

KENYA FESTIVAL ENTREPRENEURSHIP, TRADE AND BUSINESS EMPOWERMENT SUMMIT

RAISING CHAMPION ENTREPRENEURS

The Church will need to be positioned further to occupy the mountain of business fulfilling the end time prophecy that the glory of the latter house shall be greater than the former Haggai Chapter 2 and Isai 60. The purpose of this Summit is Raising Kingdom Champion Entrepreneurs by creating an opportunity to Expand Entrepreneurial Toolbox, Learn Business Skills for Every Aspect of Venture, Apply Knowledge to Various Roles, Become More Business Agile, Ability to Recognize Opportunity, Solve Daily-life Problems, Leverage on Creativity and network through the exhibitions. Expanding Entrepreneurial Toolbox is beneficial in studying entrepreneurship and innovation to position chances to expand and enhance "entrepreneurial toolbox." Being a successful entrepreneur requires a mix of knowledge, strategy, discipline, experience and other things that you aren't just born with. Studying special skills and experiences in our entrepreneurship summit in ways to innovate can help you develop new ways to solve problems and gain insights on ways to navigate the path to success from ideation to market adoption. This forum will give entrepreneurial aspirations to learn from others who can impart the necessary knowledge and tools to help you become more well-rounded in whatever endeavor you decide to embark upon. Having a well-rounded toolset has made starting companies, navigating challenges and achieving success a lot easier throughout my career. This will equip entrepreneurs both in business and those who seek to begin businesses to capture business ideas, learn on how carry business feasibility, business planning, business plans writing, Organization proposal writing, how to launch pilot activities, business startup dynamics carrying It takes determination, perseverance and tenacity. But it also requires that you understand your specific area of focus, such as your major in college, in addition to a wide variety of business skills that will all be leveraged every single day in business. This includes financial literacy, marketing, leadership, product management, negotiation, strategic thinking, soft skills and so much more. Studying entrepreneurship and innovation gives you a well-rounded training that focuses on all of these areas, and more, to help business people become well-versed in all of the areas that will impact all aspects business venture. We have done business seminars before and have seen great impact we seek to make this experience bigger adding to business financing. This summit will also stir up entrepreneurship and innovation will position believers to able to pursue a career in many different industries and fields helping capture latest trends in entrepreneurial startups and innovations in business planning and implementation refutes ineffective people management and sales and marketing strategies.

Our Entrepreneurial refresher studies focus on the application of one's knowledge and skills to commercial opportunities. Being able to determine a company's worth through analysis of their strategies, practices, etc. can be critical for those who want to invest. Being able to describe one's own vision thereafter becomes priceless when one is ready to leap into business ownership. Entrepreneurship and innovation will help our delegates to become independent and channel their creativity into creating something of their own in this competitive world. Studying entrepreneurship and innovation enhances one's analytical and logical skills that enable one to solve any problem. Entrepreneurship mainly helps solve daily-life problems and eases pain points with the help of innovative products and services provided. Entrepreneurs secure their futures and secure the world's future by making it a better place with simple solutions to complex problems. The objectives of this summit includes

- 1) To provide delegates with practical and theoretical understanding of how to set up and run modern small and medium-size businesses; This would also include the attitude, beliefs, values and behavioral patterns of entrepreneurs;
- 2) To inculcate in delegates, the mindset for innovation, creativity, and strategic planning skills and knowledge that are suitable for the various sectors of the national and kingdom economy they would be working in future;
- 3) To prepare delegates to be champion entrepreneurs in becoming entrepreneurs and managers of businesses, and consultants, researchers, and of entrepreneurship with the purpose of developing in students the skills, knowledge, and attitudes necessary for starting, running a business and introducing innovations to create new products and markets. It would combine theory with experience or practice, emphasizing a hands-on approach to learning activities such as marketing a product in a school community; learning from local and national entrepreneurs through interviews and personal interactions and conducting research into business.

