

7 THINGS THAT WILL KEEP YOU FROM BEING SUCCESSFUL

# BUSINESSLINK

The essential guide for Entrepreneurs

MAGAZINE

# DEBUNKING

EIGHT

# ENTREPRENEURIAL

# MYTHS

**BREAK FREE  
FROM  
THE CONFINES  
OF NORMALITY**

You don't need a loan  
to start a business, you need  
**THESE THREE THINGS**

**3 Ways to find out if  
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FEBRUARY 2014

**“DON'T COUNT THE  
DAYS, MAKE THE  
DAYS COUNT.”  
MUHAMMAD ALI**

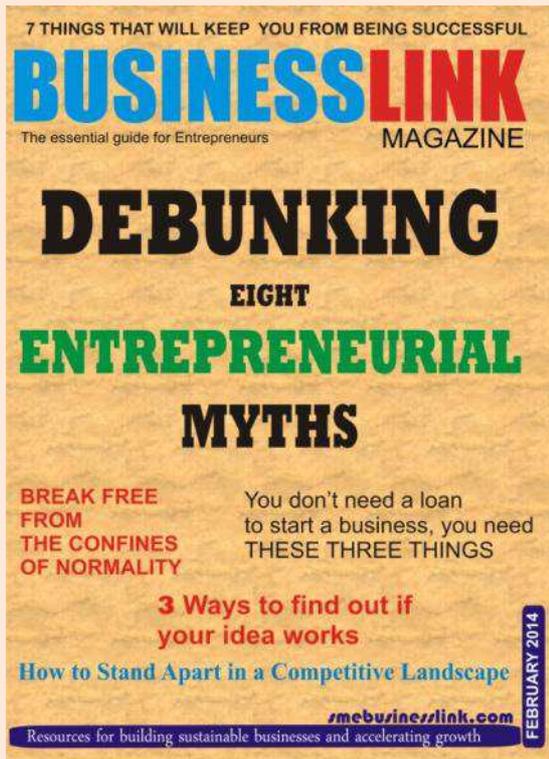


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BusinessLink magazine is designed to educate and provide general information as well as to stimulate readers' thinking. While every care is taken to ensure that information in this magazine is correct, we advise readers to consult their professional advisors when making business decisions. The magazine is distributed on the understanding that the publisher is not rendering legal or financial advice and readers use the information herein at their own risk.

#### **BUSINESSLINK MAGAZINE**

BusinessLink, the magazine for growing companies, delivers real solutions for today's innovative business builders. It gives advice, tools and resources to CEOs and owners of small-to-midsize companies as well as new entrepreneurs that help accelerate their growth.



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# Will you survive the 2015 turnaround?

By Phillip Chichoni



The New York Times of 9 January named Zimbabwe as one of the best tourism destinations for 2015.

In its article entitled “52 Places to Go in 2015”, Zimbabwe was ranked as the 14<sup>th</sup> best destination. The story noted that the country’s “beauty and bounty have been overshadowed by political unrest and economic collapse over the last few decades, but today, the government is finally stable, the over-inflated Zimbabwean

dollar is gone, and the prices are low.”

Some of the attractions highlighted by the New York Times article are “the abundant game, including hippos and lions, on full view on water safaris, like those offered by new-luxury cruiser Matusadona, or the old-fashioned way, by land, at upscale lodges like Bomani Tented Lodge in Hwange National Park.” (We feature this destination in the Leisure section of this magazine).

The NY Times and other rating agencies have done their part in endorsing Zimbabwe as a competitive tourism destination. This is just one of many signs that this year is going to be a turnaround for the economy. We can expect an influx of tourists after such a glowing endorsement by a globally respected newspaper read by affluent readers from all over the world.

How are you, as a Zimbabwean entrepreneur, going to take advantage of this opportunity? Will you sit and wait for the government to do something to help you? Or will you keep on moaning about what is wrong in this country while foreign operators are riding on the wave created by the NY Times endorsement?

There are so many potential entrepreneurs who have brilliant ideas but are not implementing them. Their excuses are endless. In this issue we debunk the most common of those excuses for not getting started

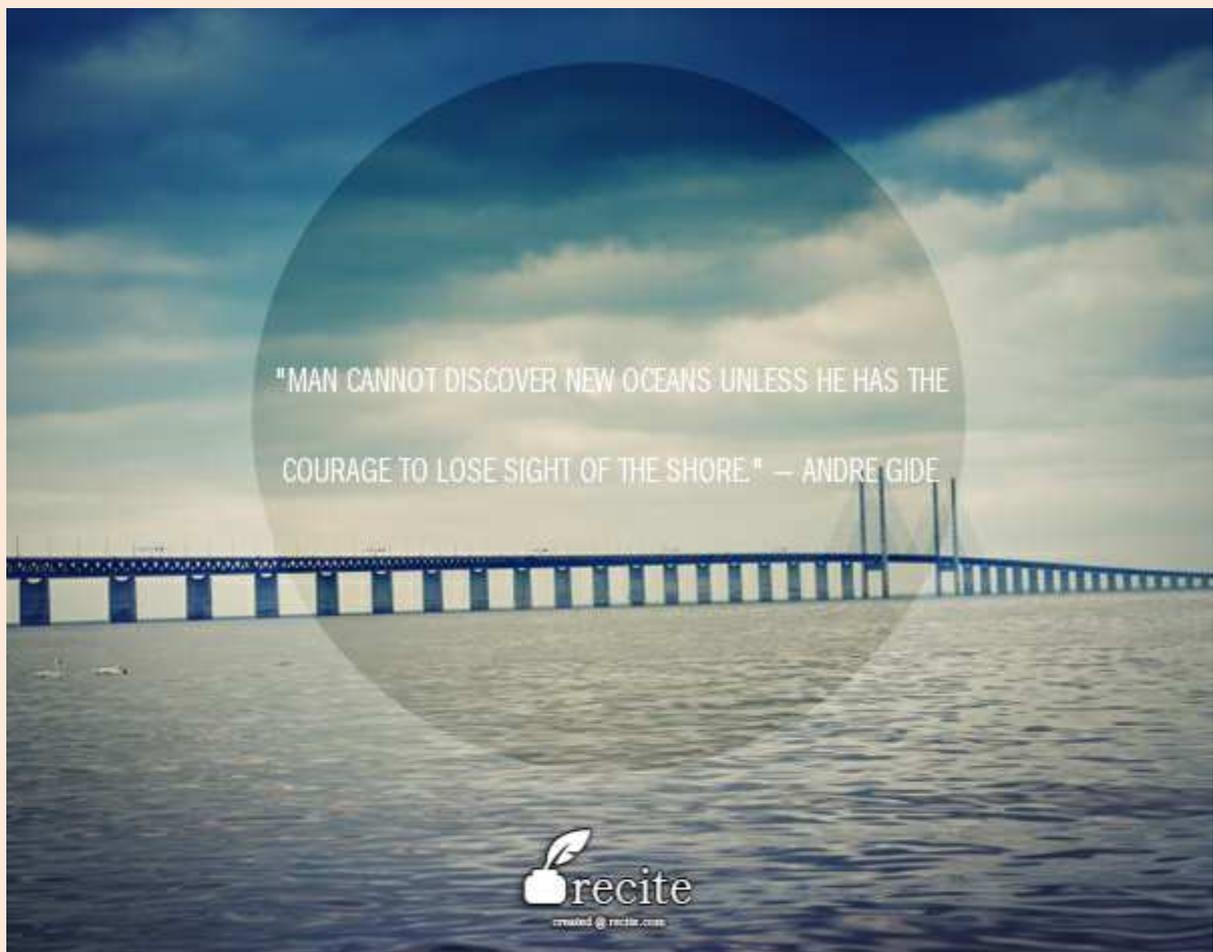
which we hear from so many people in our main article, “*Debunking Eight Entrepreneurial Myths.*”

Even those who are already in business should be continuously looking for new opportunities as their products or services can become obsolete at any time. Or a new competitor can replace their offering with a new product, like what happened to phone shops when mobile phones came. Or to typewriters when computer printers became mainstream.

Businesses that do not embrace the change that is happening will remain behind. Many of our business models are no longer relevant in this market, which is naked due to the opening up of the global economy and our embracing of the US dollar regime. Anyone can easily come and set up a business in Zimbabwe and make money. New technologies are making it easier to do business globally from anywhere. Some of the businesses making money from Zimbabwe tourism are not even based in this country but the internet enables them to operate as if they are right here.

Welcome to the twenty first century.

Feedback me on twitter [#chichonip](https://twitter.com/chichonip)





# Zimbabwe Business Updates

## SME Stock Exchange gathers speed

By **Janet Shoko**

Plans by the Zimbabwe Stock Exchange (ZSE) to set up a secondary stock exchange for black-owned businesses is gathering pace with the bourse setting a \$250 000 minimum share capital threshold for firms.

The alternative market is part of a broader strategy to support the government's controversial economic empowerment policy.

High potential small and medium enterprises (SMEs) are the prime target of the proposed bourse.

ZSE announced the threshold when it unveiled a set of listing requirements titled Zimbabwe Emerging Enterprising Market (ZEEM).

"The applicant must have share capital of at least \$250 000 (including reserves but excluding minority interests, and revaluations of assets and intangible assets that are not supported by a valuation by an

independent professional expert acceptable to the ZSE prepared within the last six months)," the ZSE said in a statement.

According to the requirements, the public would be permitted to hold a minimum of 26 % percent of each class of equity securities and the number of public shareholders shall be at least 50.

However, there are doubts on whether struggling firms already trading on the main bourse would be willing to downgrade to the new equities market.

But economic analysts have advised against the setting up of the bourse, arguing the ZSE is still struggling to improve on the liquidity situation four years after the country adopted a multiple-currency regime following a decade of economic stagnation and hyperinflation.

Economist Tafadzwa Mangwiro said the dearth in long-term affordable capital for SMEs in Zimbabwe would pose challenges to the proposed ZEEM.

"The dominance of foreign investors on the ZSE does not bode well for the future SME window on the bourse because foreigners are highly unlikely to trust little known companies," he said.

"More counters in the form of SMEs may not necessarily translate into more activity."

**From the Africa Report**

# Zim companies uncompetitive: Chinamasa

By John Kachembere

**HARARE** - Finance minister Patrick Chinamasa says Zimbabwean companies are repelling foreign investors due to their uncompetitiveness.

"For the past few years I have been engaging with various investors from different countries and they have all repeatedly said local companies are unattractive for investment because there are no new ideas being generated in the economy to support them," he told

industrialists at the Confederation of Zimbabwe Industries 2015 Economic Outlook Symposium.

Chinamasa said last year he met fund managers from Europe, Canada and the United States who expressed concern over the non-performance of most counters on the Zimbabwe Stock Exchange.

“Fund managers prefer to invest in running businesses, but after assessing the ZSE they noted that there were only a few counters trading and they didn’t see any new offerings any time soon,” he added.

There are 73 companies listed on Zimbabwe’s industrial index, which has dropped 12 percent over the past six months and 19 percent over the past year.

The equities market took a knock soon after the July 2013 harmonised elections and since then has struggled to find traction.

Market experts say the equities market has also been affected by delistings and suspensions which peaked in 2014 as companies faced mounting viability challenges.

Chinamasa said Norwegian investors who were in the country this week said they didn’t find any company worthy investing in.

“I have also observed that companies whose leadership has failed “to do the right thing” have been struggling.

Leadership has failed to adapt to the dynamic environment where competitiveness is the name of the game. And competitiveness can only be achieved if and only if, the leadership is pragmatic about the company’s cost structures, especially wages, gearing levels, procurement and production systems,” he said.

The Finance minister noted that a high cost base triggers and perpetuates a vicious cycle.

Your products become less competitive, you lose your customers, while on the other hand huge fixed overheads are silently bleeding your business,” he added.

Economic analysts however said the country is struggling to attract investment despite holding the world’s second-largest chrome and platinum reserves, partly due to policy uncertainty related to its indigenization laws, which are meant to give black Zimbabweans control of businesses.

Presenting the 2015 national budget statement last year Chinamasa said urgent injection of fresh capital was critical towards resuscitating ailing industries whose capacity utilization has dropped by three percent from 39 percent to 36 percent, according to the Confederation of Zimbabwe Industries (CZI) survey.

The minister reported that 2 130 firms closed shop in 2011 and left 19 121 workers stranded.

He said in 2012 a total of 1,468 companies also shut down and rendered about 20,825 workers jobless.

In 2013, 878 firms also collapsed and offloaded 14 499 workers. While last year 134 companies closed shop leaving 928 destitute. Altogether the minister said 4 610 companies have collapsed since 2011, leaving 55 443 workers stranded.

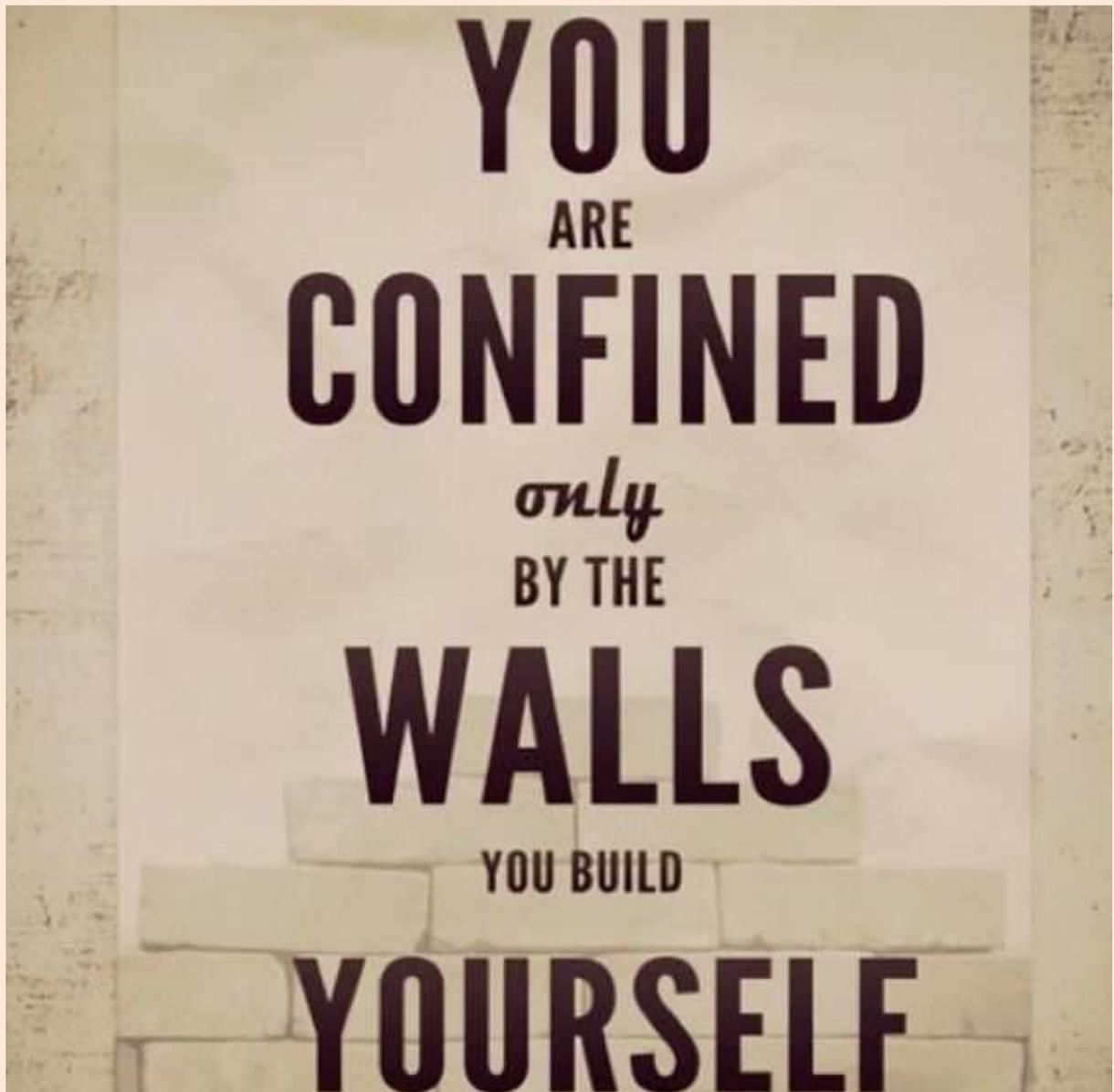
“Fresh capital injection is needed for retooling, overhaul of antiquated machinery and recapitalization to ensure we resuscitate our industry,” he said.

