.

In South Africa i see these things myself. I see vendors at every train or bus station. The same faces for about five years doing the same things. Those who prepare meals at these bus stations and busy market places does so for their lifetimes without integrating to be restaurant owners. Those who sell sweets and fruits inside trains and buses will do so for decades without them moving forward to other business ventures. I had seen this myself. In Zimbabwe my native country , i had been to places like Harare , Mutare , Chiredzi , Beitbridge and Chipinge my home town. In these places same faces are seen in busy places like markets and bus stations for what seems like eternity. Those who sell avocados and other fruits can do this for decades with no sign of attempting to integrate to other heights of business activities. If you are in Zimbabwe right now go to places like Mbare, Sakubva , Tsvovani or Dulubadzimu and see for yourself some old faces who had been in vending for some ten or more years. They had accepted it as a permanent way of living. So satisfied are they that they wont wish to excel to greater heights. They are able to bring food at their tables and solve their daily problems but they forget to focus on some long term goals.They focus on hunger ; a short term goal. So cowardice are they that they decide not to build the future of their children. I had been to Manica , Maputo and Beira in Mozambique ,the situation is still the same.

The same people who sell those second hand clothes bales at busy markets are doing this for years. The person whom i met some two or five years ago , is still at the same place, doing the

same thing. I had been to Gaborone in Botswana the situation is the same. In Zambia those who had been to Lusaka will agree with me that the same faces who does the vending in market places and bus stations are the same for quite a long time. I had never been to Malawi but as i wanted to know , i was reliably informed by one Malawian friend of mine that the situation is the same in their country. Foreigners are opening shops in our neighbourhoods ,taking money away from our communities but we view them as messiahs who had came to deliver us from poverty while the actual point is , vampires are they, and they have one purpose; that is to recolonize Africa through wiser and seemingly amicable ways. Vendors must put heads together and form partnerships with a definite chief aim of establishing supermarkets and large clothing stores. They must learn to create parallel structures. They must look more closely on a thriving business and have a desire of operating the same way as those businesses are being run.

**IF YOU DO NOT BELIEVE IN COOPERATION, LOOK WHAT HAPPENS TO A WAGON THAT LOSES A SINGLE WHEEL.** Take your time and study the above statement. If you have understood it very clearly then let me introduce you these two definitions

***What is a company?***

It is a number of individuals assembled or associated together; or a group of people gathered together for a common goal .

***What is a consortium?***

It is an association of two or more individuals, companies, organisations or governments (*or any combination of these entities*) with the objective of participating in a common activity or pooling their resources for achieving a common goal.

*Consortium* is a Latin word, meaning "partnership", "association" or "society" and derives from *consors* 'partner', itself from con- 'together' and *sors* 'fate', meaning owner of means or comrades of which in this instance means friends or companions who come together for a common battle, goal or task just like as it is used in army. Just see that in both definitions we find the phrase **common goal**. We can not talk of TM, OK or Spar supermarkets if it was not the power of individuals who came together for a **common goal**. While vendors possesses most qualities needed for them to be large retailers , lacking in them is only one quality -- the power of coming together for a **common goal** or the **counting concept**. And this idea is not for vendors alone. Everyone who has desire of bringing a positive change to Africa must embrace the ideas being paraded in this book and practice them either in farming or whatever business they will be doing. If so true a statement it is, then let me introduce you to business and entrepreneurship.

## Lesson 3

## Art of the game

### *Business :*

Let me introduce what i discovered when ever the word business come to the mind of most people. The English dictionary had never associated the word business with money making. However , i am not going to force you to accept this because i am no fiction writer. But for the ideas i am going to share in the coming passages to be understood , allow me to take a different angle as far as the meaning of word business is to be established in this lesson. I am only gathering up some concepts which are practiced every day by those who are prosperous into one place. If the following explanation does not align with what you already know, feel free to ignore it. But there are a lot of concepts you must learn from this passage . And i beg you to be patient with me. In this lesson i will try and avoid the use of the word business in relation with money making activities but other chapters and lesson to follow i will return it back because i have a point to prove which can give you some wisdom. I do not want to insult your intelligence but for this lesson to yield positive results, allow me to avoid the word in reference to prosperous people and their activities. If my (*new*) definition to the word business is properly illustrated , nobody will ever be comfortable to be referred to as a business man/woman. According to an oxford dictionary, business is just something to do. Yes its just something to do whether it pays you or not. A child can engage into his her own business when he /she plays with toys. Gossipers can engage into their daily business when they gossip others. Simply put business is something that occupies one's fraction of time or the wholesome of it. That is why it is common in English to deny to partake in some form of activity or discussion by saying , “ *it’s none of my business* ” . This simply means that business is any form of activity so make it your business to be occupied in activities which pays you. Full stop!

There are some people who engage in some form of activities which pays them and we call them business people. But be assured that not everyone of this people is successful in life. It needs a lot of sacrifice for one to be successful entrepreneur and come out of the majority of the so called business people. These explanations are not found in the common curriculum but are discovered by those who try to learn from the world more than they would recite from rehearsed knowledge from the school curriculum. If you open a business studies book and search for some theories which are taught by this author, you are likely to disagree with most of the concepts i am bringing forward . Uncle Bee is trying to teach you some secrets which you were not taught at school. Because real success is not found in the good grades which you were encouraged to achieve at school but is achieved by those who decided to take a step further and learn from the world more than they had learned at school. Because the school syllabus

guided you and directed your thoughts to navigate through theories which were agreed upon by those who had power and authority in the education system . Ideas which they believed they could suit everyone. Business is something to do. It is the pastor's business to preach the gospel. It is a gossip's business to talk about other people. So that is why people must move a little more further by becoming entrepreneurs and refrain from being referred to as business people but entrepreneurs If this part is understood, then, let me introduce you to an entrepreneur.

### *An entrepreneur*

An entrepreneur is a person who uses his or her personal creativity and hard work to start, finance and grow a new or existing business, usually with considerable initiative and risk. The entrepreneurial process can include starting a business franchise, either as the franchiser or a franchisee. Entrepreneurs use creativity and hard work to start a business

### *An intrapreneur*

An intrapreneur is a person employed by a large organisation who takes direct responsibility for turning an idea into a profitable finished product through assertive risk taking and innovation. This process may include corporate venturing when large entities start subsidiary organisations.

The roles of both the entrepreneur and intrapreneur are to use their creativity to turn ideas into successful business ventures. However, there is a significant difference between the two. This is the impact of finance for the venture – an entrepreneur takes the risk of raising, and possibly losing, his or her own finance, while an intrapreneur uses the corporation's finance and does not face any personal financial risk. This is an important difference because intrapreneurs can take excessive risks, knowing that they will not personally lose their own money. For example, during the early 2000s, hedge fund intrapreneurs took unacceptably high risks that directly contributed to the economic crisis of the times.

However , i will talk more of entrepreneurs because they have one **golden quality** which needs recognition ; they do not necessary move around seeking for employment but they are the means themselves. Equipped by their own ideas they can do whatever they can to turn around the wheels of economy. They are the solution to this tragedy of unemployment. Should everyone posses this quality , unemployment would be eradicated for good. We need those who can combine entrepreneurship ideas when ever they execute their businesses/activities for Africa to move forward

### *Personal qualities of the entrepreneur*

As mentioned above, entrepreneurs are focused on creativity and ideas. Additional characteristics of entrepreneurs include the following:

- **Confidence in their ability to succeed:**

This is usually linked to confidence in the idea or venture in which they are involved. Entrepreneurs have an inner certainty that this is the right thing to do and that their venture will be successful.

- **Preference for moderate risk:**

Entrepreneurs recognise the risks involved in the venture and decide on the level of risk they are willing to take.