- 4) Our entrepreneurship and business summit will have experienced entrepreneurs share on project and business proposal presentation skills; apprenticeship with local entrepreneurs; group discussion and problem-solving with relevant technical and practical skills with social and personal behavioral patterns vital for successful entrepreneurship.
- 5) Our entrepreneurship and business summit will create a platform for mentorship and coaching in generating product ideas, preparing business venture plans, budgeting and financing business opportunities, Concept of strategic planning, Business registration process and government regulations on business (legislation, institutions, and regulations); Government policies to support and stimulate private sector businesses; Export procedures and cultures of international market for business expansion.
- 6) Our entrepreneurship and business summit will provide mentorship in Identifying business opportunities; marketing and pricing products and services for domestic and international markets; business innovations and creativity, Understanding, interpreting, and preparing simple income statement, position statement (balance sheet) and cash flow statement.
- 7) Our entrepreneurship and business summit will provide mentorship Managing human resources: recruiting, selecting, and training human resources; determining methods of remuneration; the concepts of productivity, motivation, efficiency, and leadership; Product quality, and cost control, Problem-solving, team work, Business ethics and business responsibilities to society.
- 8) Our entrepreneurship and business summit will help business community in overcoming challenges that entrepreneurs face when building a business such as the founder's inability or unwillingness to change, lack of management skills, experience and know-how, not keeping complete and accurate records, having little focus in activities (attempting to be all things to all people), underpricing, managing competition, poor marketing activities, financial control, lack of strategic planning, inadequate liquidity.
- 9) Our entrepreneurship and business summit will create a forum for mentorship in Technical Skills - which are those skills necessary to produce the business's product or service, Managerial Skills, which are essential to the day-to-day management and administration of business, Entrepreneurial Skills - which involve recognizing economic opportunities and acting effectively on them, Personal Maturity Skills - which include self-awareness, accountability, emotional skills, and creative skills.
- 10) Our entrepreneurship and business summit will create a forum towards success characters of success on Entrepreneurship Skills in Inner Discipline, Ability to Take Risk, Innovation, Change-Orientation, Persistence, Management Skills, Planning, Decision-Making, Motivating, Marketing, Finance, Selling, Technical Skills, Operations Specific to Industry, Communications, Design, Research and Development, Environmental Observation, The ability to identify and exploit a business opportunity, The human creative effort of developing a business or building something of value and willingness to undertake risk.
- 11) Our entrepreneurship and business summit will equip current or future business community in developing competence to organize the necessary resources to respond to the opportunity things, development of the capacity for strategic thinking and scenario planning and the practice of making intuitive decisions based upon judgement.
- 12) Our entrepreneurship and business summit will help in Creating a vision of, and empathy with, the way of life of the entrepreneurial person. This implies a strong emphasis upon the employment of educational pedagogies stimulating a sense of ownership, control, independence, responsibility, autonomy of action and commitment to see things through while living, day by day, with uncertainty and complexity in business environment.
- 13) Our entrepreneurship and business summit will help in stimulating the practice of a wide range of entrepreneurial behaviors such as opportunity seeking and grasping, networking, taking initiatives, persuading others and taking intuitive decisions.
- 14) Our entrepreneurship and business summit will be focusing upon the conative (value in use) and affective (enjoyable and stimulating) aspects of learning on business tips as well as the cognitive as the relevance to application is of key importance (as is instilling motivation).
- 15) Our entrepreneurship and business summit will maximize the opportunity for experiential learning and engagement in the 'community of practice'. Of particular importance will be creating space for learning in our summits.
- 16) Our entrepreneurship and business summit will create platform for capacity for relationship learning, network management, building 'know-who' and managing on the basis of trust-based personal relationships. The Business Plan becomes an important component of relationship management leading to understanding that different stakeholders need 'plans' with different emphasis (a venture capitalist or angel is looking for different things than a banker or a potential partner).