The minister said part of the measures to revive industry bordered around clarification of indigenization regulations, removing bottlenecks around the ease of doing business, reviewing pricing and labour impediments and attracting increased foreign direct investment.

**From the Daily News**

**“ONE RESOLUTION I  
HAVE MADE, AND TRY  
ALWAYS TO KEEP, IS  
THIS: TO RISE ABOVE  
LITTLE THINGS.” –  
JOHN BURROUGHS**

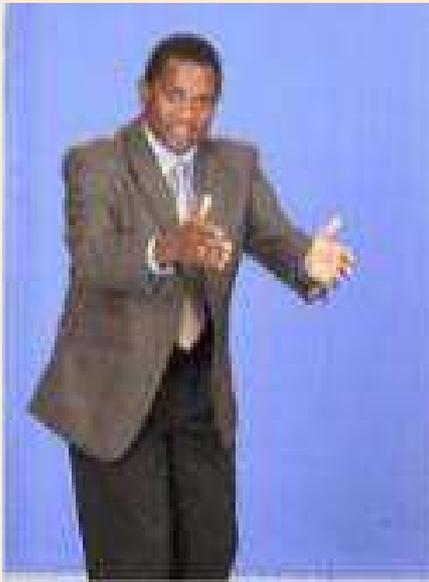
# Motivation



# Have a Sense of Urgency

By Milton Kamwendo

*“Urgency means paying the details the attention they deserve, with the respect they deserve, without delay.” - Richie Norton*



Following a long, hard and tiring day you just want to rest. Supposing from about a hundred metres from where you live you saw tongues of fire gushing from the roof. As you draw closer you realize that your dwelling is actually on fire.

It is burning! As you see the tongues of fire lap through the windows, your blood starts to boil. The fatigue of the day wears off. You forget that you are old and tired.

Your complaints, self-pity and mourns of the day just fall off and a new sense of urgency envelopes you. You spring to action and you know you have to do

something; anything to rescue your loved ones in the house and salvage something.

Instantly you turn from being a wimp into a hero. Your own comfort and selfish absorption no longer matter, what matters is mission and purpose. You are seized with a spirit of urgency. To think about your make up while your house is burning is the height of insanity. At that point, you cannot afford the luxury of complacency.

In the pursuit of greatness too many people are complacent, wallow in self-pity, indulge in cease-less complaining and then wonder why things do not change. Indeed it is this sense of urgency that is usually missing. For many people tomorrow will always be there.

What is the hurry for? For some, life is an idle hobby. It can always be pursued tomorrow when things change for the better. Others just gamble with today, fumble with something in order to appear busy,

hoping for better luck tomorrow. Gambling with people's lives and patience is a joke played too far.

You cannot afford the luxury of complacency when you are sitting on a burning platform. Take action, its urgent. Put an “urgent” sticker next to your goals and execute like a man with little time left before the final bell. You have no time for sense-less dribbling.

Life is an onward march and race. The complacent are left behind nursing petty and peanut issues. Life is large and there are so many significant pursuits begging for doers. You do not have the luxury of chasing rats when your house is on fire. Expending effort in what is not important is a waste. Too much effort is sometimes over invested in ego-battles and petty matters.

When you are standing on a burning platform you do not have the luxury of taking a leisurely walk as though you are on a fashion show ramp. A drowning person has no time to go on Facebook, send a tweet or read a newspaper to a friend. His mind is set and clear: to be on shore, alive and in the shortest possible time. When you still have the luxury to play ego battles you are drowning to irrelevance.

If anything is to be, it is up to you. You do not afford the luxury of complacency. Take massive and determined action. Sitting and hoping that more sitting will change anything is self-deception. Adopt a sense of urgency, not false urgency where you are just running without a trajectory. Focus your thoughts and focus your action even more. Yours must be the urgency of going not the luxury of sitting.

Knowing is not enough; you must get up and act diligently. Certificates are not enough; you must use them if they are worth anything more than the paper they are printed on.

Being willing is not enough; you must do. When you live with a sense of urgency, no minute will be wasted and no opportunity will be lost. Do something, take action today.

Committed to your greatness.

*All who have accomplished great things have had a great aim, have fixed their gaze on a goal which was high, one which sometimes seemed impossible.*

*-Orison Swett Marden*

# Break free from the confines of normality

By **Brendan Palmer**



To excel in 2015 will require you to break free from the confines of normality and forge towards the real you that is hidden somewhere within you.

*“If you are always trying to be normal, you will never know how amazing you can be”~Maya Angelou*

I love this quote because it has such a meaningful impact in so many ways to life.

The majority of people spend their entire lives trying to fit in. Let's be honest with ourselves here for a moment. Can you honestly say that you have never fallen into the trap of trying to keep up with the Jones's? Not if you're being honest. Can you honestly say that you have never felt uncomfortable around certain people because they are different to you? Not if you're being honest.

The moment you start to realize that you are not meant to fit in to this group or that group, and you are not meant to agree with all the opinions and viewpoints of other people, you will be on the path to self discovery.

You are meant to be different, find out why. Make it your mission in life to find out what your being different can contribute to this world and then work out how you are going make it happen.

You owe not only to yourself, but to everyone who is depending on your making something of your life to do it. Be amazing! Be You. Be your amazing self.

Here's one way that has proven to work effectively for many people around the globe from all walks of life:

Sit down with a blank piece of paper and a pen, or if you are bit younger an iPad or smart phone, and think of 5 words that either explain you or that you would like to explain you. Imagine your own funeral and someone that you have only met a few times is speaking and these 5 qualities come out about you in their speech because they are so part of you.

Take these 5 words, commit them to memory, and remind yourself in the morning to be your 5 words: "I am...". Then at the end of the day before you go to sleep ask yourself "was I (your 5 words) today?"

That will help you become your amazing self!

*Brendan Palmer*  
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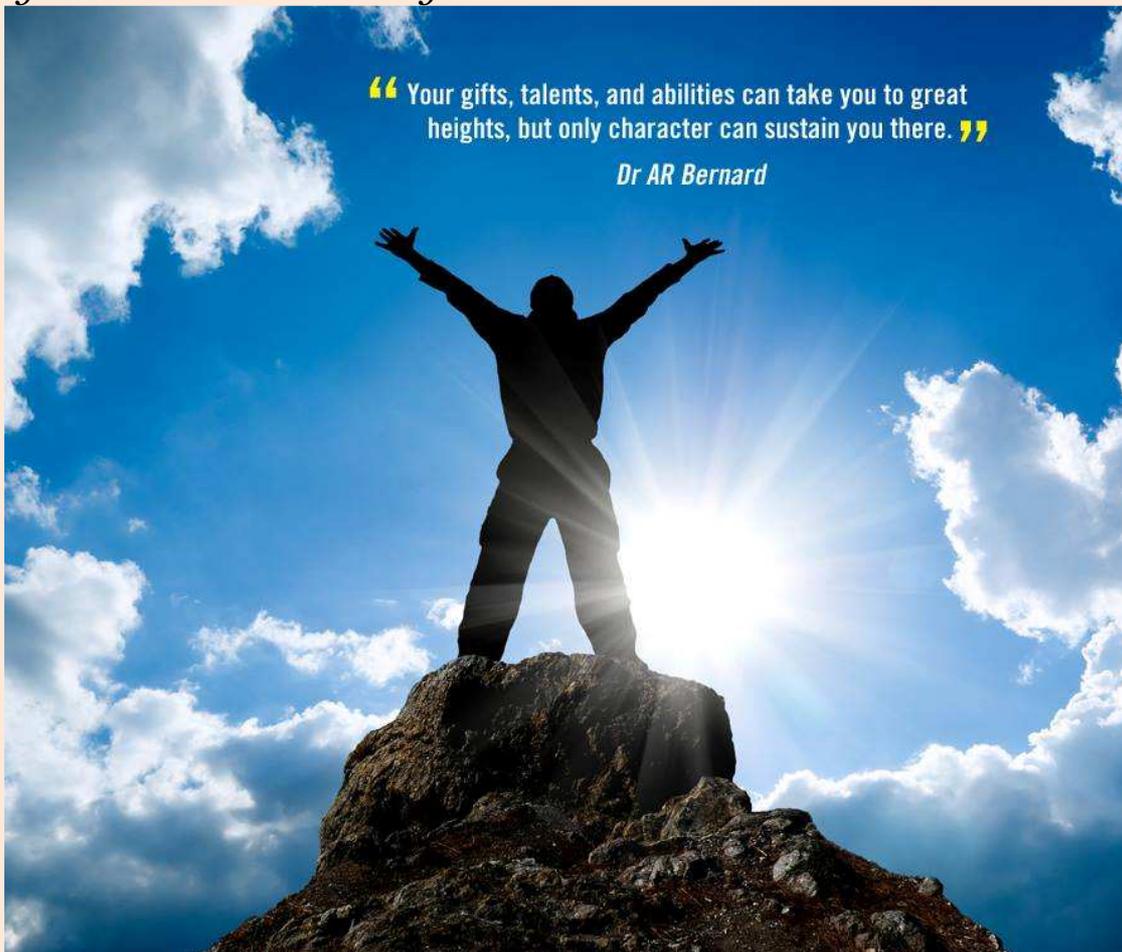
THE SECRET TO A RICH LIFE IS TO  
HAVE MORE BEGINNINGS THAN  
ENDINGS. -DAVE WEINBAUM



# The Secret to Staying at the Top WHEN You Get There

By **Strive Masiyiwa**

*“Your gifts, talents and abilities can take you to great heights, but only character can sustain you there.” – A. R Bernard*



I just turned 54 years "young" recently: as many of you know 29 of those 54 years have been spent setting up and running businesses. I have seen people succeed, and I have seen people fail. I have seen men and women ascend to extraordinary heights.

Some stayed there, others failed. I have seen men and women of great wealth and fame, and yet some were despised, to their death.

I have also lived in tumultuous times, and seen many extraordinary things.

Many of you out there are extraordinarily talented and gifted, and you have amazing abilities and skills. There is no doubt, that you are destined to succeed. You are going to scale heights that your fathers and mothers before you could not even imagine or dream.... And it is happening already!

Some of you will build extraordinary careers as professionals and executive leaders; yet others will build businesses, and become billionaires. And again others will become great spiritual leaders. Others will become great political leaders and reformers.

This must happen.... It will happen! You will ascend to the very top! But when you get to the top, it is "character" that will keep you there.

The foundation of character is your "value system". This is why I write about why we need to give of our time, and our money. This is why I write about why we need to be tolerant towards other people's views; why we must take time out to fight social ills, like Ebola. Why we must fight corruption, why we must uphold the rule of law, in everything we do; why we must be fair towards others; why we must help the weak, and be social entrepreneurs.....

The more you do those things which are not just about making money, or building a great career; the more you are building character; the more you build character, the more you build the capacity to stay at the top, WHEN you get there....

The Lord Jesus, put it this way:  
"What doth it profit a man, to gain the whole world, but to lose his soul?"

The seat of one's character is their soul.

There is a story told about an amazing young singer. He was very gifted, and talented. Every day he trained, and trained, and honed his abilities and skills, until he ascended to the very top of his industry. His global appeal led companies to use him in their advertising to endorse their products. Soon he made more money endorsing products, than from his singing.

His gifts and talents led him to develop extraordinary abilities and skills.... He got to the top.

"Your gifts, talents and abilities, if properly harnessed, through hard work and training, will get you to the top; but it is your character that will keep you there."

Our singer had a character problem, which led him to indulge in extra marital affairs. And when this was discovered, his career collapsed and the advertisers ran away.

I'm not talking about anyone in particular, because for every name you might suggest, I can give you 100 from my 54 years!

I'm talking about "character".

Pay attention to those things that build a strong character, because that it is what will keep you at the top, WHEN you get there.

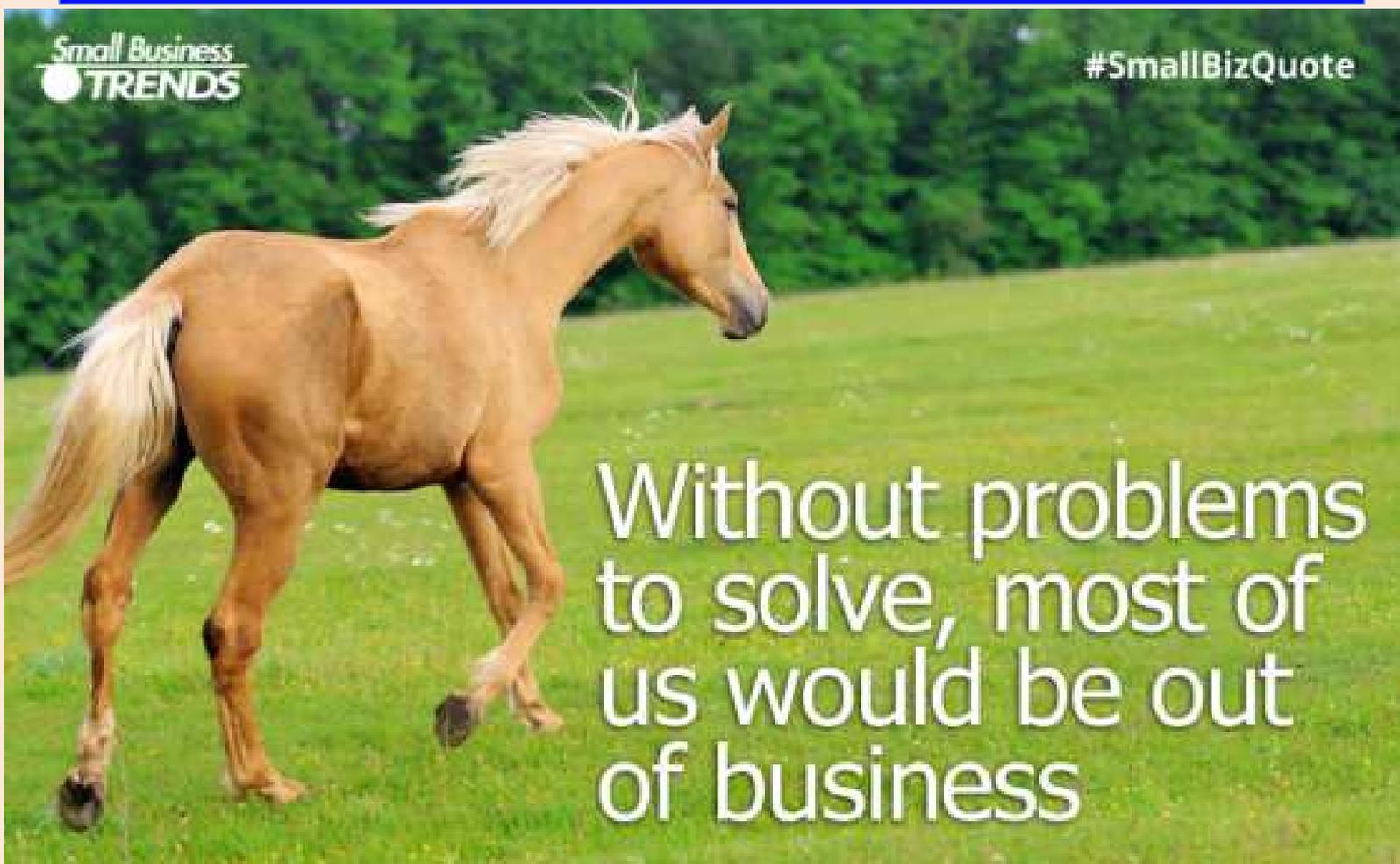
Notice, I said "when", not "if": I am confident that you will get to the top. So begin now to invest, in what will keep you there: character.