- **Desire for responsibility:** This is usually linked with wanting to be your own boss, but it is also a willingness to take responsibility for employees and for paying debts.

- **Energetic:** Entrepreneurs are people who are not willing to sit and wait for something to happen, but rather want to make things happen. They have energy that they need to use by doing things.

- **Ability to identify opportunities:**

Most people are involved in events that generate ideas for a new business, but entrepreneurs are able to recognise those opportunities and build their ideas around those opportunities.

- **Organising skills:** An entrepreneur needs to be able to organise business resources to achieve the business objectives.

- **Urge to achieve:** Entrepreneurs always aim to be special – they are driven to achieve their goals.

- **Ability to welcome feedback:**

Entrepreneurs continually listen to what people are saying and are willing to accept advice to improve their products or services. They always pay attention to any activities in the world for them to see what is new and always seeking for the information and education on how to improve their products or services. They have the ability of looking far ahead of everybody and introduce complete new ideas or products to the market.

If you had been following me from the beginning, you should by now be able to see that the solutions to unemployment does not lie in the hands of the governments but it is within you. You are the one to decide your destination. The information which were provided in the early pages which showed unemployment rate as per country had been provided as evidence that no government has ***the solution to unemployment***. The rates shows that even America is failing to curb it. So looking for a better government is not the solution at all. The solution to unemployment is not to be found in Britain either. Neither does South Africa has it also. Zimbabwe blames what they call poor leadership and lack of foreign investors. But Malawi has good governance but is found among the poorest countries in Africa. South Africa has

democracy and an **open investment policy** which allows any human being from any planet to invest freely in the country **BUT** unemployment remain escalating to scary levels. *Does **the solution to unemployment** real lies within the hands of the governments of this world?* NO ! So if the answer is a NO, why then will you not heed the message from this book.

## Opportunity

IN most cases , we fail to establish the real meaning of the word opportunity in as far as entrepreneurship and success are concerned. If we invite its meaning from the common dictionary with the aim of learning or studying this word so that it can be so helpful to our discussion. The common dictionary says that opportunity is a situation which makes something possible for one to do something which needs to be done . Or the possibility of doing something which is within human's control. So good are these meanings but little did we took time to study them so that we can understand what real an opportunity is. So after studying the meanings above , i discovered through intense research that we can not establish the real meaning of the word without inviting some four words which i am about to bring in so soon. According to my findings , i can only establish the meaning of the word OPPOTUNITY with the aid of these four words which are CHANCE , TIME , ABILITY and ENVIRONMENT.

### CHANCE

According to the common dictionary, is the occurrence of events in the absence of intention, just like an accident or meeting someone unexpectedly. Chance is the way events happen when they are not planned or controlled by human effort. A thief can get into your room when you happen (*by chance*) to leave it unlocked and unattended. Neither you or the thief can control this situation. It happens by CHANCE. So the thief will convert this chance into an opportunity when he/she uses the situation and steal from you.

### ABILITY

Includes inborn talents and wisdom, acquired knowledge and learned skills which enable one to do something so useful to the communities around him/her and the rest of the world. Something constructive which one is able to do which is well received by other people.

**TIME** is a plan ,schedule or arrangement which determines when something should happen or can be done. The duration of seconds , minutes ,hours or days under which all programs or



events occurs under the sun. Time is any period which two or more people agree upon for them to meet and do anything.

## ENVIRONMENT

The dictionary says they are the physical geographical features which includes land, rivers , mountains and the communities which dwell upon that certain land . And all physical features determines the type of investments and activities which are to be done upon a certain area . But i would like to take it a little further so that i will be able to explain my self clearly as far as the word opportunity is related to entrepreneurship and success. Environment (*according to business and entrepreneurship*) means all internal and external factors that affects how a company functions including employees, customers , management , supply and demand. Business regulation ,competition ,and strategies on how to beat competitions. This also includes factors like cultural , political, technical and legal conditions upon a certain LAND.

Armed with these illustrations, let me sum them up and create a short explanation about OPPORTUNITY. For a business opportunity to be fully realised one should be able to use **chance** which is provided by nature at the rightful **time** combining them with his/her **ability** to offer valuable or outstanding services or goods upon a certain a **environment** (*customers , land and all factor which were recently explained included*). For opportunity to be fully realised , people should receive well your services or goods with much joy and be willing part away with their hard earned cash accepting that your goods or services are equal to their money or have more value than the money which they gave you.

OPPORTUNITY is different from chance because it is controlled by human efforts. It is CREATED by you. You have everything which is needed for you to GRAB your opportunity in this world!! Sending a child to school is CREATING an opportunity for him/her to be employed somewhere in the world or be successful in this world through education. For a soccer team to score a goal or win a match , players should be able to **create** scoring **opportunities** by being well organized and play around the opponents goal posts . With the playing field, football match official the technical team , supporters and football-lovers as the **environment** which can affect the whole game . Their **abilities** are very vital for them to win upon a certain period/**time** and any silly mistake done by the opponent's defenders is **chance** which need a combination of the other three words for it to be realised as a scoring opportunity. The technical team , substitutes supporters and the eleven players in the field should be unified by a common goal .....a desire to win the match. I will talk intensely about desire in later chapters for now let me explain something about **opportunity**. If they lack this mutual coordination , they will definitely fail to

create a winning opportunity. There is no all time winner in soccer but the ones who would be more organised than others upon the 90 minutes period will definitely be crowned champions

Scoring **opportunity** is CREATED by many attempts to shoot the ball into the goal posts. By attacking more from different angles and playing more in the opponent's half. So investment **opportunities** are created by many attempts of providing goods or services to the customers despite many disappointments of being turned away or rejected by potential market base. You have to wrestle for a market share. **Chance** is where the opponent's defenders make useless mistakes which are beyond their control (because nobody can control or avoid a mistake) by the same token CHANCE of investment is where natural disasters like drought and diseases affect a community or nation then one will provide solutions to the affected. It is so evil an idea to create problems then come with solutions to those affected and pretend to play Messianic roles while you are the architect of the problems. But to provide solutions to problems which were created by selfish people like politicians when they cause wars and instabilities or giving solutions to natural disasters which happen without human's intend its very noble of an idea. The author totally denounce anyone from creating problems as a chance of effecting a business opportunity in his/her favor. That is completely WRONG. Money and wealth should be attracted by honesty , fair and acceptable means for one to be recognized as a rich and influential person in the world. One should not burn my house then come with fire extinguishers and pretend to sell a solution then boast of *creating business opportunities*. Identify existing problems which were caused by nature and some selfish people and turn them into investment opportunities by offering solutions. Like now , Uncle Bee had seen the problem of unemployment and had complied everything in this book in order to offer a solution to unemployment.....he did not created the situation of unemployment first in order for him to come with this remedy. So if you happen to see someone selling this book, buy it with much joy because it is bringing forward a solution to a problem which i did not created. The one who introduced traffic lights came in with a solution to a problem which he did not created. Neither was it deliberately wielded by those who invented the engine powered wagon. So it was a *good problem* which suddenly emerged during the process of introducing a solution of connecting distant places together in an easy and faster way.

Just look around you and identify problems which you are able to give solutions to and sell them to the world. There are a lot of problems around you which need you to come with purchasable products or services in the name of solutions. I can not mention them because i do not live around your neighbourhood , the problems which may arise there are far from my sight because remember i am no superhuman.....i am just mortal like you. But what i am very sure of is that there are a lot of problems which arise everyday in that place of yours which needs you to transform them into products and services. OPPORTUNITY NEVER KNOCKS ON A MAN'S DOOR .....A MAN MUST COME OUT OFF HIS BLANKETS AND HUNT IT. If you are not employed, before you can look away from yourself and identify problems to solve, look within

yourself and work hard to give yourself a better or best solution to your joblessness. This might be a chance which awaits the invitation of the other three factors for OPPORTUNITY to be realised.