- 17) Our entrepreneurship and business summit will be developing understanding of, and building knowledge around, the processes of organization development - from start, through survival to growth and internationalization. This will demand a focus upon the dynamics of change, the nature of problems and opportunities that arise and how to anticipate and deal with them.
- 18) Our entrepreneurship and business summit will help kingdom business community to focus upon a holistic approach to the management of our organizations and the integration of knowledge to empower Kingdom Business.
- 19) Our entrepreneurship and business summit will create networking and capacity to design entrepreneurial organizations of all kinds in different contexts and understand how to operate them successfully.
- 20) Our entrepreneurship and business summit will help kingdom business community in focusing strongly upon processes of opportunity seeking, evaluation and opportunity grasping in different contexts including Creating opportunities for our delegates to explore what the above means for their own personal and career development.
- 21) Our entrepreneurship and business summit will enhance coaching opportunities - an infrastructure to encourage the replication of existing successful coaching networks throughout summit to Improve access to growth finance - improving the access to growth finance should be a priority for policy makers seeking to support high-growth SMEs.
- 22) Our entrepreneurship and business summit will Improve internationalization of business network opportunities through our exhibition, entrepreneurship education teaches students crucial life skills, such as:
 - How to collaborate and work with a team
 - How to speak in public and prepare an effective presentation
 - How to collect and analyze data
 - How to use social media as an advocacy tool
 - How to solve real, complex problems that don't have a definitive answer
 - How to use curiosity and creativity to find an innovative approach to difficult problems
 - Legislation and easy access to markets all contribute to an entrepreneur / management team deciding to grow the business.
- 23) Our entrepreneurship and business summit will be a networking platform to support international trade to accelerate global economic progress along with mobilizing funds to support Mainstreaming of Kingdom trade into national and sector strategies to achieve global trade and economic goals along with Strengthening of multilateral trading system so that it can continue supporting inclusive growth, jobs and poverty reduction.
- 24) Our entrepreneurship and business summit will help through network created reduce trade costs including engaging in global kingdom trade through international delegates attending the summit and exhibition.
- 25) Our entrepreneurship and business summit will support micro, small and medium-sized enterprises (MSMEs) to engage in national and international trade through our networks.
- 26) Our entrepreneurship and business summit will enhance Kingdom Equity and Equality. We will promote fairness and equal distribution of resources and services at the county levels.
- 27) Our entrepreneurship and business summit will enhance Kingdom Accountability and Transparency: We will conduct our activities and lend services to our clients in a transparent and accountable manner.
- 28) Our entrepreneurship and business summit will enhance Kingdom Mutual respect, Participatory Approach and Inclusiveness: We will be committed to consultations, joint and comprehensive partnership in all our affairs.
- 29) Our entrepreneurship and business summit will enhance Kingdom Customer Centred service: Committed to uphold customer driven and focused service delivery.
- 30) Our entrepreneurship and business summit will enhance Kingdom Honesty and Integrity: Promote openness, uprightness and reliability while executing our mandate.
- 31) Our entrepreneurship and business summit will enhance Kingdom Efficiency and effectiveness: Promote high productivity, competence and usefulness of resources at all levels.
- 32) Our entrepreneurship and business summit will enhance Kingdom Professionalism and ethical practices in business motivating believers to uphold highest moral standards and professional competence in service delivery.
- 33) Our entrepreneurship and business summit will enhance Kingdom Innovativeness and Creativity: Committed to innovativeness, inventiveness, resourcefulness and visionary planning and service delivery through networking.
- 34) Our entrepreneurship and business summit will enhance Kingdom enhance coaching opportunities - an infrastructure to encourage the replication of existing successful coaching networks throughout believers network in churches.
- 35) Our entrepreneurship and business summit will enhance Kingdom Improve access to growth finance - improving the access to growth finance should be a priority for policy makers seeking to support high-growth SMEs.