"When you have great wealth, you will do more of what you did when you had little wealth. If your desire was to have a big house, you will simply build bigger houses, and more houses. If you liked cars, you will park more expensive cars. If you cared for one child, you will end up caring for many children. If you attended to the sick in your community, when you have money, you will build hospitals. If you were selfish when you had little, you will be selfish when you have much, it will simply be more apparent for all to see.

That is just how it is; money is an amplifier of character. It does not change or make character."

Small Business  
TRENDS

#SmallBizQuote

A light brown horse is running across a lush green field. The horse is captured in mid-stride, with its mane and tail slightly flowing. The background is a dense line of green trees.

Without problems  
to solve, most of  
us would be out  
of business



# Cover Article

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## Debunking

## Entrepreneurial Myths



## Myth

*noun* \ ˈmɪθ \

: an idea or story that is believed by many people but that is not true  
: a story that was told in an ancient culture to explain a practice, belief, or natural occurrence

**By Phillip Chichoni**

(Images: <http://www.esa.org> &  
<https://farmtek.files.wordpress.com>)

One day an old farmer found an egg in the forest. He picked it up, took it home and placed it in the turkey pen, where a mother turkey was brooding her own eggs. Within a few days all the eggs had hatched. Among the chicks was a baby eagle, from the egg that the old farmer had picked up in the bush.

All the turkeys were trained to behave well and to never stray out of the pen. One day the baby eagle asked a young turkey, whom she was particularly fond of, why she stayed so close to all the other turkeys and never ventured out on her own.

The young turkey gobbled back, "I am very happy doing what everyone else does. And besides, there are rules and regulations which state that turkeys should never go beyond the fence rows."

The eagle chortled, "That kind of existence really bores me."

The turkey looked at the precocious eagle in bewilderment and said, "We are safe and secure here, why spoil our routine?"

She continued, "There is tasty grain to eat and clean water to sip. The farmer provides everything that we need."

The young eagle took that to mind and settled among the turkeys.

One day, a big eagle flew over the turkey pen. He noticed the young eagle among the turkey and called out to her. At first the young eagle was afraid. She didn't know what to do. All the turkeys had fled indoors, afraid of being carried away by the flying eagle.

The big eagle picked up the baby eagle and flew away with her. As they soared up into the sky, the young eagle saw her old home on the ground grow smaller and smaller. She began to see from her vantage view that the Turkey Pen was only a small speck of the real world.

After being taught to fly by the older bird, the young eagle began to hunt for her own food, instead of waiting for the old farmer to provide grain and water. She began to taste all sorts of delicious insects, nuts and

fruits that she found for herself. How enlightened she became when she escaped from the Turkey Pen.

There are so many potential entrepreneurs who have brilliant ideas but are not implementing them.

I have been conducting business plan writing workshop for several years now and one of the things I do regularly is to follow up on the progress of my workshop attendants. I recently asked one of the attendants of a class of two years ago how far she had gone with her business idea. She told me that she never really got the time to get on with it as she had a job that kept her busy.

There are many other reasons people have for not starting up in entrepreneurship. Some of them are understandable. But most of them are just myths, unproven beliefs which many people have. In this article we debunk the most common of those excuses for not getting started, the excuses which keep turkeys on the ground.

### **Myth 1: Maybe entrepreneurship is not for me**

The young eagle probably grew up thinking that she was a turkey. The truth is that entrepreneurs are not born but they are made. Anyone can become an entrepreneur, and a successful one if they develop a bold vision, dream big and work hard to make their dream come true.



one.

Certainly it takes lots of hard work and many sleepless nights to build a viable business but you can do it.

KFC founder, Colonel Harland David Sanders, held a number of jobs in his life, such as a fireman, insurance salesman and running filling stations. During the Great Depression, he started selling fried chicken from his roadside restaurant in Kentucky, USA. With time the business grew and is right now franchised in scores of countries all over the world.

Once you decide to be an entrepreneur, you will become

## Myth 2: I first need to raise some money



Being an entrepreneur is the art and science of accomplishing more with less -- less money, less people, less time, less everything. You will never, ever have "enough" cash or capital or funding.

If you don't have enough capital to launch your business the way you plan, then change your plan. You can't always control what you have, but you can control what you choose to do with what you have.

Steve Jobs really started from the bottom. Unlike Drake who made the song with that name but was actually a well-off child TV star in Canada, Steve was raised by poor foster parents, used to sleep on the floor of friends' dorms after dropping out of college and living on free meals from a local temple. With barely any money, Steve, with his partner Steve Wozniak, had a vision and an innovative idea to change the world. They started designing electronic products and selling the prototypes to IT firms. Sales of their "blue box" made them the money they needed to start up Apple. (The blue boxes enabled people to make free long-distance calls and were sold clandestinely).

You can start up with a little money. This startup money can be raised by working for someone, selling fruits, vegetables or second hand items, network marketing or providing services like cleaning, doing people's laundry etc. *"If you come across a road block, take a detour."* - Mary Kay Ash

So forget the myth that you need to first get a loan or an investment in order to get started.

## Myth 3: The economy is in a bad state

There is never a right time. Yes the economy might not be in too good a state, but have people stopped eating, drinking, wearing clothes, going to work, travelling, seeking medical treatment or having fun?

**IF YOU'RE  
WAITING  
FOR A SIGN  
THIS  
IS IT.**

Just spend some time at the Harare International Airport and you will see there landing new airlines, like Emirates and Ethiopian Airways, that were not coming here five years ago. Why are they now coming to Zimbabwe?

True entrepreneurs do not wait for a good time to start. By then everyone else would have started. Many successful businesses, like Econet or Dell Computers, were started during periods of economic difficulties.

Opportunities are always there for those who are on the lookout for them.

Every problem presents an opportunity. Foreign investors are seeing the great opportunities that this country offers.

#### **Myth 4: Most entrepreneurial ventures fail.**



It has been said that nine out of every ten new ventures will fail. In other words, one has to fail nine times before hitting business success.

##### **The Facts**

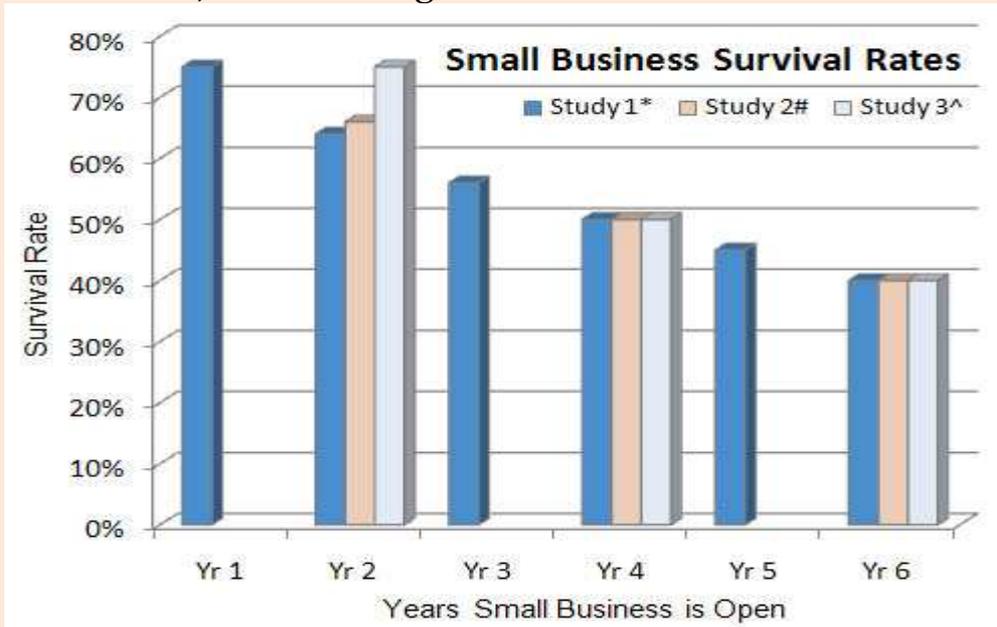
As far as we can tell, there is no statistical basis for the assertion that nine out of 10 businesses fail. It appears to be one of those nonsense facts that people repeat without thinking too clearly about it. Here are some basic questions to ask

when assessing such a factoid:

1. What's the time frame? Two years, five years, 10 years? That can make a big difference.
2. Does "fail" mean that it goes out of business because it was not financially viable? Or does that also include data about successful enterprises that merge with another company?
3. Wouldn't failure rates be different for some industries than others? Does it make sense to lump all businesses together?

There have been a number of studies that have looked at this issue. The chart below, from Web site designer *smallbusinessplanned.com*, summarizes the results of three different studies. Basically, after four

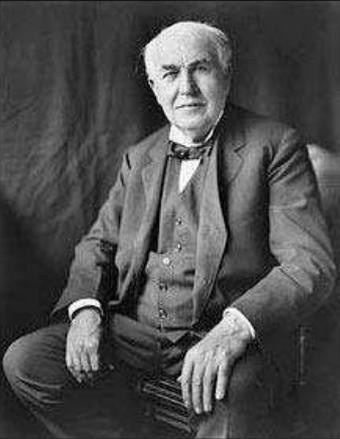
years, 50 percent of the businesses are open. As time goes on, the success rate decreases, but it never gets to a failure rate of “nine out of 10.”



\* Head, B. *Redefining Business Success: Distinguishing Between Closure and Failure, 2002* # Shane, S. *Startup Failure Rates – The Real Numbers, 2008* Phillips & Kirchhoff. *Small Business: Critical Perspectives 1989*

Still, “failure” is often misunderstood. A business can close because the owner is retiring. Or one can close to start another business in a different industry.

**PERSPECTIVE**



"I have not failed 700 times. I have succeeded in proving that those 700 ways will not work. When I have eliminated the ways that will not work, I will find the way that will work."

THOMAS EDISON  
on inventing the light bulb.

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Nevertheless, for true entrepreneurs, failure is part of success. Failure is part of the learning process that will refine you and give you the essential skills and experience so that you truly master the art of building and growing a business.

I encourage you to fail faster so that you can find your success

more quickly.

## **Myth 5: All the good ideas are already taken**

Entrepreneur Bethlehem Tilahun Alemu was born and raised in *Zenebework*, a small, impoverished rural community in Addis-Ababa, Ethiopia. As a child, she discovered that people of her community were living in abject squalor because there were very few jobs available.

While most of the locals were unemployed, Bethlehem discovered that



several of them possessed remarkable artisan skills which remained largely unexploited.

This observation drove her to brainstorm on ways through which she could transform the skills of her community members into a sustainable enterprise that could generate livelihoods for them, and create

wealth over the long term.

By 2004, armed with startup capital sourced from her husband and members of her immediate family, Bethlehem mobilized artistically-gifted members of her community and founded SoleRebels- which has become one of Africa's most recognizable footwear manufacturers.

Business opportunities are endless. There are always unfulfilled needs among people. You don't necessarily have to create a new product or service. You can always copy existing ones, then make them cheaper, faster or offer better customer service. Or better marketing. Or anything that makes you tangibly better.

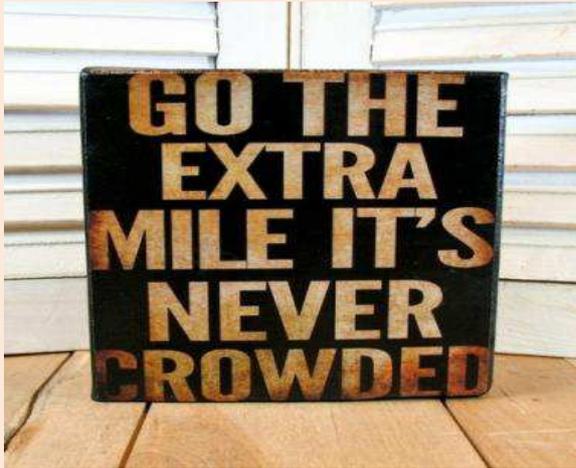
Imagine if Facebook hadn't been created simply due to the existence of Friendster and MySpace.

## **Myth 6: There is too much competition from cheap imports**

Competition is inevitable in the world of commerce. In fact, competition is healthy as it forces businesses to be more efficient. It benefits the consumer by forcing down prices.

However, fear of competition should not be an excuse not to get into business. To thrive in this highly competitive environment, avoid going head to head against bigger and established competitors, or subsidized foreign businesses. Instead, figure out what you are good at and where you can make money, and focus.

Don't make the mistake of trying to be too many things to too many people. Winning means differentiating yourself on the cluttered product shelf, and providing real innovation where products are most similar.



Target a niche market and satisfy it thoroughly. Offer excellent value that customers appreciate; they will pay premium prices for it. Go the extra mile; there is less competition when you provide truly excellent customer experiences.

### **Myth 7: I don't have the right connections**

Between company websites and LinkedIn, Facebook, Twitter, and all the other social media platforms you can reach almost anyone besides the Pope and maybe the President. In fact some people are surprisingly accessible (maybe that's one of the secrets of their success?). Of course they may not respond. If they don't that's probably your fault. Never forget that the more influential the person the more they're besieged with requests. Have a good reason to connect, give before you expect to receive, and you might be surprised by who responds.

Start going out to networking and other events where people you would like to connect with frequent.

There's a story of an Italian Billionaire when asked if he had to start over from scratch what he'd do. He replied that he'd take any job to make \$500, buy a nice suit, then go to parties where he'd meet successful people. The implication being that he meets someone who'd offer him a job, share an opportunity, etc.

I'm almost 40 and of the 5 career type jobs I've had in my life (I run my own business now), 4 came through networking. Only 1 came out of applying to a job listing.

But networking isn't something you just go out and do. It's immensely more effective if you have simple people skills. And when I say simple, I mean spend a couple hours reading Dale Carnegie's "How to Win Friends and Influence People." Read that and try it out at a party and you'll be blown away by how effective it is and how after meeting and talking with a few people and asking them about themselves, how they'll want to help you, without you asking them.