If you are not employed, this might be a good chance for you to work towards employing or deploying your self to the world. Real entrepreneurs are able to realise new markets and introduce completely new products to existing markets because it is their duty to know the problems being faced by people and mold them into products and services. This is one quality which separates entrepreneurs from the majority of so-called business people. The common business person waits for demand to arise and start to take action while real entrepreneurs are able to identify those products or services which would be in demand in the near future before demand arise. This will give them enough time to visit several suppliers and compare quality , prices and terms of sales before they are forced by demand to act in a hurry. Your joblessness can be a good chance if you can use that time which you spent hanging around with the youths who had given up to search for solutions to sell to your neighbours.

Chance can visit you in the name of a misfortune which needs the combination of all your senses in order to turn that predicament into a money making idea. My joblessness had inspired me a lot. It rewarded me with enough time to ponder about myself and how best i could overcome poverty. It enabled me to have many days and hours of studying and trying different ideas and activities some of which failed to pay me or paid me while other ideas are still pending projects as they required large sums of money which i am raising as the clock moves on. I was able to learn and unlearn a lot concepts about money making activities and social life. An entrepreneur always occupy him/herself with activities which bring in monetary value in turn while most people are satisfied when they hang around doing nothing of value but to complain about life and its hardships. We were given this world, we have to make the best out of it.

Failure is a choice which is determined by your day-to-day actions. Nobody owes you anything in life.....you owe yourself a great achievement, happiness and joy. Get up from your slumber and work . Develop your own ideas which you can sell as products to the world. Start small , but aim BIG. A dollar earned is more than a million dollars in your imaginations , it will remain a pie in the sky until you start to work with vivid and accurate imaginations towards its fulfillment. Half a loaf is better than nothing and it is true but it is cowardice to be satisfied by that half while the world has plenty. You must find where the other half is and claim it. It is yours. Do not be too comfortable by your current position , always dream for more. The world is being built by ambitious men and women who are not satisfied not from a selfish dimension but they had since discovered that the wold has more and they are determined to claim everything they need in life.

The secret to success knows no special date , places or a certain amount of money. Successful people begin anytime , anywhere with any amount of money they might be having at any particular moment. Start where you are with what you have. It is your duty to identify what is

needed in that particular area you resides or to identify what is in that particular environment of yours which might be needed somewhere else and supply it to communities. Come-on degree holder, shake off that degree status and that shyness , do whatever activity which can pay you, otherwise you may spent the rest of your life seeking for a job which will never come your way. You had already spent valuable time at school trying to acquire the education you are pride of today , so are you to wait until eternity for a job of your choice? We have lawyers who became football players and doctors who became musicians when they failed to secure employment in their respective studies . They did not sat down and moaned but they invented other options which made them heal the wounds of unemployment. They invented themselves and became new characters who knew not about their previous statuses at school. You think of going to the United Kingdom or United States of America. Have you not read the information on first passages of this book where the author established a chart explaining about unemployment expressing that not even the richest countries are safe from the phenomenon of joblessness. Listen an American rapper by the name Tupac Shakur in his song called 'Changes.' He mentioned that ,*"they (the government) have money for war but they can't feed the poor. ....suddenly no hope for the youths even no hope for their future"* this phrase describes a lot about unemployment and poverty in the United States of Africa. Another raggae artist famously known by the name ( *not his real name* ) Buju Banton blamed the Jamaican government in his song 'Untold Stories' when he said that the youths are full of education which *"gonna play no role."* and the presentations on the first pages proves these two singers correct. Joblessness is everywhere. That is why Americans , Chinese, Indians and Europeans are scrambling for Africa, but in turn, Africans are busy applying for travel visas to go to their respective countries. What a shame! Are we brain washed? What is it that they see in Africa which makes them scramble for our continent. Something which Africans can not see. Are we so blind such that we fail to see opportunities which are in our respective communities. If travel restrictions can be removed, Africa will loose much of its workforce as they would go to the Western countries and be enslaved for a salary. WAKE UP AFRICA and realise opportunities which are in your hands!

Meeting the love of my heart who later became my wife was by chance.....by accident to say it in other words. Neither did i have the powers which effected the cause of our sudden meeting. And i think everybody agrees with me. I happened to be where i was on that day which we met due to conditions which were far from my control and i could not control the situation which made her to be where she was on that very day . CHANCE is the only word to explain what made us to meet. We met in a bus after being disappointed by two buses which left me a victim of being a latecomer at work. And there came another bus which came so late and found me deeply worried and frustrated. But who knew that i would find someone to fill up an empty space in my heart? So what did i do? I was able to utilise that chance by proper timing plus the ability of speaking so eloquent and charming enough to convince the heart of a stranger women whom i happen to sit next to in a bus. Taking the bus as the place or **ENVIRONMENT** , the lateness of it as the **TIME** and the vacant seat next to her as the **CHANCE** ,

my **ABILITY** to sell my personality to a feminine being who knew me not ever-since her existence on planet earth. ....all these factors enabled me to grab a golden **OPPORTUNITY** for a lifetime which transformed me into husband and father while she became a wife and mother. That was how i blended chance with other three factors which are needed in order for one to fully realise the FULL RECIPE OF OPPORTUNITY.

Now that you understand what opportunity really means and requires you to do. Can i bring in a clear example of an opportunity which needs you at this moment. The unceremoniously departure of white farmers from Zimbabwe due to a fast track land reform program by Mugabe's government can be opportunity to some of us. In as much as i condemn the move, my knowledge compels me not to dwell on the past if we are to control our future. The other point which comes to me is to look for the better side of every situation as we had been encouraged to turn every problem into purchasable products and services in the previous passages. Yes , most families lost their jobs as permanent or seasonal farm workers and it is so sad. But i am not going to dwell on the dark side of the story for too long. Farming is a business which does not necessary require vast knowledge and large sums of money as capital. So why do we fail to seize this opportunity right now. Why are most people starving while Zimbabwe has large acres of fertile land. We must not cry over spilled milk. To expect white farmers to come in Zimbabwe in the near future is but a dream which may not come true. You have what it takes to feed the nation. Invent yourself into a farmers. I know that most people like the author had failed to get those farms mainly because the system was so selective. But those who had the privilege of getting the farms are our relatives, friends or fellow neighbours. Let us make strong relations with them, they have the land then we must come with knowledge and money. Let us form partnerships with them and spin the wheels of agriculture forward. Farming is a business which need no special skill in most cases. I am a farmer by birth. I know how to grow tomatoes , cotton , maize and wheat among other vegetables but i did not acquire that skill from any school.