- 36) Our entrepreneurship and business summit will enhance Kingdom Creativity: Innovative, creative thinking may be the most foundationally essential (and, arguably, among the most difficult to teach) assets in an aspiring Kingdom entrepreneurs.
- 37) Our entrepreneurship and business summit will enhance Kingdom Vision for business: A clear vision of what you want to accomplish (and why) helps you better develop your ideas
- 38) Our entrepreneurship and business summit will enhance Kingdom Collaboration and Teamwork: It's tough to go it alone, and if you don't develop the skills of collaboration and teamwork, you may encounter a lot of (avoidable) frustrations.
- 39) Our entrepreneurship and business summit will enhance Kingdom Agility: No one can predict the future, but the ability to be agile—to roll with the punches, pivot, or change perspective when needed, etc.—helps you future-proof your business.
- 40) Our entrepreneurship and business summit will enhance Kingdom management of Risk Tolerance: Entrepreneurship requires a certain risk tolerance, so traits like resilience and general emotional intelligence are ones to develop.
- 41) Our entrepreneurship and business summit will enhance Kingdom wisdom in problem Solving: The ability to research and problem-solve (market/trends research, growth strategies, financial intelligence, etc.) provides an essential foundation for navigating the world of entrepreneurship.
- 42) Our entrepreneurship and business summit will enhance Kingdom Marketing: You'll need to market yourself and your business idea to generate capital and other resources vital to business development
- 43) Our entrepreneurship and business summit will enhance Kingdom dynamics in identifying an opportunity, innovation and creativity, gathering resources, creating and growing a business, taking risks, being rewarded and managing the business.
- 44) Our entrepreneurship and business summit will enhance Kingdom entrepreneurial process identifying and evaluating an opportunity; developing a business plan; determining the resources required and then lastly starting and managing a business.
- 45) Our entrepreneurship and business summit will enhance Kingdom business expansion in creating employment opportunities, generating income, fewer social problems, offers platforms for challenge, Increases productivity and economic growth, Increases exports and reduces dependence on imports.
- 46) Our entrepreneurship and business summit will enhance Kingdom networking in exchanging best practice in promoting learning Kingdom entrepreneurship, promoting the exchange of experience, highlight the role of public policies and identify relevant support measures.

Our entrepreneurship and business summit will enhance Kingdom Training on Business Plan Writing dynamics

a. Pre-Proposal Writing

Step 1: Analyze situation

Step 2: Conduct a feasibility study (it can be optional for small projects)

Step 3: Analyze stakeholders

Step 4: Analyze problems

Step 5: Conduct project scoping

Step 6: Conduct risk analysis and management

Step 7: Analyze objectives

Step 8: Develop project goal and strategy

Step 9: Develop a project logical framework (Log frame)

Step 10: Develop communication plan

Step 11: Formulate M&E plan

Step 12: Develop work plan and budget plan



b. During Proposal Writing

Write a project title: the project title should be short, concise, and preferably refer to a certain key project result or the leading project activity. Project titles that are too long or too general fail to give the readers an effective snapshot of what is inside.

Project period: give a brief information about when the project will start and end.

Write a project justification: write a brief description of the rationale; why the project is needed; problem statement and priorities the project is striving to address; a short explanation about key interventions and approaches to be implemented using information and analysis from step 1, 2, 3, 4, 5, 7 and 8; and how the project aligns with the vision and mission of organization. It is also very important to provide briefly on how to monitor and evaluate the project.

Write project goal: using information from step 8, write a short description about highest level and wider expectations of change to which the successful achievement of different projects will contribute. It is normally written as a statement of the long-term impact of the project (LRC, n.d.).

Write project objectives: using information from step 7, write short description of positive statements of a desired future condition to be achieved. It contributes to the goal. Objectives have to be SMART¹. It doesn't mean that the objective itself has to cover everything to become SMART, but to ask question and consider the following points:

Specific: what are specific things to achieve?

Measurable: can the desired achievements be measured and how?

Achievable: can the desired achievements can be reached?

Relevant: how well is the project relevant to the needs and the context?

Time bound: can the objectives be achieved within a set timeframe?

Write a description of project activities: using information from step 8, describe a set of actions to be carried out. They express as a process and have to be done in order to achieve the objectives. The key question to ask in order to identify activities is "what to do to achieve the objectives?"

Write a description of project results: using information in step 9, describe a set of objectives the project will bring at the end of the implementation period. It is important to provide a brief description of the impact as the ultimate results, what will positively happen, after the project ended. Using the theory of change to explain the results chain would also be helpful.