When I asked my old boss, who is the most remarkable sales person I've met, what he did to improve his sales skills, he told me that right out of college without any skills or pedigree degree, he took a job as a limo driver. He was reading "How to Win Friends and Influence People" and thought it would be worth trying out. He would ask his customers one simple question when they got in the limo, "So tell me about what you do." **That simple question resulted in a huge increase in tips he received.** Notice he didn't ask his customers, "What do you do?" There's a subtle difference. If you ask the latter, many people will just tell you in a few words what they do. If you ask the former, it's an invitation for them to tell you their story. Few people will turn that down.

—QUORA READER [www.quora.com](http://www.quora.com)

## Myth 8: It's Too Hard



*Pain is inevitable, suffering is optional.*

This is a famous quote that has often been incorrectly attributed to Buddha. Not only is the citation incorrect, the advice is too. It's an absolute lie, suffering isn't optional. The truth is that suffering is mandatory, unless of course you want to toil away in obscurity and barely survive. If you want to achieve something outstanding and get results you never got before, you're going to have to suffer. You will have to go against your inner voice that tells you to hold back, stay in the routine you're comfortable with and play it safe.

Do you have to suffer every single moment? Absolutely not. But make no mistake about it, to get from where you are to where you want to be you're going to have to suffer. To get what you've never gotten before you must do what you've never done before. And doing what you've never done before often is somewhere between uncomfortable and downright painful.

Long journeys are hard. Individual steps are easy. You can't accomplish any difficult goal overnight, but you can accomplish one step, however small, towards that goal. Think about the end of a journey and all that will be required along the way and you'll never start. Instead, just do one thing that will help get you there. Then build on it. That you *can* do.

So what's your excuse for not starting something today?

**the  
harder you  
fall,  
the  
higher  
you bounce.**



# What Would Be Entrepreneurs Fear Most About Starting Up

From Entrepreneur.com

*While many people prefer to be self-employed, few actually take the plunge. What's stopping them?*



According to a 2012 [survey](#) conducted for the European Commission by TNS Custom Research, 51% of Americans would rather be self-employed and 44% think it would be possible for them to go into business for themselves within the next five years – a figure that has increased 8 percentage points since 2009.

But despite the relatively large number of Americans who want to be in business for themselves and believe it feasible in the near future, relatively few would-be entrepreneurs actually take the initiative.

Bureau of Labor Statistics data indicate that only about 6% of the adult population is [self-employed](#), making the fraction of Americans who

would prefer self-employment to wage employment about eight times as large as the share of Americans actually working for themselves.

### **Why are so few would-be entrepreneurs starting businesses?**

While a number of those surveyed have no intention of becoming entrepreneurs any more than they might act out their preference to play professional basketball or be a runway model rather than continue their day job, a surprising number have legitimately considered founding their own company and not followed through.

One third of the people who told TNS they wanted to start a business said they gave up on the idea after having thought about it or taken steps to get the company going.

A number of those who wanted to start-up but didn't, faced real obstacles that kept them from going into business for themselves – 4% could not come up with a business idea, 15% didn't have enough capital, 8% said they lacked the necessary skills and 2% said administrative barriers held them back.

Most people, however, didn't go into business for themselves because they were afraid of what would happen if they didn't succeed. When asked to identify what would-be entrepreneurs most feared about starting a business, the top responses were a fear of going bankrupt (38%) and a fear of irregular income (37%), which amount to a significantly larger sum than those who feared personal failure and losing job security.

But while the largest number of would-be entrepreneurs often stop themselves from starting a business because of the financial risks that self-employment entails, making money isn't the reason most Americans prefer to be entrepreneurs in the first place.

Only 9% of respondents said they preferred [self-employment](#) because it offered a greater potential for making money than working for others. Instead, a majority – 54% – said they preferred to be entrepreneurs because of the independence self-employment affords, and a third said they would prefer it for the freedom to decide when and where to work.

In the end, money still plays an important role in influencing whether or not people go into business for themselves. While the opportunity to make money doesn't draw many Americans to entrepreneurship, the fear of going broke keeps them from taking the plunge.

# Entrepreneurs on Fire

## SECURICO Eyes Mozambican Market

*ONE of the country's leading private security services providers, Securico (Pvt) Limited, says it plans to expand its operations into Mozambique as it seeks to spread its wings into the regional market.*

By TARISAI MANDIZHA

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Securico managing director Divine Ndhlukula said that initial works in Mozambique had already started and full operations would be in place by the end of the year.

“In 2015 our major thrust is to look beyond the borders, we would want to begin with Mozambique and we have already done the ground work.

“We are hoping by end of this year it will be operational and then going forward will work towards opening other branches in Zambia among many other countries in Africa,” Ndhlukula said.

The regional thrust comes after Securico managed to spread its tentacles in the country with over 20 branches in all major towns.

“I think we have pretty much covered all the centres in Zimbabwe, but the only thing is that obviously we want to grow our chosen markets, that is, the financial services and we have started offering cash and other solutions on the market. Some of the solutions are electronic-related and we also want to grow in the mining sector,” Ndhlukula said.

She said there were a number of new products that the group was planning to introduce into the market soon.

“We have just started the service where we can monitor even the cables underground. This is the service we have just started providing among many other offerings,” she said.

Ndhlukula said for one to be able to grow a business requires the need to strive in adding value.

She added that one of the biggest challenges facing the security sector was delays in payments by clients due to economic challenges facing the country.

Securico technical consultant Sam Kanoyangwa said one of the latest offerings by the group was the integrating of access controls alarms systems into one system.

“Another thing that is happening is that most of the clients today want to take ownership of the security, instead of having us controlling the systems.

“They also want to control their own systems by receiving and being able to note the alarms from their IPads and phones.

“Although will still receive the alarm and we do rapid response, they also want to be able to know what’s happening within their homes, so security is moving to people wanting to control and take ownership of the systems and we are actually implementing the systems right now, that one can actually monitor the systems from a cell phone,” Kanoyangwa said.

**“HONESTY IS THE CORNERSTONE OF ALL  
SUCCESS, WITHOUT WHICH CONFIDENCE AND  
ABILITY TO PERFORM SHALL CEASE TO EXIST.” --**

**MARY KAY ASH**

# Spa venture thrives as the hand that gives



**By Nkosama Dlamini**

*Zvisinei Effective Zvirikuzhe is the 31-year-old woman who runs She Beauty Spa. Three years ago, when it began, the business was foremost an effort to generate income for a trust fund benefiting underprivileged women and children. But today the two-branch Harare enterprise also enjoys commercial success, offering manicures, pedicures, massages, waxings and facials to hundreds of clients. She Beauty Spa still puts a*

*quarter of its revenues into the fund and employs once orphaned women who lacked the chance to get a full formal education.*

Nkosana Dlamini caught up with Zvirikuzhe to learn more about the business and the woman running it.

**How did you get into this line of work?**

First it was out of passion and a hobby. I had a friend who was doing the same thing...Initially, it was meant to be operating as a business that would fund our organization [trust fund] that would be helping out young women and children.

**What kind of background do you need?**

You need to go to a school of cosmetology with at least a reputable name and after that you go through attachments. Even people without ordinary level education can make it because basically you are using your hands.

**What kind of start-up resources are necessary?**

Honestly, when we started we did not have start-up capital. What we did is we just got the little that we had...and from that we then started building more. But I think for you to be big, you actually need a substantial amount, maybe a thousand [US] dollars now, considering rentals and salaries, all the products you need and the furniture.

**Who are your clients?**

They range from schoolgirls over holidays...we do CEOs, we do lawyers, we have doctors ...we do every woman really. Even housewives come...We have a clientele base of more than a thousand clients, and I think that is pretty a cool achievement. [As for] loyal [clients]: the other day we were counting, it's more than 200 to 300 people who would come without fail either every month or after every two months...At one time we would actually pray to God that we have two clients per day. Now we can have like 20 clients on a good day...During the festive season, we can have 30 clients in a day.

**What's been the most satisfying thing about running the parlour?**

I think the most satisfying has been when you see the same faces coming back...Also the people I have been working with: I have got a great team of girls. We are currently six operating from both offices...this way in February we managed to open this new branch, something I never really thought we could pull through.

**What's been hardest?**

Our biggest challenge is doing a good job and retaining clients, because every time someone walks in, it's not always that they will come back. You don't know if they are going to like the service or if they are going to like the nails. So it's retaining and keeping the business afloat...We have got some months when business is just so bad. When schools are

opening...January is never really a good month for us, so we have got those times when we really go through a difficult period because we still have to pay rentals, we still have to pay salaries, and stay there so that when people come back they find us.

**Tell us about the trust fund.**

We had managed to pay for a couple of children for their fees. We would not make long-term commitments. We would buy some [of the children a]...uniform, pay fees for one term because we did not want to commit ourselves much because we did not have proper funding. When we noticed that it was not really working out since our sources were not really giving us enough money., that is when we started the nail spa ...We have just been growing the nail spa so that a certain percentage, about 25 percent of the what we make every month we put to our KRT [Kingdom Revelation Trust] fund to help...a child or a young lady or someone who just needs to go to school...We don't really make noise about it, we don't have pictures, but that's what we do with the money [laughing].

**How do you see the future of the beauty industry in Harare?**

I think it's kind of like here to stay because you can never go wrong with women's health and women's beauty. Women will always be so cautious about their health and their looks...In Harare, I can actually say more women are actually coming. And because of our pricing we are actually getting people who did not even get their nails get that experience so that is actually widening. People want to look nice.

Credit: Radio Netherlands Worldwide



DREAM BIG AND DARE TO  
FAIL. NORMAN VAUGHAN

# Former sponsored child, now a successful entrepreneur



*Young people employed by Murhaho at his workshop.*

A scholarship to study for Mechanical engineering, a profession which he has always dreamt of, changed the life of Romeo Murhaho, (27) now a small scale entrepreneur and

supplying the surrounding communities with metal gates, wheel barrows, door and window frames, hoes, grinding mill parts among other products.

Currently Murhaho is employing 4 people and is already thinking of expanding his business in order to turn his workshop into a “one stop” shop.

## **"My dream"**

“I always wanted to do technical work. Metal work was my favourite subject at school which is now my source of livelihood” said Murhaho owner of Matyoka Agricultural Engineering Enterprise, a small scale engineering shop which specializes in metal equipment used by small scale farmers and schools.

“Through a sponsor from Netherlands, Plan Zimbabwe supported my primary and secondary education and also linked me with a vocational training program which opened a floodgate to opportunities.

“I graduated with a certificate in metal work from New Life College in Chiredzi situated in Masvingo Province, and with the start-up equipment I was given by Plan, I made my first profit!”

Murhaho says that had it not been for the sponsorship, he could have been among the thousands of young Zimbabweans migrating to neighbouring South Africa in search of jobs and in the absence of a qualification and skills, there is no guarantee of a job.

### **Creating jobs**

Since setting up his enterprise, Murhaho has employed other former sponsored children as apprentices. The employees are getting on-the-job training while waiting to enroll for their technical courses at various colleges.

“We are a group of 5, 3 boys and 2 girls, all former Plan’s sponsored children”, he said.

“Our work has been appreciated by the communities, including surrounding schools as shown by many repeat orders that we get.

“Our wish is to expand so that the company becomes a “one stop-shop” which offers a range of products, but the biggest challenge is lack of heavy duty machinery” said Murhaho.

One of the apprentices, Patience Kazamula aged 20, said she is looking forward to go to college and be a qualified artisan.

### **Inspiration to others**

“Murhaho inspired me to believe in myself and I want to go far with metal work. I am also inspiring other girls to venture into professions that were deemed as for males only. My ambition is to be a qualified artisan,” said Ms Kazumula.

“A success story like this creates a sound relationship between Plan and the community. Murhaho is a hard worker. He is a role model to many young people in this community,” says David Sithole, Plan Zimbabwe’s programme facilitator.

“The group is yet to reach their full potential and we are happy that Murhaho is also giving back to the community by engaging other youths to value education” adds Sithole.

Murhaho wishes that the other former sponsored children would visit him and see how he has managed to turn a wish into a reality because he can't hide his joy.

**<http://plan-international.org>**

# Starting up

## The Truth about Entrepreneurship and What it Takes...

**By Brendan Palmer**

Entrepreneurship is a word we are hearing a lot more of these days. Gone are the days of being Self Employed, a Sole Trader, A Business owner and the rest. Today we are expected to be entrepreneurs. Indeed we expect to be entrepreneurs because it sounds more successful, more important and more interesting than what used to pass for how we made our living. People working in the corporate world are not spared from

this as today it is only the companies that are led by entrepreneurs, and create entrepreneurs of their employees that are growing and making a difference.

### **Times have changed**

This is because times have changed, the environment in which we live is not the same as the one of yesteryears. Change is happening so fast these days that very little of what used to work will work as effectively now. This is a bold statement I know, but it must be said because it is the way it is whether you want to admit, are ready to believe, or willing to accept it, or not, the truth is, everything has changed. This is more true in the business world than any other although is not restricted only to business.

Entrepreneurship is something that we should embrace; indeed we have to if we are going to make it in this day and age. We are living in the Information Age, the New Age, the Age of The Entrepreneur and we must understand and accept that. The quicker we accept it for what it is, the quicker we can learn to be more entrepreneurial in our approach to business and the quicker we will start to enjoy the lifestyle that only an entrepreneur can live.

### **An entrepreneur is someone who goes into business to....**

An Entrepreneur is someone who goes into business to solve a problem plaguing society and they do so in a profitable and sustainable manner. They go into business not to take from society but rather to improve something in society by supplying the solution to whatever problem is being faced. Essentially Entrepreneurs give as opposed to take and the rewards they enjoy way surpass the rewards enjoyed by the takers. Entrepreneurs change the world because they have a passion to make their ideas work and are brave enough to even risk paying with their life to make it happen.

### **Are you ready?**

So if you are ready to learn how to do this, how to face up to whatever challenges life throws at you and to keep going no matter what until you get to the place of your dreams, then you are ready to become an entrepreneur.

It's not going to be easy, but will be very rewarding

Something you should know before you go any further is that anything worth having is never easy. The journey of the entrepreneur is not easy, it is not for the faint hearted. It is a hardcore, challenging, physically and mentally draining marathon of an undertaking. Once you start there is no going back. Once you get the bug, you are hooked. You will have to learn to deal with prolonged periods of uncertainty, you will have to learn delayed gratification, faith, trust, belief, patience, focus and determination. You will have to learn to have your heart broken and

have no time to fix it; you will have to learn to pull hats out of rabbits (which is My Wife Sally's quote). You will have to learn to get back on the bike every time you fall and not lose enthusiasm. You will probably have to give up security if you are going to replace it with success.

None of these things are easy and none of them pretend to be. None of these things will happen for you as they did for me or will for the next person, but they will happen. If you are prepared for them, you are that much more likely to overcome them. That is what entrepreneurs get good at, they see challenges not as obstacles but rather as opportunities to implement solutions.

### **Developing an immunity to problems**

Entrepreneurs focus on solutions and therefore become immune (in a sense) to problems.

Success is not something that you get, success is something that you work very hard at, for the rest of your life until you earn it. Success is not an event either, it is a culmination of many small acts, habits and rituals that you practice day in and day out. Success, they say is an Attitude and they are right. You don't necessarily have the attitude, you develop it.

We are running a workshop called Ignite Your Business and our first module covers the success formula we have developed from years of research and development and that we have taken from countless books and mentors over the years. There are a number of basic steps that you can follow, and if you do, you too will enjoy what so many others have in their own lives. We have had over 200 people go through our program with amazing and inspiring results. Come along and see what a difference this program can make in your life.