Young people must now approach those who have farms and discuss how best can they use certain portions as useful as possible. Farming was the major economic activity and employer in Zimbabwe and now our youths must resuscitate it. Come on degree holder, shake off your academic status, pick up the hoe and till the ground otherwise you will wait for decades for your dream job to come by and it wont. I once said that i wont give you any suggestion about what you should do in order to improve your financial status but i feel compelled to explain something about this opportunity which many fails to grab. Just sit down and think why those evicted white farmers are still moaning about that incident even for decades now. It is a misfortune that i failed to obtain figures of the profits which white farmers were obtaining during their time. But the writing is on the wall, they were rich and famous that is why they are still crying even today. Farming is able to raise anyone from poverty to a famous and influential person in the world. I know that everyone agrees with me that every household in Zimbabwe and most parts of Africa is benefiting directly from their farming activities. You were probably raised from farming. Most families were/are able to send their children to school because of

farming. We have to change our common mindset which made most people to view farming as a culture or norm ought to be done in rain seasons and approach it as a business. Yes ,our fellow liberators were given large acres of land which they can not full utilise but how long will you laugh at them for failing to do what the white farmers did. So now, in numbers, approach those who have farms and rent out from them. Agriculture is our identity as Zimbabwe. We are the bread basket of Africa. Zimbabwe has fertile soils, favourable climate suitable for a variety of crops , conditions which are not found anywhere in Britain and other parts of Europe . This is an opportunity! If those who were given farms are failing to feed the nation , this is an opportunity for you. If they are failing to utilise their respective pieces of land, approach them and secure deals which will enable you to use certain portions of their farms. If you do not have money, remember the counting concept. Invite several people and pool funds as a crowd. Together we win, alone you/i loose. The solution to unemployment is not to look for employment but to recognise every opportunity which might turn you into an employer and seize it. If there is nowhere to go , just go anywhere! If there is nothing to do , just do anything. Do something now! Remember nothing is changed until it is faced. As this book is targeting most youth around Africa. I know that most youths in South Africa, Botswana, Mozambique and across SADC are still looking for employment and are failing to understand what agriculture real means to Africa. On the same note, if they happen to come across this book, i pray that this passage about farming can be useful to them. This is a call for economic freedom because for long we were made to believe that the solution to poverty is employment.

Come on Africa! Apart from importing and selling finished products, we should be producers of those products. Apart from importing second hand and new clothes into Africa, we should start to manufacture them. It is time some of the youths join hands with local tailors or dressmakers and produce clothes which have an international recognition and start to export them. I want to see people coming together to form cooperatives, and companies and produce cooking oil, bath soap washing powder and body oils. We must have parallel structures which are able to compete with Unilever or other multinational companies. Most foreign owned companies in Zimbabwe had shut down and some of our people should seize this opportunity. Among all, you must pay attention on the following passages where i wrote about the unconquerable principle of decision, discipline, desire and determination. Much of interest , you must learn and do all what is taught on the lesson about discipline. That part has everything one needs to build a sustainable business empire which can stand up to the last generation.

Lastly on this book , i am going to discuss about the unbeatable principle of four D's which are required by one who need to be effective in the journey of wealth creation

These are :::

1. Decisiveness

2. Discipline.

3. Desire

4. And Determination

Before i can explain what each factor has to do in money making activities, let me establish their definitions.

- **Decisiveness** is a word which comes from the word decision. Hence by establishing the meaning of decision we would have automatically done the same to decisiveness. So decision is a choice that you make about something after thinking about several possibilities or a conclusion , resolution reached after a careful consideration of some or most possible factors. A choice made between alternative courses of action in a situation of uncertainty especially when two or more possibilities appear to have equal consequences . So decisiveness is the ability of good judgment whenever two or more options appear to be equal.
- **Discipline** is a training that makes people more willing to obey or more able to control themselves, often in the form of rules, and punishments if the rules are broken, or the behaviour produced by this training. A process of controlling one's behavior and actions, either through self-motivation or through teaching and punishment. The ability to control yourself or other people, even in difficult situations.
- **Desire** is a strong feeling of want or wishing for something to happen. A strong wish to do or have something. Desire, wish, want, crave, covet stresses the strength of feeling and often implies strong intention or aim. (a desires to start a new life). A wish which sometimes implies to a general or transient longing especially for the unattainable. Desire is a strong irresistible feeling of want which can became part of your emotions , daily thinking and affects the heart and mind.
- **Determination** is firmness of purpose or a quality that makes you continue trying to do or achieve something that is difficult to attain . The act of coming to a decision and fixing strong attention on a certain activity , project or purpose. In my words, determination is going until your legs lose feeling, until your arms break. Determination is the quality that you show when you have decided to do something and you will not let anything stop you.

So the first word which considers your destination is **decision**. Without decision you have no aim, purpose or goal in life. Without decision you can not start any project or those that you are in are bound to fail anytime. Decision has to do with choosing ideas and options which you must implement on a certain activity or project for you to prosper. Decision can enable one to overcome problems when they arise on or at his /her work place. Indecision had caused individuals and companies to loose millions of dollars by failing to implement fruitful decisions

in their enterprises. Indecision had caused many to stay on a boring and low paying job for a lifetime. Decision is the rightful invitation of noble ideas into the mind under which one will carefully choose the next step. Most people who were very quick to take good decisions at school, in life or at work had prospered in business and social life. Come on, sit down in a comfortable place and play around ideas until you decide to take action on one of them. Decision is nothing without action. So in other words, decision is making a move upon an idea. And if that idea is a good one, then one would have taken a noble step in life.....a great stride i say. The first step in life is to have a good decision of what you want to do, who you want to be in life. Most companies can take months or relative longer periods before taking a decision. Courts of justice can take longer periods before making a final decision. These few examples are printed only to prove a point that a decision is very special. Do not be too quick to take decisions otherwise you might ruin up things but do not be too late. Do not take decisions out of fear and in hurry because all decisions which were taken under these two factors were bad decisions. Rise up now, it is time to make a move. Most people who failed to make it in life are/ were very poor in making decision if they happen to have any decisions at all. In business life, knowing exactly what you want in life is the first step to your glory. **A firm purpose in life is unbeatable.**

What more can i say about decision? When making decision, you must write some several options on a piece of paper or pocket book. Then carefully analyse every possibility on each of the shortlisted ideas. Carefully weigh and value these possibilities and underline those that are on your favour. Be very true to yourself. Know your situation and that of your community or environment. Visit the passages where i wrote about opportunity, you will see how you should react to problems around you and transform them into business ideas. I am not going to repeat them while it is so easy to flip these pages backwards. Indecision and poor decision had caused good men and women who had the privilege of living on planet earth where God had poured all types of riches to die as poor men and women who experienced regrettable situations in their lifetimes. Lack of decisions and poor ones had caused many would be millionaires, educated and non-educated humans to live lives which are worse than those of animals. Poor decisions and lack of them had caused many adults and youths to be homeless and spend their wholesome share of lives begging in the streets. Many had been locked in jails also because of poor decisions probably taken as a result of anger and lack of good counseling. Do you want to be in jail or a homeless beggar? I know that your answer is **NO**, and that is why you had explored this book from page one up to this very passage. Neither did those who are homeless and begging want to.....it is a result of circumstances which they failed to control by making good decisions. They allowed circumstances to control them instead. They are what they are because of wrong decisions they made. Invite good decisions and be different to them. But i did not encourage you to be proud and selfish to them, if you happen to meet their kind, please may you offer any kind of help you can. Remember, '*there is more joy in giving than in receiving*'. And God is more delighted when those with means are helping those without means. You do not want to be homeless, then take a good move now. ACT.



You Choose, you Decide you have determined your entire life up to now by the choices and decisions you have made, or failed to make. If there is anything in your life that you don't like, you are responsible. If there is anything that you are unhappy about, it is up to you to take the necessary steps to change and improve it . As the president of your own *personal services corporation*, you are completely responsible for everything you do, and for the results of what you do. You are responsible for the consequences of your actions and your behaviours. You are where you are and what you are today because you have decided to be there. In a large sense, you are earning today exactly what you have decided to earn, no more and no less. If you are not happy with your current income, decide to earn more. Set it as a goal, make a plan and get busy doing what you need to do to earn what you want to earn. As the president of your own career and your own life, as the architect of your own destiny, you are free to make your own decisions. You are the boss. You are in charge. Program Yourself With Goals. Your subconscious mind functions best with clear goals, specific tasks, deliberate measures and firm deadlines.