Write a project implementation plan: using information from step 8 & 9, provide a brief description of how the project activities will be carried out within a clear time frame. It is also important to provide some information which explain how the project activities can be achieved.

Write previous experience

of similar project: it is very crucial to provide a brief description of previous similar experience of the project staff and explain how they are going to apply their experience and lessons learnt to make the proposed project to be successful.

Write a short resource mobilization description: write a brief description of resource mobilization strategy and plan, which is to ensure that the project will have enough resources to achieve its objectives. It is vital to remember that resources mobilization is more than proposal writing and requires assigned responsible person(s). The resource mobilization strategy also needs to be reviewed on a regular basis.

Write project sustainability: it is important to explain briefly how the project will continue after the proposal period ended or if the project will be able to secure funding support from other funding agencies; this is to ensure that the project will be carried out in the long run. Related information to use is from step 1.

Write project personnel: it is very crucial to provide a description of staff management plan which consists of the number of staff, and skills and qualifications required for the entire project. Ideally, structure follows strategy. In other words, firstly, there is a need to develop a clear strategic plan and project implementation plan, and then, based on the project implementation plan, identify the number of staff and qualifications required. Related information to use is from step 1 (SWOT analysis).

Write project cooperation partners: it is important to list individuals and NGOs or institutions that the project will cooperate in order to maximize the impact. Use related information from step 3 (stakeholder analysis).

Project budget: there is a need to present a budget required in order to implement the project, which includes how much the project costs, how much is asking for the funding, how much is secured from other donors or sources. Use related information in step 12 (develop a budget plan).

Project accountability and structure: in order to gain trust and confidence from the proposed funding agencies, it is fundamental to provide a depiction of a mechanism in order to ensure that the project is accountable to key stakeholders such as community people that the project aims to serve and staff, and has a clear structure, governing body and so on. It is important to present clearly how the funding will be used, who will make decision, and who are responsible for check and balance.

Monitoring and evaluation plan: provide a short description of how the project is going to be monitored and evaluated in the last part of the project proposal.

Step 14: write project staff capacity development plan: staff members have different skills and expertise, but it is important to develop their capacity throughout the project so that they are able to perform their work effectively and to support to each other. The capacity development activities can be done internally and/or externally.

Step 15: write an executive summary: finally, using information from step 13 (proposal narrative), write a brief description of the proposed project. It is equally important to add vision and mission statements of the organization and a brief description of how the project aligns with them.

c. Post-Proposal Writing

Write a cover letter: write a letter addressing to specific funding agency to which the project proposal is to be submitted. This includes their name, title/position and address. The letter should also provide:

A brief overview of the organization;

A short description of the proposed project;

Skills, qualifications and experiences of the project staff.

Submit the proposal to donors: assign relevant person to submit the project proposal to identified donors.

Sign agreement with specific donors; report writing is normally included in the agreement.

Our entrepreneurship and business summit will focus on important business training skills development areas including.

Accountability in the Workplace
Administrative Office Procedures
Administrative Support
Archiving and Records Management
Basic Bookkeeping
Business Writing
Collaborative Business Writing
Executive and Personal Assistants
Meeting Management
Organizational Skills
Social Media In The Workplace



Supply Chain Management
Career Development
Assertiveness And Self-Confidence
Communication Strategies
Human Resources
Business Succession Planning
Contract Management
Crisis Management
Developing a Lunch and Learn
Diversity and Inclusion
Employee Onboarding
Employee Recruitment
Employee Termination Processes
Generation Gaps
Health and Wellness at Work
Hiring Strategies
Human Resource Management
Managing Workplace Harassment
Measuring Results From Training
Millennial Onboarding
Office Health And Safety
Sensitivity Training
Talent Management
Train-The-Trainer
Unconscious Bias
Universal Safety Practices
Workplace Bullying
Workplace Diversity
Workplace Harassment
Workplace Violence
Personal Development
Adult Learning - Mental Skills
Adult Learning - Physical Skills
Anger Management
Attention Management
Being A Likeable Boss
Critical Thinking
Emotional Intelligence
Emotional Intelligence at Work
Goal Setting and Getting Things Done
Improving Mindfulness
Improving Self-Awareness
Increasing Your Happiness
Job Search Skills
Life Coaching Essentials
Managing Personal Finances
Managing Workplace Anxiety
Personal Productivity
Public Speaking
Social Intelligence
Social Learning
Stress Management