*Article written for Sabre Business World by Brendan Palmer.  
To register for the Workshop and for more information go to [www.sabrebusinessworld.com](http://www.sabrebusinessworld.com) or email [sally@sabrebusinessworld.com](mailto:sally@sabrebusinessworld.com). Or call +263 772 354 840*

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# Create a Business Plan by Answering 4 Simple Questions

By Greg Go



Photo: [theritters / Flickr](#)

There are a lot of would be entrepreneurs out there with a great idea, but are afflicted with Business Plan Paralysis. Instead of shipping product, they're "working" on their plan, doing more "research", or "thinking about it".

I think the current literature on entrepreneurship overcomplicates things. Read the guides at [Entrepreneur.com](#) or [bplans.com](#), and you run into 50 page documents with charts, spreadsheets, and financial projections accounting for every dime. And if these sources are to be believed, your business plan must also have serious sounding sections

like Executive Summary, Competitive Analysis, and Financial Projections.

No wonder would be entrepreneurs stall at this step.

The good news is that you don't need that kind of plan right now. Right now, all you need is an internal working plan to get you going. And to get that working plan, all you need to do is answer these four simple questions.

- What is your product or service?
- Who are your customers?
- When will things get done?
- When are bills due and when do you get paid?

### **1. What is your product or service?**

What are customers going to give you money for?

Every company exists to create new value. That's what customers are paying for. What do you do to earn your income?

A few examples:

The service provider (barber, accountant, dry cleaner) creates value by providing a service you're willing to pay for.

A retailer (hardware store, car dealership, eBay seller, etc) creates value by connecting consumers and product manufacturers. Retailers buy inventory in bulk, split it up, showcase it, market it, teach customers how to use it, deal with returns, etc. For that work, they charge a markup on the product.

So back to the fundamental question. What do you do? What's the value your business is creating?

### **2. Who are your customers?**

Who's going to give you money? Who are you marketing to?

Write down all the potential customer profiles you think you will have. Your customers may come from multiple sources or have different needs.

For example, if you're opening a local brick & mortar store, you might have walk-in customers, regulars, and online customers.

For content publishers, you're serving your readers (every page view or feed subscription is a "sale"), but you're also serving advertisers or affiliated vendors (the people who actually give you money).

How many potential customers are there?

A blogger (or other website publisher) creates value by providing information and a forum for people to discuss stuff. If the content and community is great, there's a lot of value (lots of readers and page views). The more readers, the more the publisher can charge for advertising.

There's no point selling a product if there are only a handful of people interested. How big is the group of people who might potentially buy from you?

You can look at your competitors to get an idea of the market size. eBay sellers can look at the number of feedback received in the last 1, 3, and 6 months. Bloggers (content publishers) can look at the number of page views and/or feed subscribers of other sites in their niche.

To determine a website's reach and traffic, you can also use third party trackers like Alexa, Compete, HitWise, Quantcast, or comScore.

If you need more extensive data, you can find a lot of information via *Google*. There are a lot of surveys and research papers available for free. You can also find teaser releases from research companies looking to sell you more in-depth analysis.

Who are your competitors?

Imagine you're one of the customer types you described in answer 2b. Other than your new business, where else could these customers go to get the product/service?

### **3. When will things get done?**

Given the specific customers you describe above, how do you plan on reaching them? Will you buy ads, encourage referrals from existing customers, create a website?

This is when we get to the nitty-gritty. Write down *concrete action steps* and scheduled milestones.

What does your company look like in 1, 3, and 5 years?

Answer this quickly. It's okay to "dream" a bit here. Three to five years is a long time away, and the point of this article is to get you past planning mode and into execution mode. So dream a little bit. Once you're actually executing, you'll have a better (more realistic) idea of what to aim for in 3 to 5 years.

In the next 3, 6, 12 months, what are specific milestones you want to accomplish?

Be as specific as possible, without getting bogged down in too much detail. Otherwise, you'll be stuck in the dreaming mode for another 6 months instead of being in startup mode.

For milestones farther out, just jot down

What are specific next steps you need accomplish to reach the first milestone? What can you do today?

For the first milestone (within 3 months), what are tasks that need to be done? For each task, what is the next action step? Who's responsible for doing it? When will it be done?

The more specific and actionable your answers, the more likely you'll move this project along. Write down some actionable tasks you can knock out today, this week, and this month.

general goals. A common sticking point for new entrepreneurs is trying to plan for every possible scenario 12 or 24 months out. That's impossible unless you can see the future. (If you can, drop me an email. I've got work for you.)

#### **4. When are bills due and when do you get paid?**

How much money will it cost to make your product or provide your service?

Write down all the things you might have to pay for while launching or running your business.

Your expenses will fall into three categories: fixed expenses, variable expenses, and capital expenses.

Fixed expenses are the things you have to pay for every month, whether you make one sale or 10,000 sales. Hosting, rent, employees are examples of fixed costs. Add up your fixed expenses, and you have the baseline cost of running your business.

Variable expenses are tied to your sales volume. If you're moving product, what is your cost per item? These are the expenses tied to sales. Performance bonuses, sales commissions, pay-per-click advertising are examples.

Capital expenses are one time purchases you need to make. Web design, books, a computer are examples. Some of these expenses will come before you even open your doors. That is your startup costs.

Using [this spreadsheet \(http://www.jaxworks.com/budget97.xls\)](http://www.jaxworks.com/budget97.xls),

How much do you have to charge to earn a profit?

For bloggers, how much does it cost you monthly to run your blog? In addition to the hard costs (hosting), don't forget to count the *time* involved. How much would you like to earn each month? That number plus your expenses is your target sales volume.

(Now that you have a hard dollar amount as a target, you might need to go back to your answers in question 3 to tweak your implementation strategy.)

plan your startup's first year expenses and income. What month will you break even? That is, when will you make back all the time and money you'll put into the company?

It's okay to guess. No one *knows* the future, and educated guesses based on the best available information is all we can do.

**Go execute!**

Now that you've brainstormed these answers, you probably have a jumbled mess of notes, references, and mini-speeches written down. That's certainly not a business plan you can hand to investors, but it is a business plan that **you can start executing today.**

# Will Your New Idea Work? Here Are Three Ways To Find Out

*In their book, [Start Your Own Business](#), the staff of Entrepreneur Media, Inc. guides you through the critical steps to starting a business, then supports you in surviving the first three years as a business owner. In this edited excerpt, the authors describe the importance of market research in order to obtain information on the three key areas you'll need to investigate before launching your new business.*

So you have a great idea for a product—something that's bound to capture the hearts and minds (and wallets) of consumers everywhere. Or perhaps you've stumbled on a service that isn't being offered by anyone else—one that's desperately needed. This is your opportunity! Don't hesitate ... don't look back ... jump right into it and ...

Wait! Before you shift into high gear, you must determine whether there really is a market for your product or service. Not only that, you need to ascertain what, if any, fine-tuning is needed. Quite simply, you must conduct market research.

Many business owners neglect this crucial step in product development for the sole reason that they don't want to hear any negative feedback. They're convinced their product or service is perfect just the way it is, and they don't want to risk tampering with it.

Other entrepreneurs bypass market research because they fear it will be too expensive. With all the other startup costs you're facing, it's not easy to justify spending money on research that will only prove what you knew all along: Your product is a winner.

Regardless of the reason, failing to do market research can amount to a death sentence for your product. "A lot of companies skim over the

important background information because they're so interested in getting their product to market," says Donna Barson, president and owner of Barson Marketing Inc., a marketing, advertising and public relations consulting firm. "But the companies that do the best are the ones that do their homework."

Consider market research an investment in your future. If you make the necessary adjustments to your product or service now, you'll save money in the long run.

So what exactly is market research? Simply put, it's a way of collecting information you can use to solve or avoid marketing problems. Good market research gives you the data you need to develop a marketing plan that really works for you. It enables you to identify the specific segments within a market that you want to target and to create an identity for your product or service that separates it from your competitors. Market research can also help you choose the best geographic location in which to launch your new business.

Before you start your market research, it's a good idea to meet with a consultant, talk to a business or marketing professor at a local college or university, or contact your local SBA district office. These sources can offer guidance and help you with the first step in market research: deciding exactly what information you need to gather.

As a rule of thumb, market research should provide you with information about three critical areas:

**1. Industry information.**

In researching the industry, look for the latest trends. Compare the statistics and growth in the industry. What areas of the industry appear to be expanding, and what areas are declining? Is the industry catering to new types of customers? What technological developments are affecting the industry? How can you use them to your advantage? A thriving, stable industry is key; you don't want to start a new business in a field that's on the decline.

**2. Consumer close-up.**

On the consumer side, your market research should begin with a market survey. A thorough market survey will help you make a reasonable sales forecast for your new business. To do a market survey, you first need to determine the market limits or physical boundaries of the area to which your business sells. Next, study the spending characteristics of the population within this location.

Estimate the location's purchasing power, based on its per-capita income, its median income level, the unemployment rate, population and other demographic factors. Determine the current sales volume in the area for the type of product or service you will sell.

Finally, estimate how much of the total sales volume you can reasonably obtain. (This last step is extremely important. Opening your new business in a given community won't necessarily generate additional business volume; it may simply redistribute the business that's already there.)

### **3. Competition close-up.**

Based on a combination of industry research and consumer research, a clearer picture of your competition will emerge. Don't underestimate the number of competitors out there. Keep an eye out for potential future competitors as well as current ones.

Examine the number of competitors on a local and, if relevant, national scale. Study their strategies and operations. Your analysis should supply a clear picture of potential threats, opportunities, and the weaknesses and strengths of the competition facing your new business.

When looking at the competition, try to see what trends have been established in the industry and whether there's an opportunity or advantage for your business. Use the library, the Internet and other secondary research sources to research competitors. Read as many articles as you can on the companies you'll be competing with. If you're researching publicly owned companies, contact them and obtain copies of their annual reports. These often show not only how successful a company is but also what products or services it plans to emphasize in the future.

One of the best websites for researching the competition is [Hoover's Online](#), which, for a fee, provides in-depth profiles of more than 85 million companies. However, there's also free content available, plus you can sign up for a free trial subscription. You can also gather information on competing businesses by visiting them in person.



# GROWTH

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## How to Stand Apart in a Competitive Landscape



**Running a small business isn't an easy thing.**

You don't have lots of funds like a large market player. Yet, you need to remain updated about the latest happenings in the marketplace. And, most importantly, you need to embrace the latest updates, no matter what kind.

You need to check out in a proper way if it is necessary for your business to add the new innovations that are available. And if they are, you should not waste any time integrating that innovation with your business.

The first thing you need to do to keep your small business competitive and relevant is to know about the current business landscape. The only way to do that is to engage in a good bit of research. It is necessary for you as a small business owner to remain updated about what's happening around. Here's how you can do that:

### **Remain Updated about the Technology**

The world of technology is advancing at a fast pace. So, it is on the businesses owner to stay on top of it. It's only then that you can make full use of the transforming technology and make your offerings more engaging and attractive for the target audience.

There are quite a few technological innovations that are making it easier for businesses to move forward. However, not all businesses are aware of these new trends. Hence, they're ready to integrate them within the processes.

### **Embrace the Latest Technology**

It is almost impossible to find that the small businesses have embraced the latest updates from the field of technology.

Cyfe [offers](#) an all-in-one business dashboard, a tool that proves to be handy for businesses. The dashboard offers historical data, real-time reports, customization data, and other information to any business owner.

However, not many small businesses have embraced this technology yet. It is, however, expected to become more and more popular. It is important for you to remain updated about the technological advancements to integrate them in your operations.

### **Differentiate Yourself from Your Competitors**

The world of small business is a congested one. Remember, there's no dearth of market participants in your field of specialization, no matter how specialized. This means your potential audience also has a wide range of options to choose from. So, why should your potential audience come to you?

You need to differentiate yourself from your competitors to present yourself as the most important service provider. Make your USP clear to your customers. Ensure that it is surely something that your target audience likes. You should be able to (???)

## **Enhance Your Image and Reputation**

It's important to update your image as a small business owner.

Wondering how to do that?

Give a new design to your business card. You can also color your office premises to make them attractive for the customers. It is important to present yourself in a proper way to your target audience. Moreover, you also need to have a proper corporate [reputation](#).

A good reputation is expected to help you attract the target audience and make it easier for you to gain profit.

## **Expand Your Offerings**

You are not the only one in your industry. The same things that you are offering are available from others as well.

So, why do you expect your customers to come to you? You need to offer something extra to them to attract your target audience. It's not like you have to remain confined to a certain thing while offering it. Instead, try to expand your footprints. It will help you enhance your reach and make the best out of your products and services.

## **Reach Out to New Markets**

Are you finding it difficult to reach out the target audience, especially because they have already been touched upon by your competitors?

The best way to solve this problem is [to expand](#) to new markets. It is likely to help you create a niche for your business within a short time. This is going to help you stand apart in a competitive business landscape and reach out to untapped target audience. This surely enhances your chances of performing well as a business.

When running a small business, you need to be prudent enough to stand apart from your competitors. It will help you grab the opportunity and make the most of what the market offers.

[Tomatoes](#) Photo via Shutterstock

From <http://smallbusiness.chron.com>

”The glue that holds all relationships together -- including the relationship between the leader and the led is trust, and trust is based on integrity.” --**Brian Tracy**

# 7 Things That Will Keep You From Being Successful

Avoid these behaviors that can hold you back from success.



BY LARRY KIM

*Founder and CTO, WordStream@larrykim*

*"Success is not so much what we have as it is what we are." --Jim Rohn*

There's no one secret to success, but it doesn't happen by accident, either. Successful people work hard at themselves and their business. Importantly, they learn to stop hindering their efforts by avoiding these seven things:

## **1. Dwelling on regrets**

Sure, it's important to understand your mistakes and failures and learn from them. Dwelling on them, however, is a sure way to make yourself unable to move forward.

Stop looking back, and file those lessons you've learned. You'll need them on your path to success.

## **2. Envy successful people**

Look up to people who are successful in your space, whether in work or in life. Keep jealousy and envy in check.

Here's what you should do: Emulate them. Analyze what they've done right and how you can use their teachings to propel you to success of your own. But beware the negativity that festers inside if you allow yourself to get envious--there's a reason they call envy the green-eyed monster.

## **3. Surrounding themselves with turkeys**

There's an old saying a friend in college shared with me: You can't soar like an eagle if you're surrounded by a bunch of turkeys.

Avoid negative people, complainers, and those who suck the life out of you by taking without giving. It's hard to move forward with your plans

when you're constantly bombarded by the negativity of people around you. Instead, surround yourself with successful, positive people.

#### **4. Second-guessing themselves incessantly**

It's good to have a plan and to revisit it from time to time to ensure you're on track. However, second-guessing and questioning every decision you make will keep you firmly in first gear, spinning your wheels.

Trust in your own experience and abilities. Remember all those lessons you learned and filed away? They're driving your every decision, whether you realize it or not. Don't become so paralyzed with over thinking and analysis that you can't act on what you need to do to experience success.

#### **5. Becoming complacent**

It's one thing to experience happiness and be content with yourself--that's a really good thing. But don't let yourself get so comfortable that you're not hungry for change.

If you didn't need to change anything, you would already be wildly successful. What you're doing today can always be improved on and expanded.

Keep your hunger sharp and your drive strong. You can always afford to learn something new.

#### **6. Talking the talk without taking the next steps**

Again, having a plan is great, and it's important that you have a clear vision of how it's going to play out. If you find yourself constantly talking about the plan without making any meaningful achievements toward accomplishing it, you're guilty of not walking your walk.