The more of these with which you program your subconscious computer (*in your brain*), the better it functions for you and the more you will accomplish in a shorter period of time. As you set your goals and begin moving toward them, it is essential that you establish a series of benchmarks or measures that you can use to evaluate your progress, day-by-day and hour-by-hour. The more clear and specific the measures you set, the more accurate you will be hitting your targets on schedule. Your subconscious mind requires a "forcing system," composed of deadlines that you have imposed on yourself for task accomplishment and goal attainment. Without a forcing system, it becomes easy for you to procrastinate and delay, and to put off important tasks until much later, if at all. There are three keys to peak performance in achieving your goals. They are **commitment**, **completion** and **closure**. When you make a firm commitment to achieve a particular goal, and **you put aside all excuses**, it is very much like stepping on the accelerator of your subconscious mind. You will be more creative, determined and focused than ever before. Great men and women are those who make clear, unequivocal commitments and then refuse to budge from them, no matter what happens. Completion is the second ingredient in peak performance. There is an enormous difference between doing 95% of a task and doing 100% of a task. In fact, it is very common for people to work very hard up to the 90% or 95% level and then to slack off and delay the final completion of the task. This is a temptation that you must fight against. You must continually force yourself, **discipline** yourself, to resist this natural tendency and push through to completion

Having understood why decision is so important , then let me explain how **discipline** is an important component to the equation which leads one to a prosperous life. Armed with the definitions which were established above. It is a training that makes people more willing to obey or more able to control themselves, often in the form of rules, and punishments if the rules are broken. Amplifying these definition , this shows that discipline has more to do with good

behaviour. So for one to have this type of discipline he/she has to be trained or train him/herself in order to acquire it. Like any skill, thanks to the laws of nature, discipline can be learned and achieved by anyone who needs it as a skill of survival in business and social life. You have to make it your desire to have good discipline. If you have good discipline, you can gain trust from everyone whom you deal with; bosses, customers, employees, workmates, banks, money lenders and the general public. Just see how one can benefit from the word discipline. Discipline will enable one to be honest, fair, trustworthy and humble and lead him/her to win good relationships, mutual trust and partnerships ties in the business world. It enables you to respect others while in turn they will respect you and the process will boost your self confidence. The idea of doing to people what you expect them to do to you. Discipline will enable one to build a good reputation. A good identity for your business. While indiscipline has to bring a crowd of negative effects into your life and business. With discipline one can be able to treat customers so well especially when they come with complaints. This will further enhance good relationship and expand your customer base. On the other side, indiscipline will chase away customers and reduce people's confidence in you, your products and services. Good discipline can help you realise new markets as those who are happy by your treatment will advertise for you to their communities, family members, friends and the general public.

I should be writing about discipline as a last factor because I can not explain it clearly without bringing the reader closer to business activities, customers reaction and how to gain peoples confidence. The issues which you will face only after you venture into some sort of enterprise. The explanations may confuse you due to the point that they seem to communicate with those who are already in business and entrepreneurship but it is so important to know about discipline before one even produce or sell any single product or service. Discipline is the major factor which decide whether your business will survive until to your last generation on earth. Discipline should be part of your code of conduct and should be practiced by people who has to do with your enterprise save for customers, they will remain correct as long as they are dealing with you and your workmates. This statement survives from the first date of planet earth's existence to the last generation on earth. So before you venture into any money making business which requires you to deal with the second person, you have to master yourself on discipline. You also have to master discipline in saving money. Yes saving money needs a lot of discipline. Knowing that discipline is controlling yourself, you have to control your behaviour, emotions, anger and spending habits. Discipline is so important to business because without it one can loose millions from potential customers while at the same time will fail to gain trust from the public. Indiscipline can cause one to be careless to the extend of failing to save money and pursue a dream until it is fully realised. It is the reason why most projects were left half done or half complete because its absence will cause aspiring entrepreneurs to lack persistence.

So important is discipline that without it one will fail to be patient on customers or in marriage and will to reap unbearable consequences of pain, poverty and regret. It enable one to have a good attitude, good approach and be able to handle every situation which arises between him and the other person amicably. Discipline can also make people want to buy from you even if

your products lacks an excellent quality because they simply have trust in you and they know that you are able to hear their tastes and complains. This will enable you to hear from them and work towards improving your products or services . Indiscipline can cause one to spent years in jail for crimes he/she may have committed or falsely accused because his/her character would fully suit the person who has potential and capabilities of committing the charges being laid against him/her. Good discipline will build good character, trust and is enhanced by proper dressing. You have to change the way you dress and speak in order to maintain good discipline which can help you gain people's confidence, attract some money and other forms of wealth. You have to know that whenever you want to achieve something which you have never achieved before , you must become someone whom you had never been before. If you want to have discipline which you did not have before, you have to undo , unlearn or shake off all habits which makes up your current character then begin to do , learn and attach to a new character which you want to be. So true and beneficial is this statement to Christians. '*You have to be born again*' and become the new person i am trying to build here for you to be a successful entrepreneur.

Now that you have **decision** and **discipline** then **NOTHING CAN BEAT DESIRE AND DETERMINATION**

May the definitions of these two words be repeated once more. Desire is a deepest feeling of want which come from the bottom of one's heart while determination is the act of coming to a decision and fixing a very strong attention on that project , purpose or goal. The act of going until your legs lose feeling, until your arms break. A strong attitude of doing until one completes the project or fully realises his/her dreams. Knowing what desires and determination exactly mean in your life then **NOTHING CAN BEAT DESIRE AND DETERMINATION !** And i mean it. If you really have a strong feeling of want and be prepared to go for your DESIRE until your limbs are ripped off, no doubt the you will grab your dreams in this current life. **Determination;** a quality that makes you continue trying to do or achieve something that seems difficult to attain had never failed any man under the sun. It is the only drug that is used by those whom we see on top of us today. They had never failed to try. And remember that failing to try and laziness are the best combination which makes up the recipe to failure. Failing to try is trying to fail..... (*read the statement once more until you discover its meaning*) NEVER FAIL TO TRY. Let me send you back to a grade one song.

**Try , try, try again.**

**And if you fail try again.**

If you had already made a decision about what you want to achieve or who you want to be in the near future, then ask yourself the factors or conditions which are or may prevent you to became who you want to be or achieve what you want in life. If your desire is to have a nice house, then what is standing as a barrier between you and your dream house? Answer very frankly to this question. A problem identified is half solved. Identify those factors which affect your progress and work over them. Desire plus determination will make you a good and accurate dreamer who knows exactly when he/she will achieve this or that. We were told not to cross the bridges before we reach them but the world is being run by people who did not only

crossed bridges which were far ahead of them but they also realised the need of bridges and built them before the majority even realised the need of a bridge in their pathways of life. It is good to have dreams but what is important is to do something everyday which can enable you to fulfill that dream. The world is flying today because of the Wright brothers who failed to accept that flying was reserved for birds and angels. So they made it their desire to fly and followed steps which made it possible for people to cross over the oceans in the middle of the air. Nothing can beat desire and determination! Those who do not have desires have no goals, ambition and direction in life. That is why the author had spent time explaining about DECISION, a quality which one must invite before he/she steps into the world of wealth creation. You have to know what you want. Come on! What is barricading you from success? Is it poverty, government or war.