Body Language Basics
Call Center Training
Coaching Salespeople
Contact Center Training
Creating a Great Webinar
Employee Recognition
Event Planning
High Performance Teams Inside the Company
High Performance Teams Remote Workforce
In Person Sales
Internet Marketing Fundamentals
Marketing Basics
Media And Public Relations
Motivating Your Sales Team
Multi-Level Marketing
Overcoming Sales Objections
Presentation Skills
Proposal Writing
Prospecting and Lead Generation
Sales Fundamentals
Servant Leadership
Social Media Marketing
Telephone Etiquette
Top 10 Sales Secrets
Trade Show Staff Training
Supervisors And Managers
Budgets And Financial Reports
Coaching And Mentoring
Conducting Annual Employee Reviews
Developing New Managers
Employee Motivation
Facilitation Skills
Knowledge Management
Leadership And Influence
Lean Process And Six Sigma
Manager Management
Middle Manager
Office Politics For Managers
Performance Management
Self-Leadership
Supervising Others
Team Building Through Chemistry
Virtual Team Building And Management
Workplace Essentials
Appreciative Inquiry
Business Acumen
Business Ethics
Business Etiquette
Change Management
Civility In The Workplace
Conflict Resolution
Customer Service

Taking Initiative
 Trust Building and Resilience
 Work-Life Balance
 Sales And Marketing
 Customer Support
 Cyber Security
 Delivering Constructive Criticism
 Developing Corporate Behavior
 Handling a Difficult Customer
 Networking Outside the Company
 Networking Within the Company
 Respect in the Workplace
 Responsibility in the Workplace
 Risk Assessment and Management
 Safety In The Workplace
 Team Building For Managers
 Teamwork And Team Building
 Lead by example.

Leadership is about people.

Focus on change.

Be human and admit mistakes.

Understand the value of listening.

Develop leadership skills.

Promote diversity.

Work together to achieve more.

Lead by example.

Leadership is about people.

Focus on change.

Be human and admit mistakes.

Understand the value of listening.

Develop leadership skills.

Promote diversity.

Work together to achieve more.

Have solid values.

Use technology and innovation.

Help to develop future leaders.

Codes of conducts – Vision / Missions / Core values of Kingdom Global Bank all agencies- Overview of successful companies / organizations (Overview of Structure)

Communication of standards through training

Dealing with rumors and heresies (don't be an agent)

Methods to encourage employees to report possible violations to management

Enforcement mechanisms through investigation and discipline

Oversight and review to achieve ongoing improvement

Diplomacy

Media

Communication

Public Relations (Presentation)

Creative Problem Solving
 Creativity: Thinking Outside the Box
 Developing Creativity
 Digital Citizenship
 Entrepreneurship
 Interpersonal Skills
 mLearning Essentials
 Negotiation Skills
 Personal Branding
 Project Management
 Telework And Telecommuting
 Ten Soft Skills You Need
 The Cloud and Business
 Time Management
 Women in Leadership
 Human Resources
 Business Succession Planning



Establishing ethics and compliance standards and procedures,
 Appointing high-level persons to oversee ethics and compliance,
 Taking due care in the delegation of substantial discretionary authorities to individuals,
 Effectively communicating standards and procedures to all employees and agents through training and also through printed and electronic materials,
 Monitoring and auditing the operation of the ethics and compliance program and establishing a retribution-free means, (e.g., a help line) for employees to obtain information about standards and procedures and to report possible wrongdoing,
 Consistently enforcing discipline of employee violations, and Responding promptly to any wrongdoing and remedying any program deficiencies