In business, we often have to talk a big game, but that can't be all there is to it. Set clear, measurable goals to ensure you're always moving forward.

#### **7. Equating money with success**

As much as we recite the old mantra "Money won't buy you happiness," most of us (especially in business) still default to money as the primary measure of success.

Whether you're an entrepreneur or an employee, your revenue or salary can drive a lot of your feeling of self-worth--if you let it.

Focus instead on providing a great service, building a better product, inspiring others on your team. There are a million ways to measure success, but focusing on money as a metric is sure to bring a constant feeling that you're less than worthy. That's not a place from which to build a successful anything.

# How to Know If Your Business Has Reached the Next Level



**By Doug and Polly White**

Before you can understand what the next level is, you have to know what the levels are. We define the first three levels of businesses as micro, small and midsize. In defining these three types of businesses, we do not use the typical measures of business size (i.e. rands of revenue or number of employees).

Rather, we look at management structure. This is important because the role of the entrepreneur changes dramatically as the company moves from micro to small and from small to midsize. In fact, at each

transition, the principal has to do something counterintuitive. He or she has to let go of doing the very thing that made the company successful at the prior step.

The defining characteristic of a micro business is that the principal is doing the primary work of the business. He or she may have some helpers, but the preponderance of the revenue comes directly from the work of the principal. Obviously, the key to the success of a micro business is how well he or she does the primary work of the business.

When the business transitions to a small structure, the primary work of the business has been delegated to others. The owner may keep her or his hand in it, but others do most of the work. At this point, how well the principal does the primary work of the business is not nearly as important. Success now depends on how well the principal hires and manages workers.

The business has transitioned from small to midsize when at least one layer of management has been inserted between the principal and those doing the primary work of the business.

The principal has gone from managing workers to managing managers. This may sound like a small change, but it is not. To effectively utilize managers, the principal must delegate decision-making authority to them. This means giving up a measure of control, which is often difficult for entrepreneurs who are used to making every significant decision in the company.

To enable effective delegation, the principal will need to ensure that the appropriate infrastructure is in place. This means making certain that the business has the right managers, that processes are well documented, and that appropriate metrics are in place.

The right managers are well trained and carry out the mission and vision of the founder. Well-documented processes are how the principal communicates the way that he or she wants things done. Robust metrics ensure that the principal knows what is going on in the business without having to be there personally.

This article was originally posted on Entrepreneur.com.



**Doug and Polly White**

*Doug and Polly White own Whitestone Partners Inc., a management-consulting firm that specializes in helping small businesses grow profitably. They are also co-authors of Let Go to GROW, a bestselling book on why some businesses thrive and others fail to reach their potential.*

# Leadership

## The Billion Dollar Joke

Tim & Tommy Deuschle



(photo: Brian Wolfe)

*Humor is the number one way to disarm someone, and let you into their lovely little world.*

I love being in Zimbabwe because every day I get a chance to interact with all of the “serious” businessmen doing “serious” things.

Drinks on you. Jokes on me.

You’re sitting with an investor worth a few million, it could be awkward—especially the first time. You’re telling him what you think he wants to hear and your sweat beads tell him you’re as nervous as a family of worms paddling over a bream pond.

First time I started down the entrepreneur lane I memorized my only pitch and nothing else. I desperately stuck to it. In fact, it was so bad that before I waited to hear how everyone's weekend was I aggressively pulled out my laptop and started rushing through my slideshow as if I was only talking to a bunch of machines that were going to make a decision right after I was finished.

Back to the investor, you could buy him a great glass of wine, take on the bullet of the bill and pay for his truffle covered fillet and his don Pedro. Those are just mere chicken tracks that are easily covered up by the next time he gets his butt kissed by someone looking for money.

The tears drizzling from his eyes as he's banging the table. That is the sound of money.

You my friend have just entered the realm where "there are numbers in laughter."

What about on a first date? You may not impress a high standard lass on your first date with your clean looks or the extent of your vocabulary. Laughter is where the gold is and laughter is where the next date awaits.

**Can You Be Sarcastic? Or Stop Being So Serious.**

Humor is like a rubber sword, you can make a poke without drawing blood. Create a memory without that thick, heavy, sad smoke of a serious offer lingering around causing your tie, and his, to feel very tight and uncomfortable. If you're trying to sell the best thing since sliced bread, so are a thousand other people.

**Relationship is more important than a quick buck**, and a strong partner or serious financial partner is looking for more than just a plan. It's class, it's humor it's "Can you be someone that I'd like to invest my time in? Or will all of our meetings just be as boring as school was?"

**Dinner With A Billionaire**

Two years back, I had my first dinner with a billionaire. He was from the US and was sniffing out the prospects of putting down some finance for various projects. He started off very reserved. My brother and I took our seats. He was very recluse in his posture. My brother and I took the "All or nothing approach" and directed him through the African based menu. **There were two ways we could leave this dinner: crying or laughing.**

We could have become quickly overwhelmed by the facade of this infallible heavy weight. It was him in one corner, my brother and I in another. The score was 1 to 1 billion in dollars. We used the only weapon in our arsenal: humor. We took the approach that he was probably very bored with talking business and wanted a little bit of escape—that's what we ended up giving him.

You know it's going well when he begins to try and throw back the fruit (literally back to the kitchen). He ended up giving my brother high fives.

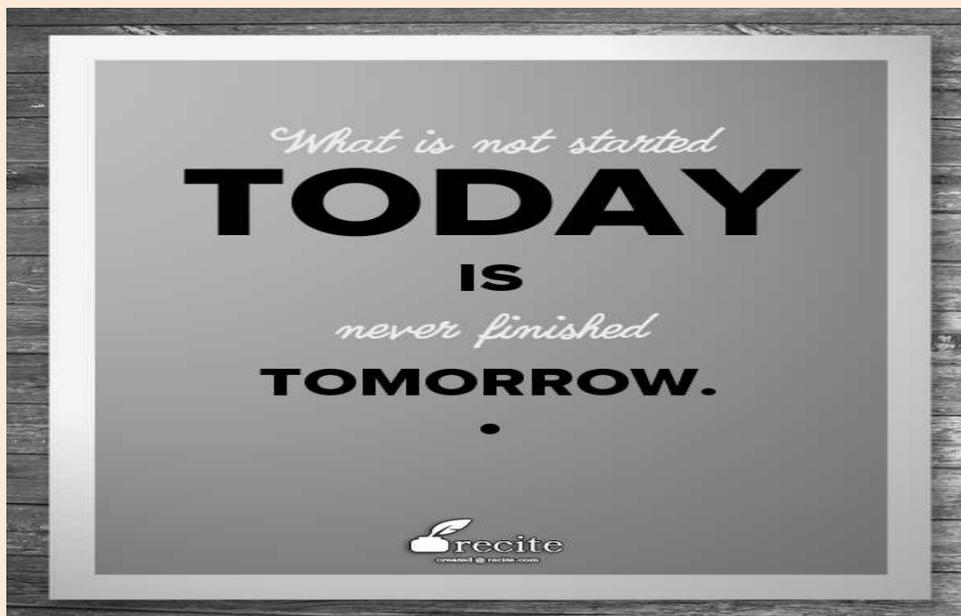
**High Fives? You better believe you don't leave a billionaire hanging when he puts his hand up for a connection.**

In the words of my brother "My hand was sore from the high fives he was giving me in response to perfectly executed jokes." The roar of laughter was almost embarrassing for us. At the end of the dinner we didn't gain a business partner. We gained a friend. He invited us to his hotel and personal telephone numbers started coming out. Pictures of his single daughter, and even if we only saw him again in 5 years he won't forget that night. Priceless it was, and he paid for our dinner.

90% of your best memories lie in the area of humor. That's why you go to the pub and grab a drink and laugh off all the serious meetings you had with people who are only concerned about the numbers. This doesn't give a person the license to be a clown and show yourself as unserious or unreliable. **The humor only works when you can deliver and your reputation is good.**

Don't take everything so seriously. Enjoy business, enjoy food, enjoy life and make the billionaires laugh.

From Emerging Ideas - Building Africa's Brightest Ideas  
<http://www.emergingideas.com>



# Marketing & Selling

## *Here's A Little Secret...*

OK...so here it is...one of my secrets revealed...and you haven't even bought the book! That's OK...my view is you'll like what you hear and you'll want more...and more...and more.

The big secret is that effective marketing for small businesses is all about having a number of initiatives happening at the one time in the knowledge that some will fall to the ground whilst others will fly and deliver the results you're looking for.

Tim Reid, author of *CHA-CHING! THE SWEET, SWEET SOUND OF SMALL BUSINESS MARKETING SUCCESS*.

# The Critical Role Content Marketing Plays in Your Business

By **Tinashe Nyaruwanga**

Everyday large and small companies are waking up to amazing results through publishing and distributing their own stories in order to attract and retain customers. Traditionally the model was to find a good reputable newspaper or Media Company with a huge subscriber base and place an ad.

It worked for a while, until such a time that the proliferation of media meant that people were inundated with adverts. People began to look for ways to avoid these adverts.

Advertising in the traditional sense became less effective.

Companies noticing the decline of the effectiveness of this approach turned to entertaining and being helpful to their audience in order to capture their attention with the hope of selling to them. [A practice that is known as Content Marketing that started 100 years ago.](#)

Fundamentally, Content Marketing is the idea of communicating with your customers without being salesy (selling to them). It is permission and non-interruptive marketing. The idea behind it is that if you can provide valuable content to your audience, they will ultimately reward you with their business.

The quote below sums up Content Marketing quite nicely.

*“Traditionally marketing and advertising is telling the world that you are a rock star. Content Marketing is showing the world that you are one.”*

But wait. Why should you even consider Content Marketing for your business?

## #1 Engage with your clients

Brands serve their clients best when they engage them with stories. The human factor is now more important and the world is more transparent more than ever. Customers now want to know the behind the scenes and the goings on at your company. They want to know how the product is made. They want to be involved at each and every stage.

Won't I be giving away my secrets? Does any of this stuff make any business sense? You might ask. Great question, but the thing is, having the ingredients does not make one a chef.

## #2 Emotional Connection

In today's world where there are many products and businesses offering services similar to yours, customers need more than a reason why they should shop with you or use their services. Customers need an emotional connection with your brand. To see the power of story-telling, one simply has to look at Hollywood. It built an entire industry on storytelling. Think how you would root for the underdog in most movies. You did this because they created characters you could relate to and naturally you wanted them to win.



The same with your business or brand. You need to share stories that your customers can relate to.

## #3 Solve your clients problems

As narcissistic as it sounds customers do not care about your products or services. They care about themselves, their wants and their needs. Focus your business on solving their problems and you will have them eating out of the palm of your hand and beating a path to your business. Help them make better choices by providing information that will meet a need or solve a problem.



## #4 Entertain

*“Anyone who tries to make the distinction between education and entertainment doesn't know the first thing about either.”*

Red Bull, the energy drink

maker sold 5.2 billion cans in 2012. Key to this was its use of Content Marketing to create videos that their thrill seeking audience found entertaining and could relate to. One of their more popular videos, the Art of The Flight has over 14 million views on YouTube. By the way this has been developed into a full feature film.

Their goal is to entertain their audience whilst making them feel that they are part of something bigger. Of course as a brand this does not mean you have to take to the extreme like Red Bull. However, find out your audience's interests. Maybe appealing to their humour might do the trick.

### **#5 Interaction**

Content Marketing is the fire and Social Media is the gasoline. A lot of companies and brands struggle with their social media. Part of it is because they do not understand that for social media to work you need content. The adage that Content is Key holds true in this case. In fact I always want to develop that statement further and say Content is KaChing meaning it is content that will allow you make money online.

You see content provides the client with a reason to reach out. It maybe a funny clip that makes them want to share and tag you in their post. Hmm?

### **#6 Finally Content Marketing motivates people to buy**

All of the above we have mentioned should get you to one place – the customer consuming your product or service. Content Marketing motivates your customers to buy.

\*\*\*\*\*[Tinashenyaruwanga](http://www.tinashenyaruwanga.com) is a Content Marketing and Social Media Aficionado. He is also a blogger at [www.tinashenyaruwanga.com](http://www.tinashenyaruwanga.com). He specializes in optimizing online brands for individuals and corporates.



# 7 Keys to Marketing Breakthroughs

By Robert Middleton



If you really think about it, wouldn't you love to have a marketing breakthrough?

A breakthrough might start with one good idea or insight that ultimately turned into strategies and plans that, when implemented, attracted lots of your ideal clients and a substantial increase in income. You'd be making more of a difference and you'd be having a great time.

## **Who wouldn't want that?**

I've had a lot of breakthroughs in my business that have led to exactly that, many times over the years.

- The More Clients eZine
- The InfoGuru Marketing Manual
- The Marketing Action Groups
- The Marketing Mastery Program
- The More Clients Club
- The Unstuck Process Book and Courses

All of these breakthroughs, in the form of marketing activities and programs, have led to several millions in revenue over the last several years, plus making a difference in the lives of thousands of people.

The question is how? What did I do, what did I know to produce those results consistently for years on end?

One might guess that I had the right information and that I took action on that information. Some might think the information was more important, and others might say it was mostly about taking action.

But today I want to suggest something else. Although information and action had important roles in those marketing breakthroughs, they were not the most essential things.

A few weeks ago I emphasized that "a little less information and a little more action" was the key formula for success.

### **I was only half right.**

After all, others may have absorbed as much or more information and taken as much action as I did. I've certainly talked to many people where this was the case. It hasn't been for lack of information or action that they didn't produce breakthrough results.

Well, could it be that I am more cognizant of certain marketing principles than many others? I doubt this is true either, although it certainly doesn't hurt to understand certain principles when undertaking a project.

However, there are a whole lot of other people who have ongoing, consistent breakthroughs in their marketing and business (and lives). I know quite a few of them and I've studied their approaches, and methods. They also apply certain information and take consistent action.

But is there something else about them that is very different than those who are not having consistent breakthroughs?

Yes, there are! They tend to embody several of the following "Breakthrough Traits."

### **The 7 Breakthrough Traits**

1. They have a clear vision or direction for where they want to go and what they want to make happen.

2. They have focused intention. They are able to move towards their goals with relatively little struggle or effort.

3. They are completely OK with not knowing. They are open channels for learning and discovery.

4. They are expansive and creative. They see new possibilities and opportunities everywhere.

5. They are relatively fearless, that is, nothing they approach feels inherently risky or dangerous.

6. They are resilient. They bounce back quickly from setbacks and disappointments.

7. They live much more in the present, the NOW, than they do the past or the future.

Notice that none of these have much to do with information or taking action. However, they are the natural precursors for absorbing the information they need and taking the action required to produce breakthrough results.

If you can accept these traits at face value, then the next question is obvious: "How do I learn to master these traits?"

**The answer to this may seem like a paradox.**

Yes, although it does take a certain amount of effort and time to absorb the necessary information and to take the actions required to produce a breakthrough, these traits are timeless; you can't actually learn them.

You have to have them inside you already. If you don't already have these traits, your chances for real breakthroughs are slim to none.

**That's the bad news. Here's the good news:**

Everyone, without exception, already possess these traits. You have all you need, perhaps more than you need! These traits come with the human package called "You." They are natural to everyone. They do not take time, information and expertise to develop.

The mystery is that although we all have these traits, they are mostly hidden or covered over. We all have them but don't realize we have them. We simply need to realize that we already have these traits in great abundance.