Remember Uncle Bee does not buy any reason which try and shove blame on the government. Because if we can trace our history so well, we will discover that even in the bible we had ruthless kings like Herod, Pharaoh or Nebuchadnezzar. These kings were self centered and heartless but those people from ancient world were able to be rich if they wanted to. And the richest man who ever lived during the ancient times came from Babylon where the heartless Nebuchadnezzar was king. Of modern day civilised world, Iraq, Iran, Palestine and Israel are hottest war zones ever in the world but do you know that Arabs are on top of the world as far as wealth, technology and invention are concerned. China's harsh conditions during the Chinese revolution later made them so wise, strong and innovative. What problems are you facing which in turn kill away your purpose and ambitions in life instead of making you so strong? Problems should be able to make you not break you. Identify those problems and turn them into goals.....bridges you should cross in order for you to grab your desired goal. Again I say, nothing can beat desire and determination. Just focus on this phrase and read it as many times as possible. Write it in bold letters and put the statement somewhere you can see every morning, day and night. Read it as many times you can every day until it takes roots into your subconscious mind to extend that you will seem to play it from the mind where ever you are. Try to focus on your desire and write it next to the statement. Be addicted to your desire to the extent you will see no other purpose of your existence in this world other than to fulfill that sole ambition. Think of your desire wherever you are. CARRY IT EVERYWHERE YOU GO! But do not let your focus on these goals turn you into a lonely and strange person, be cheerful and happy to everyone.

Remember that the author is a God fearing person whose writings are not aimed at driving the readers away from their Creator. **So the same way you will be addicted to your goals, remember that GOD expects you to do more than this to Him.** Nothing is changed until it is faced. Take all those problems in your life head on and fight them. Nobody is prepared to fight for your own battles. Laziness, indecision and lack of ambition is equal to death. This combination will throw your life into a bottomless pit and never to be redeemed again. Remember the story of Jesus about the Master who gave his three servants some talents. By then, the talents were in the measure of gold. He gave the first servant *five talents*, the second one *two talents* and the third *one talent*. The master told his servant to see what they had to do with the talents as he went away for a while. Then the master went away and came back from his trip. He called his servants together and asked what happened to them while he was away. The first one said, master, from the five talents you gave me, I put them to work and was able to multiply them into ten. The second one also told the same story for he had multiplied his two talents to four. Then the third one has a lot which we should focus and learn to avoid such a mind to cohabit

with our habits. He said, *'master you are a coward who reaps where he did not sow. I took your talent ,carefully wrapped it and buried it in a hole so that i will be able to give it back to you when you come back. Here is your talent, i did not loose it while you were away.'* The master then ordered the one with ten talents to take that talent away from him. Now see that laziness, indecision and lack of ambition adds up to stupidity, being broke and poverty.

What do we learn from the ancient story? The one who buried that single talent was stupid hey! But it does not end there, we still have a lot of people who are like or worse than that stupid servant. People who have no desires and had buried their talents in forms of skills and knowledge under the ground. More worse , their failure to realise their purposes in life will further bury down their potential deep down the ground. They will be unable to dig them up and recover them. More worse in this world of competition , any idea which you fail to embrace and use will be used by other people and you will tell the world that you were the one who thought about that idea. Do not tell the world what you are capable of doing ..... Just do it. People can not believe what they hear but will embrace what they see.....the products of your hands. **JUST DO IT!** It is a law of nature that by use you gain. Those who want to win in athletics have to practice everyday preparing themselves for a single event. If you want to gain weight you do not sit down and eat a lot of food but you have to work tirelessly everyday. You sit you shrink , you work you gain. That is nature you can not avoid it. Trying everyday to develop your skill is better that waiting for a skill to develop itself in you because one will have to wait for a lifetime. Make it your desire to acquire any skill and work tirelessly towards improving it it. Be determined to pursue it to its fulfillment. Remember nothing can beat desire and determination. Having desire without determination is like a tourist with an incomplete map, you do not know where to go while having determination without desire is like a ship without radar and campus the ship will spend ages sailing round and round until its burn out all the fuel which should spin its engine until it reaches the shores of its targeted destination.

The stupid servant, like the majority of modern day poor people had to find reasons to bury the talent which was given to him. Likewise , most people have reasons why they are failing to make it. They blame their governments, their masters, friends, enemies and family members. They blame the governments when prices goes up. They blame their masters for not increasing their wages. They blame their friends and relatives for not helping them out from debts or with advice . They blame their enemies for fighting and criticise them. As a result they will focus on these situation and loose focus on their goals and purposes in life. They will bury their skills and talents deep down the ground. Worse still, unlike the stupid servant who remembered where he buried the talent which was given to him, they will forget where they buried theirs and will spend the rest of their lives globetrotting in search of their lost hope. The talent story is from the bible and i had just seen it relevant to our discussion today. Remember that the bible has a lot of concepts which can help you to be prosperous in the world of business life. Take it and read it. My point here is to plant a seed of desire and hope so that when you are determined to achieved your goal, you will definitely do so. Have a sold focus on your goals! If you want to be a football player , you must own your own ball. If you want to own a car , get a lot of information about cars . Visit nearest car dealers and ask for prices. Then know exactly how much you need in order to buy the car of your dreams. Start to save money at intervals be it weekly or monthly whose purpose is to buy that dream car of your choice. Be very strict on this . Write down the amount of money you intend to raise for a certain period and see to it that your plans are meeting the targets. You have to be very worried and concerned when you miss your target even by a slight gap. You have to know what caused you to miss that target and try to avoid

such scenario next time. That is where determination would have put to work. Determination is forgetting everything and putting your goals first. Pushing through criticism, fear, thorns, hills and pain until you reach your desired goal.

Determination is when you make it a habit to be so strict with what you want and never allow any temptations of impulse buying or playing hero by solving a problem which was not necessary yours or which demanded no emergence at all. Most of the problems which does not demand you to act on emergence are those which are faced by the church as a whole or church members , friends and relatives while you were not ready or prepared to solve them at that very moment. Again the author is not encouraging readers of this book to be selfish and heartless. Bear this in mind that, *'blessed is he who gives than who receives.'* the lesson about discipline had taught you to be good to every man. Your desire to be rich should not create a selfish man or woman out of you. Be humble and so caring to other people. Desire and determination can be well explained when a young man wants to marry. He first identifies the woman of his choice. He seeks for all the information which might be helpful in their relationship. What she likes , her ethics , culture , behaviour and the like. He makes it his business to know all this. He tells his heart that , *'this is the one i had chosen from the rest of the world.'* Once he makes that decision, certainly **NOTHING WILL STOP HIM** . He will be prepared to face every obstacle which will try to hinder him . He will break any barrier which will stand between him and the woman of his dreams. Because of his determination which is built on the foundation of strong desire, no man made efforts or actions will be able to stop him. Even if the girl might try to disappoint him by playing silly tricks as normal and well behaved girls does, the young man will soldier on by converting every barrier into a goals. He will find solution to every problem which arises. If communication is a problem , the young man will device means to break through that barrier. If the woman has no mobile phone or permanent place of residence, the boy will make it his business that the woman gets a mobile phone or find a permanent place to stay. In fact the young man is prepared to loose some money in order for him to win the heart of that woman. All this comes from the irresistible force of desire and determination so that nothing will stop him.

If you are in love or married, you know what i am saying. You know how you soldiered every barrier which stood in between you and your loved one. And if you have not come across any challenges in the way to your marriage , i am very worried of you because most marriages which had no barriers during their early days, are bound to face lifetime problems which may lead to separation or divorce .You also know how you invented your own tricks in the way of battling out every barricade which prevented you to be with the woman of your desire. Flip back those pages which has to do with the battle you fought in order to win that woman and read this passage once more. Very slowly for this time. Replace the word woman with one of your desired goals. You know you have conquered all enemies who made it their business to stop you from marrying that woman whom you call wife today. How then will you fail to conquer every enemy in the name of problems, conditions and situation that stand as barricades between you and your desired goal. Come on ,stand up and fight this battle once more . Resurrect that power of determination which you once have when you fought the battles which made you to be husband and father today! Remember nothing can beat desire and determination. The only problem is the lack of either of them when one work. Just look around and THINK . What one thing you can do better than others in your neighbourhood or community. What one thing you can do to change things for your better. So now **decide**, have **discipline** , have **desire** and be **determined**. Take a few steps everyday towards your desire. I do

not want to limit your mind and push it to a small corner of my own imaginations and understanding about what you should do and what you should not do. I just want to plant a seed of desire into your mind. With this desire , if it is so strong enough, your daily actions will be transformed and focused on your CHIEF AIM in life.