Business Ethics and Corporate Governance as Anti-Corruption Tools

Fiduciary duties

Corporate, agencies global opportunities

Principal regulations governing Bank & Agencies business

Personal liability

Corporate law

Stock exchange regulations

Insider trading

Guarding secrecy signing of non-disclosure & circumvention agreement

Copy rights

. Structure and bureaucracy (Organogram)

The employee training program

Remuneration and Benefits

Grace Exit protocols

Spirituality of our Organization duties (Divine call Fruitfulness, Servanthood, Paying Spiritual Price)

Legal liability

Reputation risk •

Mitigation of loses (stewardship) faithfulness

Principles of professionalism

Procurement

First Aid & Emergency Responses

Charity and humanitarian work (Volunteer work to charity)

Leadership Dynamics

Retirement

International relations

Diplomacy

Image Consultancy and Personal Branding



Legal and Regulatory Requirements

Internal and external stakeholders networking of the organization

Technology varsity (Handling online meeting zoom, google etc. programs)

company ethics program.

Ethics Office,

Communications strategy tailored to internal and external stakeholders – Safe reporting lines for ethical misconduct (anonymous whistle- – blowing hotline)

Certification of company ethics officers Level 3: Leading by Example — Setting New Ethical Standards • External independent verification of ethics program and assurance

governance structure,

resource base and partnership Donor Ethics (Reporting, Accountability, Internal and External Audits, Publications, Videos, Documentary, Keeping records / Data / Photography and video, Interviewing beneficiaries, Testimonies, Monitoring and evaluation.

Code of ethics of Leaders and Heads separately.

Trust and transparency

Conflicts of interest

Handling gifts, favors, and benefits

Relatives

Supervisory relationships

Financial interests

Political activities how to remain neutral with mega projects

Procurement

Intellectual property

Duty to report

Kickbacks, bribery, and facilitation payments



Dangers of Money laundering committed to good corporate governance, and ensure all payments and transfers are properly documented. Check for compliance with applicable Kingdom Global Bank group rules, policies, and procedures. Seek guidance if you have any concerns about the legality, destination, or rationale for payments or other transfer of property or information. Consult your manager, inorbed if you believe someone is soliciting a bribe from you.

Maintaining integrity in financial transactions misconduct includes fraud, corruption, sexual harassment, unauthorized disclosure of information, and failure to observe information security policies; other areas of misconduct are also identified in the staff rules. Has procedures in place to safeguard the institution's funds are used solely for their intended purposes and are not diverted for such uses as financing terrorism or laundering money.

The Benefits to Individual and Organization Success

Employing Governance Systems

Corporate Social Responsibility

Five Stages of Corporate Ethical Values

Leadership Process Model

Emotions & Emotional Intelligence

Influence, Authority & Power

Building Trust Within and Beyond the Team

Courage & Self-knowledge

Behaviour, Values and Beliefs

Employer Branding

Employees First, Customers Second

Efficiency & Effectiveness

Productivity & Corporate Values

Performance & KPI's

Cultivating Responsibility and Trust

How do you Add Value.

Dealing with Ethical Dilemmas

Building Trust and Relationships

Ethics and Leadership

Guide to Ethical Decision-making

Reviving Work Ethic

Dealing with Difficult People

Monitoring Performance & KPI's

Giving & Getting Feedback

When the Cracks Start to Show

Making Yourself Heard

Accepting Responsibility & Accountability

Team Building Skills

Life Skills

Crisis Management skills

Emotion Management skills



Through various professionals we the Business and Entrepreneurship summit will seek to highlight and Addressing how to overcome challenges that lead to businesses fail and esteem business success principles

Taking on too many initiatives too soon.

Underestimating costs.

Taking too long to create a minimum viable product (MVP), i.e. prototype.

Copying existing businesses without adding value.

Spending a lot of time and money developing a strategic plan and never following through.

Hiring too fast too soon.

Hiring inexperienced people without the means to properly train them.

Hiring smart people who don't listen.

Undervaluing employees.

Refusing to fire bad apples.

Failing to reward and promote deserving employees.

Paying too little to retain good employees.

Paying too much that employees get lazy.