**But how do we do that?**

I'll complete this article with Part 2 next week, but for now, I want you to look around and see if you can find the people who already have these traits (as we all do), but in their case they are not hidden or covered over.

**There are over 600 million of them around the world!**

You may even have one in your family. Who are these people?

Let me know on the blog if you think you know. What insights do you get from this?

If you have comments on this article, or would like to share it on social media, please go here: <http://actionplan.com/blog/516-seven-traits>

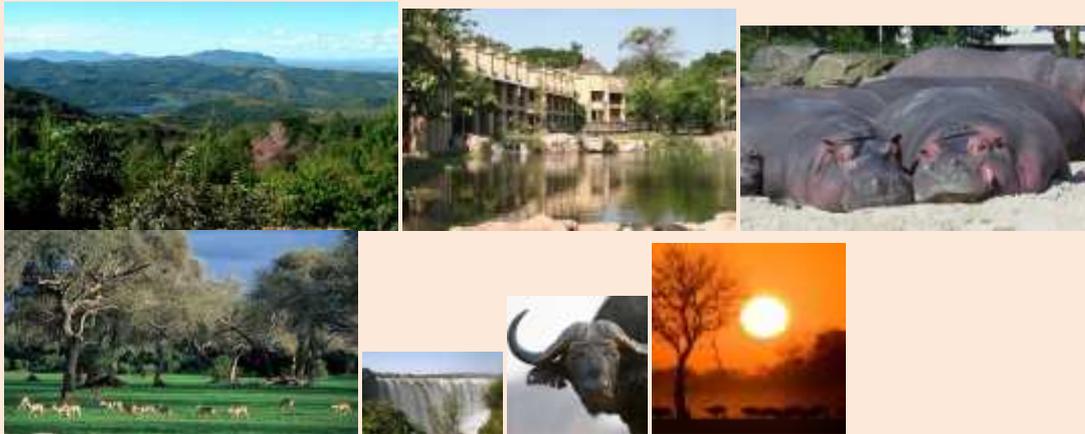
*Cheers, Robert*

*"By Robert Middleton of Action Plan Marketing. Please visit Robert's web site at <http://www.actionplan.com> for additional marketing articles and resources on marketing for professional service businesses."*



# Doing business in Zimbabwe

# How to Start a Tour Company



In order to start a tour company, you will need to have a passion for travelling and sightseeing, along with a good marketing knowledge to attract the audience through innovative tour packages. To start in Zimbabwe, you will need to know all tourist spots in and around Zimbabwe or the whole of Africa, based on your services. You will also need to obtain a license from the Ministry of Tourism.

Things you'll need:

a) Business plan

b) Zimbabwe Tourism Authority (ZTA) license

1. Research your local and national competitors. Determine how they handle business. Just approach many of them as a client and know their plans. Determine how far the competition is and plan how to cope with them. Some of the top tour companies doing tours in Zimbabwe are [bookinafrica.com](http://bookinafrica.com) and [go2africa.com](http://go2africa.com).
2. List details regarding the available tourist spots. Note the distance to reach the tourist destination from your locality, the fee charged by various companies, and the time taken by each mode of transportation. Try to analyze how you can lower your costs so that you can offer attractively low prices for your packages. For example, training a native to lead local tours may be more cost-effective than hiring and training a foreigner. Victoria Falls on the Zambezi river is a major tourist attraction, along with the Hwange National Park, the largest park in Zimbabwe.

3. Plan the services that you wish to offer your clients. Inquire about traveling plans and desires among your neighbors, friends and colleagues to get a sense of what kind of demand there is. Design your tour packages based on your analysis. Determine whether you will be offering local services to a specific location or national services across all of Zimbabwe.
4. Write a business plan including business overview, market research of the tourist industry in Zimbabwe, and research into your competitors. Also include a marketing plan, background information regarding you and your partners, financial projections, funding alternatives and sample contracts. Be clear about who your target audience is and describe them in detail. Will you be targeting American families looking to vacation in Zimbabwe? Will you target Europeans looking for good safari expeditions? Your target market will determine your marketing strategy, pricing, and tour packages.
5. Register your company with the Registrar of Companies in Zimbabwe. Register with the tax authorities for income tax and pay-as-you-earn (PAYE).
6. Pick up the form of license application notice from the City Health Department and advertise on a local newspaper the application for a business license, since an applicant in Zimbabwe needs to publicly announce the proposed application twice in a local newspaper.
7. Submit the application to the Licensing office.
8. Obtain the necessary insurance and letter from the bank. You will need to get public liability insurance with a minimum coverage of \$1 million U.S.
9. Obtain the Zimbabwe Tourism Authority (ZTA) license from the Ministry of Tourism Offices.
10. Register as a designated Tourist Facility through Ministry of Tourism.
11. Purchase any vans or mini-buses for local tourism, or others based on your services. Hire drivers and employees if necessary. Market your services through the Internet if you operate nationally or in your local newspapers and through referrals if you operate locally.

### **Tips & Warnings**

Offer customized tour packages, group and student discounts. Hire friendly people as tour guides or tour operators. Establish alliances with hotels, air or train services to secure discounts.

# Managing People

## Promoting people to their highest level of incompetency

By Memory Nguwi



I have heard a lot senior managers complaining about people they trusted and promoted failing in higher level jobs. The reason for this failure is, in many organisations people are promoted to a higher level without being trained to handle higher level responsibilities. As you go up the ladder technical abilities for the job become less important. The key skill needed at this level is people management skills. The majority of managers do not have these skills. As

a result they frustrate their teams and in the process damage moral. The process where you promote someone who was a top performer in a lower level job into a higher level job is called the Peter Principle.

What are the reasons why organisations promote people to their highest level of incompetency? During the hyperinflation period skilled people left the country and organisations had no option as they had to make do with what they had. People were promoted to higher level posts and they failed and some still continue to fail. Unfortunately most managers do not have evidence to prove that an individual is not performing, hence they are stuck with the non-performing individuals.

People who have been promoted to their highest level of incompetency get frustrated easily because they have been given jobs beyond their capacity. In order for them to remain relevant they always find ways to blame their subordinates. Such people do not want to be challenged even if they make wrong decisions. The same people feel threatened by their subordinates. Subordinates out of fear comply with directives that are not well planned and in the process impact on the performance of the organisation.

The other symptom of this caliber of people is that they always think they are right. They manage by fear so that their subordinates do not challenge them. They always threaten to fire their subordinates. In some organisations the same individuals get to higher positions through the back door because of nepotism. They also pretend to love the organisation more than other staff members as a way of covering their short comings.

So what do you do when you have such a boss; who is incompetent because they have been promoted to their highest level of incompetency? The answer is, do your best in whatever work that is allocated to you. When there is a chance to showcase your talent, take it because other more objective managers will notice. Do not try to retaliate because this type of manager can be very ruthless. They will make every effort to get you out of the organisation.

Organisations can avoid this problem by making sure that people targeted for higher positions are trained so that they have the capacity to handle higher level responsibilities. This calls for organisations to develop a systematic and formal succession plan especially for all managerial positions upwards. Besides undertaking formal training outside the workplace there is need to develop a program where individuals are mentored internally by more experienced employees. An evaluation mechanism must be put in place and detailed reports on progress produced every quarter. If you let people take up higher positions when they are not ready you incur huge cost related to low staff morale, low productivity and loss of business.

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# When professionalism means betraying a friend

Chana R Schoenberger



(Image: Thinkstock)

*Q: I have to let several staff members go. I feel awful about it, but it is part of a company-wide redundancy plan. I am not supposed to reveal these layoffs for another few weeks. But I know one person I must let go is about to go under contract for a new home before then. What is my obligation to tell this person, before he risks losing*

*thousands in a contract he might not be able to complete once he loses his job?*

**A:** You are caught between your obligations to the firm and your desire to be a compassionate human being. There's a right answer here — and you're not going to like it.

There's a right answer here — and you're not going to like it.

There are two key stakeholders here: The company, to which you are contractually bound, and the employee, who assumes he will have a job into the future and has committed himself financially to a new house.

“Both stakeholders may get harmed here, however, when you signed your employment contract, you agreed in exchange for payment to represent the firm's interests,” said Michael Mumford, who directs the Center for Applied Social Research at the University of Oklahoma in Norman, Oklahoma, in the US.

You can't tell the employee that he's about to lose his job. If you do, you could put the firm in jeopardy. That has to be your main concern, says Mumford, a professor of industrial and organisational psychology.

Is there an ethical way, if your obligations are solely to the firm, to protect this staffer? Not really, said Mumford: “In all ethical problems there are winners and losers.” Your responsibility is to all the stakeholders here as a group, so you cannot blab about the job losses before you're permitted to reveal the secret because your actions could hurt others.

“The only way out here is to ask lots of questions, indirectly, about the financial investment *per se* without saying anything about future employment,” Mumford said.

Unfortunately, you will look like the bad guy when your acquaintance learns his job is gone and realizes you knew the whole time. Knowing that you did the right thing and abided by your ethical obligations to the firm may make you feel better — and it should — but it probably won't stop this employee from blaming you.

After the announcement, you may want to try smoothing things over. If you get a chance, try asking the person out for a coffee and explain that you feel terrible about what happened but you didn't have a choice: “I'm so sorry I couldn't tell you about this earlier, but I had an obligation to the company and I wasn't allowed to share the news.” That will at least shift some of the blame from you back onto the company.

*Work Ethic is a twice-monthly column on BBC Capital in which we consider the ethical and interpersonal dilemmas that workers face around the world. We welcome knotty questions from readers at [workethic@bbc.com](mailto:workethic@bbc.com).*

*To comment on this story or anything else you have seen on BBC Capital, head over to our [Facebook](#) page or message us on [Twitter](#).*

# **Passion Press**

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# Money

## You don't need a loan to start a business, you need **THESE THREE THINGS**

By the BusinessLink team



[Kevin D. Johnson](#) is the author of the bestselling book *The Entrepreneur Mind*. He is the president of [Johnson Media Inc.](#) and a serial entrepreneur, has several years of experience leading his multimillion-dollar marketing and communications company that now serves many of the most notable Fortune 100 businesses. As an innovative leader, he has appeared on ABC's *Good Morning America*, CBS, Oprah Radio, and in *Forbes*, *The New York Times*, *FastCompany* and *The Wall Street Journal*. Moreover, he has appeared on CNN

frequently. Here is what he has to say about money and starting a new business:

*Nothing is more irritating than hearing one of the many generalizations that permeate the business world and corrupt the minds of new entrepreneurs. You've heard them. You may even deal in these false aphorisms: "Follow your passion." "Fake it 'til you make it." "Entrepreneurs are born, not made." However, perhaps the most damaging to new entrepreneurs is the following: "It takes money to make money." No statement is more wrong or misleading.*

*I vividly remember when, where, and from whom I first heard this phrase. I was barely in my twenties and in downtown Atlanta, meeting with an accomplished entrepreneur who owned her own graphic design studio. I don't remember the context of our conversation, but when she said those six words I was perplexed. I was more impressed with the phrasing itself than its validity. At that point, I had started my first three companies with hardly any money at all. What she said just didn't make sense and certainly wasn't applicable to me.*

*My first company, a website for college students, didn't require much money at all. If anything, it demanded only my time and computer programming skills. During the first few years of the business, I only spent money on web hosting and a domain name, although it certainly wasn't necessary. Those costs were about \$30 monthly. My second company, which produced a web-based content management system, had similar, nominal costs. Finally, my third company, a magazine, didn't require money at all. I simply came up with the idea and went out to sell it before it existed. For each business, I assumed that raising money was not even an option, and I am glad that I did. Had I heard that awful phrase, I may have delayed or killed my ventures, thinking that I had to raise money. Instead, I figured it out and, most importantly, attacked my goal with the resources I had.*

*Having access to start-up capital when you don't need it can actually stunt your growth. What is intended to help can turn out to be quite harmful. For instance, you can burn through cash unnecessarily, buying products and services that you could otherwise figure out how to obtain free of charge. That money could be used to purchase more important things. I cringe when I see a young entrepreneur's start-up costs include items like office supplies and computers when they are absolutely unnecessary. These individuals don't have the right state of mind of seeking to save money whenever possible. Perhaps they heard and were influenced by the very phrase that I am attempting to refute.*

*Now that I have been in business for over a decade, I think the phrase—altered a little bit—can be applied to specific situations. I*

would rephrase it this way: “It often takes money to make a whole lot of money.” As I raise money for my next start-up, the reality of this interpretation is all too real. When you aim to execute a big idea fast, an infusion of cash is necessary in many cases. To illustrate, most people would agree that the idea of starting a nuclear power plant with no money is ludicrous. In this case, before you have actual revenue, you would have to spend a significant amount of money. Regardless, most entrepreneurs do not raise capital to start their business.

Don't believe the hype about needing money to start a business. It's deceiving, and if you believe it, you could be ruining or delaying the success of your own endeavor. People who repeat such generalizations are sometimes simply trying to sound wise and learned, or they are trying to justify why they are broke.

Having no money doesn't mean you have no resources. You've got something, so get started on your new business—and without spending any money if you can.

We did some research to find out the most important things you need to build a successful business. Here are the three we found consistently:

### **1. A valid business idea**

There are so many opportunities around, and hundreds of ideas on how to make use of them. Before you launch a product or service idea you first need to validate it. This means identifying potential customers for your offering, taking your product and service to them and hearing what they think.

Customers validate your idea by their response. If they love it, you have a good business idea. If the response is lukewarm, find ways of improving it to better meet customers' needs.

It takes hard work, not a lot of money, to create a great product or service that solves peoples' problems or meets their pressing needs. Get down there among your potential customers and understand as much as possible about their real needs.

If you come up with a good solution, you can pre-sell it. Customers pay in advance and you use that money to finance your initial production.

### **2. A brilliant team**

You are probably very skilled in one or two disciplines of business. No one is skilled in all the essential disciplines like technical knowledge, marketing, finance, production or selling. All those skills are needed in building a business. It is important therefore to start working on building a team with all these skills. You have to convince your friends to come on board and accept sweat equity rather than salaries.

A great team will enable you to launch and gain traction faster without spending a lot of money.

### 3. Hustle like mad

Hustle *verb* hus·tle \ 'hə-səl\ definition:

- :to quickly move or push (someone) often in a rough way
- : to move or work in a quick and energetic way
- : to play a sport with a lot of energy and effort

To build a successful business, you need to gain traction fast. This means you need to get customers to buy fast and keep growing your sales until you reach the break-even point. This requires much more than passive marketing. You and your team need to get out there and start hustling. Tell as many potential customers as possible daily about your product. Learn the skill of low-pressure pitching, where you give subtle hints to customers about the product you are selling.

Michael Dell started his business by selling computers door to door, from office to office.

Make use of social media, which is mostly free, and get your product known out there.

A good number of the successful businesses we see today were started with little money. The owners used these three methods to get the businesses going and growing.

So, starting validating your business idea, build a great team and hustle like mad.

**US\$3,6 billion**

**revenues collected by Zimra in 2014**

**US\$3,8 billion**

**revenue target for 2014**



**the revenue deficit in 2014**

# Meet the Small and Medium Enterprise Corporation Management team

In the 2015 National budget, Minister Chinamasa announced the revamping of the Small Enterprises Development Corporation. It was going to change its name to Small and Medium Enterprises Development Corporation.

It is hoped this revamped organisation will play a bigger role in developing small enterprises and helping them to grow. Here is the professional team at SMEDCO which is set to oversee the organization meet its goals.