This piece was written so that people may find solution to unemployment. But let me take a short time to inspire Christians who want to go to heaven. When the likes Peter and the rest of the apostles desired to go to heaven. They made it their business to do everyday, steps which they knew were necessary for them to be in favour of the LORD. They were prepared to die for the WORD of which they did. They spent sleepless nights and restless days. And the Christian community believes that they are the saints who are worthy of imitation if one wants to see and walk in streets of gold in new Jerusalem. Daniel and his friends were prepared to be put in lion's den and in blast furnace of menacing fire because they desired to Worship GOD . They seem to have written in their hearts and minds that , 'COME WHAT MAY, NOTHING COULD STOP THEM.'" they were prepared to face all kinds of torture as compared to loosing focus on their DESIRE. By the same token, you should do the same to your desires. Be prepared to use all your energy, skills and wisdom until you MAKE IT. REMEMBER , NOTHING CAN BEAT DESIRE AND DETERMINATION

## **FINANCIAL WISDOM**

Allow me to share you a few secrets about money. Money is a resource which everyone is looking for, but the secret which most people are not aware of, is that money do not just come. It is attracted by an environment one would have created. Instead of pursuing money, pursue an idea. Again that is why i discourage people from gambling? It is because in gambling, people would be pursuing money in its cash form not ideas. Most South African youths thinks that playing dice games and betting is the best way to have money to the extend they will not seek for employment at all. Neither will they come up with business ideas. They would rather be engaged in criminal activities such as armed robbery. But what surprises me is that even if they can rob a bank, two months down the line, they would be penniless and would want to rob another bank. The reason being that they lack ideas which could attract money or help them keep the money from robbery for a lifetime. No matter how hard i try to discourage some of the youths who have a chance of talking to me do away with gambling ,they will not heed my calls. They do not know that the one who came up with lottery ,soccer, horse racing bets, and other gambling methods has seen it as a best idea to enrich himself through other people's hard earned money. Money is attracted to ideas. They lack those ideas and decide to give it to someone pretends to be the one who has the *solution* which can give people financial freedom. In this case of gambling , you must know that gambling is a chronic disease which does not select any race, nationality or tribe, it is not limited to South Africans alone. Everybody must stay away from gambling. Try to learn how money circulates from one person to the other , in any given community or a group of people. You will see that it will exchange hands because one

will give it to the other one with ideas which the former does not have or can not execute at the moment due to other commitments. If you do not have any idea, you will not have money. Money does not stay in the pockets of one person, it circulates. Just try to learn something when you receive money. What would have caused the one who would have given you that money to give you? The answer is that you would have sold ideas such as your skill , a product or a service to that person. In all cases, that money would have been pulled into your pockets by your ideas. And you will later pass it to another person if he/she comes up with something you need, an idea which you do not currently have.

No one owns money, no one has power over money. The only thing that has power over money is an idea. An idea is the power of humanity over money. When you have an idea, you attract money but it does not mean to say you are going to have it forever. Keep on improving and upgrading your ideas , research for new ideas, because money is attracted to best ideas. That is why people believe that money comes and goes. When money leaves your pocket, it goes to someone with a better idea than yours. If you want to have money and success in life be a problem solver. Invest in ideas by seeking for more information from books and successful people. Be a reader! Readers are winners. Do a survey on how best can you sell your ideas to a particular community. Look for problems and turn them into opportunities. I mentioned this in the lesson about opportunity. There are a lot of businesses which were once successful but they are now history because they lacked new ideas on how to improve their products or services. In the end , customers were disappointed and looked for other suppliers. Every rich and successful person started with an idea. Clothes we wear , chairs we sit on , the light bulb which gives us light in the night , automobiles and everything else started as an idea. So there is a need to come up with an idea which can attract money. *Money is a product of thoughts and ideas which were put to action.* Take note of the italicised sentence. The most critical thing needed in life to be successful is not money or anything material but just an idea. Money can be stolen but ideas and skills are yours forever. Take a deep look into your life and be true to yourself. How many ideas have you came up with and how many have you pursued? Do not blame the economy , the government or anyone else, blame yourself and your thinking. Your thoughts made you what you are. Change the way you think and start thinking positively about your life and make progress. Invent ideas. Money is always hidden behind an idea. So before Uncle Bee waves you goodbye, let me take this moment to discuss with you some common mistakes which are made by many people in life whenever they deal with money issues.

- Money Mistake: 1.

Never borrow money with interest to start a business (except for salary loans); only borrow to grow your business that is when it is necessary. This is because business takes a long time to gain ground and begin making profit yet most loans are payed back a month later from the date



they were borrowed. Hence, never borrow to start a business expecting that the business will enable you to pay back the borrowed money including the interest. Never make it your habit to borrow money from friends or and relatives because you might unnecessary pile hips of debts onto your side. Paying back a credit is always painful.

- Money Mistake: 2.

Never spend any money before you have received it. Do not even promise someone money based on a promise you had been given by someone else. Do not believe somebody who promise to give you money the next day to the extend you will buy goods on credit hoping to pay up when the promised money comes. Most of these promises had never been fulfilled. Never unnecessary buy goods on credit because if this becomes your habit , it will be so hard to do away with it. You will end up working for your credits and have no savings at all. Enslaved by credits!

- Money Mistake: 3.

If you want to save money, whenever you receive it, ensure you do not start spending before taking out the savings hoping that you will save what remains. Normally nothing is left. Items to spend on can even invite their 'relatives' and you will end up spending more than you needed to. When you have no money , you naturally find a way of managing some of the situations which might need money. Save first spend last. Have a strict budget to follow by writing down what you really need before going to the shops.

- Money Mistake :4

When you get an opportunity to talk to a very wealthy person, never ask for money. Ask for ideas on how to make money. Because ideas are more important than the money you will be needing. Normally if you show them that you love money other than anything else , they may easily be disappointed and you will loose the money , the ideas and the friendship you could have built. But if you start your conversation by appreciating their success and ask how they are making it, they can even choose to give you money on their own will after seeing that you are wise. Do not let it be your objective to beg money from the rich.

- Money Mistake :5.

Never Keep your seeds instead of planting them. Many people are satisfied in saving and nothing else. It is very, very difficult to save and have all you need to maintain your lifestyle

especially after retirement. When you save, your savings are seeds, plant them. When you just keep your money, some seeds will begin to die (*depreciating by inflation*). That is why I recommend you to research about different types of investments you can use to grow your savings. Investing your money by venturing into business is important, you must know other types of investments because you can easily lose money on a business especially when you do it without proper knowledge. Put money to work! Make money work for you!

- Money Mistake : 6.

Never lend someone money which you can not afford to lose. By the time you lend money, be satisfied in your heart that should the person fail to pay back, your financial status will not be affected. You should not even lose the person as a friend or relative. If you realise that the person can fail to pay you and you have no problem with that, then lend. But if you find that you would even hate the person and his entire clan, please be advised. Never lend that person your money. Never lend money to friends, relatives, neighbours and church mates. The kind will not feel guilt when they fail to pay you back. In most cases, you will understand the situations they would be going through which would be making it impossible for them to pay you back what they owe you. You can not take them to courts or punish them in any way because you will risk being blamed and isolated.

- Money Mistake : 7.

Never append your signature to guarantee someone on a financial matter if you are not willing or can not to pay the money his/her behalf. Never mediate between two parties when one is borrowing money from the other, this may end up requiring you to stand before the courts for credits which were taken as you witnessed. You will end up losing your own money and break your relationship with the parties involved.

Money Mistake: 8.

Avoid keeping within easy reach any money you do not intend to use in the short term. Do not for instance walk with \$100 in your pocket when all you need to use is \$20. It might be stolen or you will end up using it through impulse buying. The temptation of buying things which were not in your plans.

- Money Mistake: 9.

Avoid keeping money at inappropriate places *e.g* in socks, under the pillow, in a pit, in the sitting room, in the bra, in a travel bag when traveling. Always store your money in a safe place where it can not be easily stolen, burnt by fire or lost. I encourage the use of bank cards instead of carrying large sums of money.

- Money Mistake: 10.

Do not spend money on an item which you can do without (*at least for the time being*). These days when you pick money from your pocket, before paying for something, ask yourself if you really need the item. If you find you can live without that thing, smile and walk away. Avoid buying two items which serves the same purpose like two television sets or two fridges. Do not spend more money on luxurious items. Buy wisely. Buy assets. Assets are items which can certainly bring income to you like a sewing machine or a tractor .

- Money Mistake : 11.

Avoid buying expensive goods while you can get the same items for a less value somewhere else. In other words, Do not pay \$60 for a pair of shoes which you can get at \$30 in another shop around the corner. That is a money mistake except for those who have achieved financial freedom they can do whatever they want with their money. For you , always consider reasons why you buy this or that. Always do a price check first before you buy! I hope you are among those who are still seeking for financial freedom that is why you have perused the pages of this book to this far. Also avoid buying a car basing on how fancy it is so that you can show off your friends and workmates that you ride in fancy cars. Always buy a car basing on its merits to you. A car which may in turn bring income to you.

- Money Mistake:12.

Do not pretend to be the saviour of the world by helping with a financial need when you have nothing to give . Blessed is he/ "*she*" who gives than receives and it is true. But do not be a careless giver who gives today and starve tomorrow. If you find it so hard to say "No" to a financial demand, you may think you are practicing generosity when in actual sense you are committing (*financial*) suicide. Give what you can afford. Do not give for the sake off showing off. Give wisely but do not be so stingy and selfish. Most people pledges a lot of money in churches while their kids would later be turned away from school when parents fail to pay school fees. God gives us life because HE has an everlasting life.

- Money Mistake: 13.

Never spend all you earn or more than you earn ,it is like having a drum where you have an inlet which is smaller than the outlet. It will never be full. And should the inlet ever be reduced significantly the drum will run dry. If you do it the other way round by enlarging the inlet a little bigger, it will be full and even overflow. Hence, we have to ensure we are widening the inlet while narrowing the outlet - all the time. Spend less than you earn, never spend all! Save money.

- Money Mistake: 14.

Do not think about short term goals only and forget about long term ones or reverse. Plan for current goals and your long time goal as well. It is good to plan for today but you also have to plan for 5 or 10 years to come. Do not live as if your world will ends today , there are many years ahead of you. Also never forget today because of tomorrow or never forget tomorrow because of today. Today well planned will make tomorrow a best day. Today is the foundation of tomorrow while tomorrow is the the product of today.

- Money Mistake: 15

Do not buy goods on special offer or promotion. Goods will be relatively cheaper when they are on promotion but the actual point is they will force customers to buy out of panic. You will buy out of a hidden force of persuasion other than the need of it. Most careless people will spent money even for goods they did not wanted in the first place. This will further affect your saving habits. In business we call it '*impulse buying*' . When shop owners create a situation which lures customers to buy even when the customer was not planning to buy that certain item. It is so wise to buy expensive goods when you have properly planned for them other than buying discounted goods on promotion because in most cases you will end up buying items that you can do without or goods which are completely useless at all in your life.

- Money Mistake: 16

There is no little money to save. Uncle Bee keeps reminding you that a dollar saved is worth more than a million dollars spent. Start to save now. There is no suitable time to save . Start with what you have. A dollar saved is yours while a dollar spent is gone. Putting a dollar aside twenty times will multiply it to20 dollars. Saving a dollar hundred times will make it 100 dollars! Save money , save money and never spent all. Save NOW!

## WHAT SEPARATES THE RICH AND THE POOR

### The Funnel Concept

Have you ever paid a closer look on a funnel? A funnel is a cone like item which has a wider opening on its top and it gradually closes as it goes down leaving a small opening at the bottom. It is used to when pouring liquids and it prevent the liquid from spilling when they are poured into bottles or containers with small openings. A person must pour the liquid very slowly because if he does it very quickly the funnel will be overfilled and spill the liquid to the ground . The funnel concept is the only concept which separates the rich from the poor. Like a wider opening of a funnel , the rich has a wider inlet on their sources of wealth and a small outlet on their out going finances. The rich has various ways of making money and they spend less. They may fail to fully account their incomes but they have to know how they spend. You know what? They spent less than they earn! The poor on the other hand have limited ways of earning money and in most cases they rely on their salaries **alone** but they spend too much than they earn. Like a funnel they hold it up side down and its narrow part will face upwards. If one does that when pouring any liquid into a container, much of the liquid will be spilled off. They hold on to their salaries and forget to explore for opportunities which are around their communities. Because their minds are focused on salary **ALONE**, they will allow many opportunities to pass by like the spilled water being poured on an upside down funnel. While the rich can overfill their containers because they properly hold their funnels in the right position.

Everyone was given his or her own funnel which he/she should use to gather wealth but many had decided to hold it upside down by focusing on a single source of income while a few had correctly positioned their funnels in a correct way by inviting many ideas and take action upon them in order to gather many forms of wealth from different angles. These few are the rich and they spend less than they gather. They love to party and to buy fancy cars but they never spend more than their incomes. It is their duty to maintain their expenditures relatively lower than their incomes. The reverse is true to the poor. They never check the balance between their incomes and expenditures. Neither do they know about Fixed Accounts or Stock Exchange. They love to party and in most instances they may end up in serious debits because they can even borrow money for a party. When the rich gets money they will put it into other investments but when the poor gets money they will spent it all . The funnel concept has it to distinguish this difference. Take a good look on a funnel and ask yourself whether you are holding your funnel right side up. If you still have one source of income and spent more than your net salary , you are still holding the funnel upside down. Put your money to work because if you do not , somebody else will take it away from you. Remember the talent story explained in the previous chapters of this book. The one who failed to use his talent, has it for the talent to be taken away from him. You are not different from those who are making it. Be true to yourself and accept all mistakes you had done with money in the past. Do not blame inflation, little wages, your debits or your endless problems, if you take the right direction , you can still make it. Never think that

it is too late for you to revive your financial status. Experience is the greatest teacher. Learn from your mistakes and move on by avoiding them to happen again the next time you do anything which has to do with money. You know a fool? A fool is someone who does the same thing again and again while expecting to obtain different results. Never stick to an idea which is not yielding positive results!

The author had gathered all these words through intense research and studies until he was satisfied that this writing can be presented as a **SOLUTION TO UNEMPLOYMENT** to everyone who needs it.

*King k Bee is a religious, social and economic commentator who had acquired a lot of business entrepreneurship and social information from most influential men and women around the world . A diploma holder in vehicle maintenance and electrical systems. He is currently studying Entrepreneurship and Strategic Planning Course (online). There is a book i strongly recommend you to read if you really want to change the common mindset of growing up and look for employment.*

• *Rich dad Poor dad* by Robert T Kiyosaki

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**May the good LORD bless you upon the works of your hands. It is my prayer that you will find this book helpful in your life. If you are inspired by the contents of this book. You can use one of my contacts for feedback.**

**THANK YOU**