GENERAL MANAGER, Ms Gladys Kanyongo  
Photo: <http://www.sadc-dfrc.org/publications>

Executive Board and the current General Manager. She has a Bachelor of Commerce Honours Degree in Banking from the National University of Science and Technology and part Masters of Business Administration Degree from Zimbabwe Open University at dissertation stage. She also holds a diploma in banking from the Institute of Banking in Zimbabwe and over 10 years of banking experience. Prior to joining SEDCO in January 2012, she was the General Manager (Corporate Banking) with TN Bank.

**ASSISTANT GENERAL MANAGER–Operations, Mr. Shepherd Moyo**

Was formerly a Branch Manager for Bulawayo responsible for Bulawayo Metropolitan, Matabeleland North and South provinces. Joined SEDCO in November 2010.

Has worked in the banking sector for 15years in various capacities including 6yrs in management positions. Highest attainment then was Senior Retail Manager at Barclays Bank. Apart from various qualifications in Banking, Accountancy, Auditing and Meat Science, he holds a Bachelor of Commerce Honours Degree – Business Management from Midlands State University.

Currently doing his dissertation for the MBA degree with NUST. Apart from having lectured at the Bulawayo Polytechnic, he has been a facilitator in various courses such as Strategic Planning, Small Business Management, Entrepreneurship, Finance, and Balanced Scorecard. Mr. Moyo has experience in dealing with both Corporates and SMEs.

**RISK MANAGER, HEAD OFFICE- Ishmael Lastone Mupinga Chikate**

A holder of a Bachelor of Business Studies (Honours) and Master of Commerce in Strategic Management and Corporate Governance degrees obtained in 1983 and 2007 respectively. Has diverse experience having worked in the public and private sector as a teacher; administrator; banker; and; manager.

**Acting CHIEF INTERNAL AUDITOR, Mr. Jairos Makonese**

Mr. Jairos Makonese is a holder of Bachelor of Commerce Accounting Degree with the Zimbabwe Open University. He has also attended courses in Forensic Auditing and CAATS. Holds a Diploma with SAAA (Southern African Association of Accountants). Has also studied Staff Administration with the Zimbabwe Republic Police Staff College an associate college of the University of Zimbabwe. Prior to joining the Corporation he was engaged to the Office of the Comptroller and Auditor General where he gained vast experience in auditing big parastatals such as GMB, POTRAZ, ZINARA, CAAZ among others.

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# Life and Health

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## Keep the mind and body fit for peak performance

**By Yollanda Gonyora**

Plant good seeds today, which will in turn yield a good harvest that will sustain you for a very long time. It is impossible to plant mangoes and reap bananas.

Your body and business are like one, in order to survive longer they need a healthy regimen that will maintain a good posture for them both. Vegetables and fruits are needed everywhere.

The demand for sacrifice lies in the same sack. Maintaining a good posture demands hard work of exercise. Your business will someday demand you sleep with your eyes open trying to solve problems or come up with new plans. If we meet in the boardroom to discuss ideas to make

the business grow we can still meet by the treadmill burning some fat to live longer.

Taking in junk food will only cause a collapse of your business in the long run. It will seem like it is growing but in the reality of time the inside of it is being eaten while the walk is still walked. Look at your body, the delicious junk food is hard to get rid of, the sweetness and tingling it gives the taste buds humbles the brain to deactivate. Be careful what you put it in, what you eat...the harm it can cause after being delicious can be like fire on a plastic house.

A business that is done in a corrupt or cheating way will one day prove that there is nothing so important than doing things the right way. Prison doors will open so wide when all comes to light and the end result is far above damage control. When you get down to exercise or lay a timetable that you say you will follow, follow it properly, help your body help you in time to come. Proper exercise is a good way to keep your years up. Never postpone days to work on your body, because one day of postponing can lead to weeks then months then years then you forget about it. But do not hide behind a wall, you will come to terms with the health jail.

To keep good services running for years you need good staff. It might not have been good walking down the road to your office but a friendly smile by the reception will make one feel comfortable

You grasp things as you repeat them regularly. It dwells more like a habit on you. Building a business brings with it something new to learn, it keeps your mind up to date with news and your surroundings because for your business to do well, you need to know what happens around and within you. To keep a healthy mind you will need to teach it how to exercise itself. Most people take reading as a second option or just a way to pass time. But in order to keep your mind fresh you will need to learn to be a wide reader. Pick up a book in a day and read it. Remember a balanced mind brings balance to the body, brain cells will have to be kept active as they grow few with age.



Yollanda Gonyora [yollgony@gmail.com](mailto:yollgony@gmail.com)  
+263 772 911 331

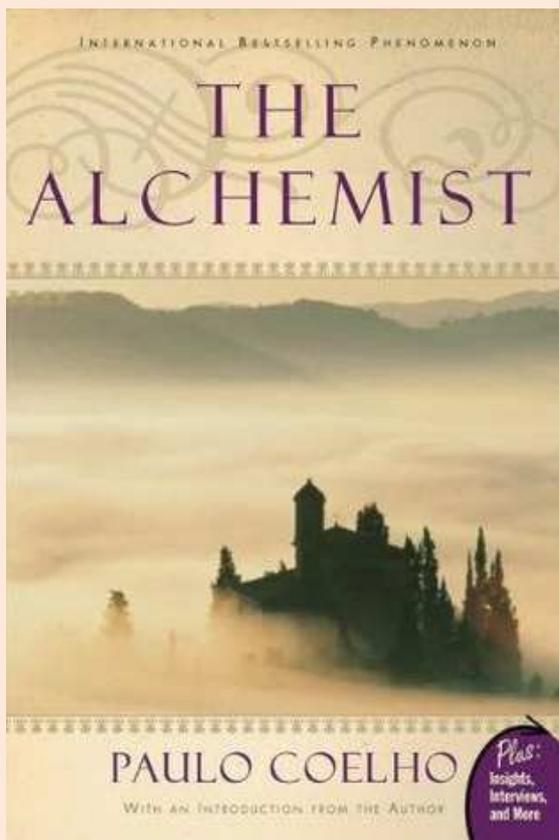
The definition of success in business is not a pot belly neither is it failing to walk properly. Your body needs to be boosted with activity; it needs its right diet, exercise and well being as a part and parcel of keeping up appearance as much as your business does.

*The leader who exercises power with honor will work from the inside out, starting with himself.* **Blaine Lee.**

# Book Review: The Alchemist

*The Alchemist (Portuguese: O Alquimista) is a novel by Paulo Coelho first published in the year 1988. Originally written in Portuguese by its Brazilian-born author, it has been translated into at least 56 languages as of September 2012. The Alchemist follows a young shepherd named Santiago in his journey to Egypt, after having a recurring dream of finding treasure there.*

*The book is an international bestseller. According to AFP, it has sold more than 65 million copies in 56 different languages, becoming one of the best-selling books in history and setting the Guinness World Record for most translated book by a living author.*



While sleeping near a sycamore tree in the sacristy of an abandoned church, Santiago, a shepherd boy, has a recurring dream about a child who tells him that he will find a hidden treasure if he travels to the Egyptian pyramids. An old woman tells Santiago that this dream is prophetic and that he must follow its instructions. Santiago is uncertain, however, since he enjoys the life of a shepherd.

Next Santiago meets a mysterious old man who seems able to read his mind. This man introduces himself as Melchizedek, or the King of Salem. He tells Santiago about good and bad omens and says that it is the shepherd boy's duty to pursue his Personal Legend. Melchizedek then

gives Santiago two stones, Urim and Thummim, with which to interpret omens.

Santiago wavers briefly before selling his flock and purchasing a ticket to Tangier, in northern Africa, to which he travels by boat. Shortly after he arrives there, a thief steals all of Santiago's money, so the shepherd

boy decides to look for a way to make enough money to return home. He finds work in the shop of a crystal merchant, where Santiago makes improvements that reap considerable financial rewards.

After eleven months of working in the shop, Santiago is unsure of how to proceed. Should he return to Andalusia a rich man and buy more sheep? Or should he cross the vast Sahara in pursuit of the hidden treasure of his dreams? He joins a caravan traveling to Egypt.

Santiago meets an Englishman who wants to learn the secret of alchemy, or turning any metal into gold, from a famous alchemist who lives at an oasis on the way to the pyramids. While traveling, Santiago begins listening to the desert and discovering the Soul of the World. The caravan eventually reaches the oasis, and there Santiago meets an Arab girl named Fatima and falls in love with her instantly. The caravan leader gathers the travelers together and tells them that tribal warfare prevents them from continuing their journey.

Santiago wanders from the oasis into the desert and, seeing two hawks fighting in the sky, has a vision of an army entering the oasis. Because attacking an oasis is a violation of the rules of the desert, Santiago shares his vision with the oasis's tribal chieftain. Soon afterward, Santiago is confronted by a black-garbed, veiled stranger with a sword, who sits atop a white horse. It is the alchemist. The tribal chieftain arms his men, and they are well-prepared when the oasis is indeed invaded. The alchemist offers to cross the desert with Santiago.

Soon the two men enter into an area of intense tribal warfare. Warriors hold the two men captive, but eventually allow them to continue their journey. The alchemist tells Santiago that he needs to return to the oasis, and that the rest of the trip is Santiago's to make alone so that he can claim his Personal Legend.

Santiago arrives at the Egyptian pyramids and begins to dig. He finds nothing buried in the ground. Thieves beat Santiago and rob him of his money. After he tells them of his dream, though, one of the thieves recounts his own dream about a buried treasure in the sacristy of an abandoned church.

Returning to Andalusia, Santiago goes back to the church where he dreamed of the treasure near the pyramids. He digs where he slept, beneath a sycamore tree, and there it is: Santiago's treasure

### **Analysis**

*The Alchemist* has many themes, but its overriding message is that people must follow their dreams. This novel is full of examples of characters who pursue their dreams — and characters who don't. It is highly appropriate, therefore, that Coelho's book begins with a dream.

Sexton, Adam. *CliffsNotes on The Alchemist*. </literature/a/the-  
alchemist/book-summary>.

# Leisure



## Welcome To Imvelo Safari Lodges' Bomani Tented Lodge

This luxurious tented lodge is situated in a private concession on the edge of the magnificent Ngamo Plain, in the remote and unspoilt south eastern corner of Hwange National Park. Bomani is famous for its

unique scenery as well as its large herds of elephants and all other animals and birdlife resident in Hwange. Our fully licensed and knowledgeable guides will treat you to a safari experience you will never forget!

### **The lodge**

Our main lodge overlooks Bomani pan and comprises of an open dining room, bar area and lounge, built on a spectacular viewing platform. You can enjoy your breakfast whilst watching zebra and wildebeest quietly graze, or sip a sundowner as giraffe and elephant soak up the day's final



rays.

During the chilly winter evenings, our open fireplaces keep the room warm and cosy. You can even snuggle up under a blanket around the outdoor fire pit and enjoy a glass of red wine with canapés, whilst

listening to the sounds of the African bush.

### **Accommodation**

Bomani is an intimate and exclusive destination. We have nine large luxury tents and one sumptuous thatched bungalow.

Five of our Serengeti tents roost upon spacious Zambezi teak platforms, which at five foot above ground level, offer stunning views across the open grasslands. The other four, along with the bungalow, are at ground level and a little closer to nature. Their verandas are the perfect spot for early morning coffee or a nightcap under the stars.

Every tent is elegantly furnished and comfortable, each with a private en-suite bathroom, hot running water and electricity. Your private canvas sanctuary is incredibly secure and designed to keep out all creatures great and small. And although it's equipped to deal with all weathers, during the cooler months we'll pop a hot water bottle in your bed to ensure you're kept snug.



### **Activities**

Game activities in the area include drives, walks and night drives conducted by fully licensed professional guides. Hwange National Park at 14,500 sq km, is one of Africa's great Parks and is home to over 100 species of mammals, including nineteen large herbivore and eight large carnivore species, and nearly 400 species of birds. Hwange is elephant



country and much of the game viewing relates to magnificent opportunities to view these, the largest land mammals, in a completely wild state. The lodge estate is in an exclusive 5000 acre portion of Ngamo forest adjacent to the Ngamo gate into Hwange National park, 1.5 km from the lodge. Game activities into the park are within a vast

exclusive and wild area of the park. Our fully licensed and knowledgeable guides will treat you to a safari experience you will never forget!

Game drives are conducted by experienced guides in traditional open safari vehicles. On your morning game drives pause to enjoy tea, coffee and biscuits and in the afternoons cool drinks and cooked snacks will be provided. Our land Cruisers seat up to 9 guests and Land Rovers seat up

to 7 guests. Our game drives in this remote portion of Hwange National Park seldom see another vehicle and are a spectacular insight into the wildlife and environment unique to this part of the park.

### **Game walks**

Game walks are an exciting option for photography of big game on foot. They are usually undertaken in the mornings and are conducted by a fully licensed and highly experienced armed professional guide. In this remote and wild area every walk provides fascinating insights into Hwange's circle of life; watch Hwange's elephants shake acacia trees to loosen and then eat the pods while on a smaller scale dung beetles roll up the elephant dung containing acacia seeds into balls. Dung beetles bury these balls and the acacia seed is now ready to germinate and grow into a new tree!

### **Night drives**

It's well worth joining one of the shorter night drives through our private concession. Our trackers operate powerful spotlights to seek out some of the less-seen nocturnal creatures. The light's red filter lessens the disturbance, thus creating a unique opportunity to watch the fascinating behaviour of the nocturnal world. Unusual highlights include ant bears, porcupines, genets, springhares, lesser bushbabies and pennant winged nightjars.

### **Game viewing blinds**

For the hard core photographers we have game viewing blinds at some of our waterholes ideal for wildlife photography, and our '[look up photography blind](#)' at Stoffie's Pan inside the park has been called the best in Hwange.

### **All day drives and pump runs**

Hwange National Park has no major rivers and for the past 70 years during Hwange's dry seasons wildlife has subsisted here on water originally pumped by windmills, but which were later replaced by diesel engines. In the southern sector of the Park, Imvelo Safari Lodges shoulders the responsibility for 8 pumped waterholes. The engines require diesel, oil and monthly services and the pump attendants who operate them require rations and pay. A popular activity is to take an all day trip into the Park visiting the waterholes to drop off fuel and oil for the motors as well as rations and supplies for the pump attendants. A picnic lunch is then enjoyed near one of the waterholes followed by a leisurely game drive back to the lodge in the afternoon. Our Pump run usually ends with sundowners at one of the waterholes close to camp. In the green season our all day drives often roam across a huge section of the park and a picnic lunch under a cool tree near a lily-covered pan is a highlight.

### **Village visits and school tours**

Imvelo Safari Lodges is deeply committed to bringing together local rural communities and our safari guests, for their mutual benefit. Twenty minutes drive from the lodge our guests have the opportunity to enjoy an actual and un-orchestrated look at village life in rural Matabeleland. Hosted by one of Imvelo's local guides, it is a fascinating tour of a variety of typical daily village activities. It is followed by a visit to one of the nearby schools, hosted by the Headmaster, where guests are given the opportunity to hear traditional songs sung by the children and enjoy a 'class interaction'. This great opportunity is encouraged by our teachers as it is a wonderful way for the school kids to meet people from all over the world and learn about different cultures and countries. For both the children and our guests it is always a heart-warming and inspirational morning.



The bold eagle



Outdoor Dining area

Below: Tented Lodge