Misleading employees about their job duties.

Not providing adequate training.

Giving employees too much unsupervised free reign.

Over monitoring employees like Big Brother.

Being unwilling to take risks.

Spending an entire budget on building a product that should sell itself.

Overlooking the importance of marketing.

Lack of experience and key industry knowledge.

Not having coherent or effective project plans.

Forgetting to set up contingency plans.

Not putting things in writing.

Breaking the law.

Failing to follow local and federal regulations.

Never performing risk analysis and mitigation activities.

Using outdated technology.

Clashing founders and senior leaders.

Missing deadlines.

Overspending.



Poor customer service.

Lack of customer service.

Faulty products.

False advertising.

Holding too many meetings about meetings.

Identifying problems without creating solutions.

Ignoring problems altogether.

Underestimating the competition.

Failing to build trust internally.

Losing trust externally.

Never reporting or acknowledging bad news due to fear.

Never holding managers accountable, only staff.

Ignoring industry trends.

Overbuying into hype.

Spending too much on R&D without paying attention to the results.

Costly security breaches.

Failing to patent and trademark key products, ideas, technology and brands.

Going over budget or failing to create and utilize any budgets.

Poor cash management.

Never rewarding or acknowledging employees or key players.

Creating unreasonable deadlines.

Overworking staff.

Underutilizing staff.

Paying executives large bonuses even when they failed to meet important goals.

Changing protocols too often.

Lack of effective communication.

Only doing what your customers want.

Assuming lower prices is always the winning strategy.

Insufficient on the job training.

Dangers of Fraud.

Lost or stolen data, products, equipment.

Being too strict or too lax with policies.

Dangers of Money laundering.



Dangers of Tax evasion.
 High overhead costs.
 Poor business location.
 Lying to employees.
 Tricking consumers.
 Accounting errors.
 Too many human errors.
 Poor quality products.
 Misjudging the markets.
 Focusing on the wrong demographics.
 Not raising enough funding.
 Failing to adapt to industry changes.
 Lack of quality control.
 Insufficient planning.
 Poor leadership.
 No differentiation.
 Not learning from past mistakes.
 Mismanaging inventory.
 Lack of financial management.
 Loss of focus.
 Inconsistent or insufficient profits.
 Bad partnerships.
 Overexpansion.
 Macroeconomic factors.
 No succession plans.
 Not understanding the customer base.
 Distribution breakdowns.
 Lacking a meaningful mission statement.
 Taking on too much debt.
 Lawsuits.
 Lying to investors.
 Failing to get necessary licenses and permits.
 Forgetting or unlawfully avoiding tax payments.
 Inability to execute.
 Safety recalls.
 Refusing to adapt.
 improved business management technology
 smarter, better educated small business owners
 less competition from new entrants
 new entrants shifting into more favorable sectors of the economy
 fewer marginal businesses being formed



Lack of planning – Businesses fail because of the lack of short-term and long-term planning. Your plan should include where your business will be in the next few months to the next few years. Include measurable goals and results. The right plan will include specific to-do lists with dates and deadlines. Failure to plan will damage your business.

Leadership failure – Businesses fail because of poor leadership. The leadership must be able to make the right decisions most of the time. From financial management to employee management, leadership failures will trickle down to every aspect of your business. The most successful entrepreneurs learn, study, and reach out to mentors to improve their leadership skills.

No differentiation – It is not enough to have a great product. You also have to develop a unique value proposition, without you will get lost among the competition. What sets your business apart from the competition? What makes your business unique? It is important that you understand what your competitors do better than you. If fail to differentiate, you will fail to build a brand.

Ignoring customer needs – Every business will tell you that the customer is #1, but only a small percentage acts that way. Businesses that fail lose touch with their customers. Keep an eye on the trending values of your customers. Find out if they still love your products. Do they want new features? What are they saying? Are you listening? I once talked to the CEO of a training company who told me that they don't respond to negative reviews because they are unimportant. What? Are you kidding me?

Inability to learn from failure – We all know that failure is usually bad, yet it is rare that businesses learn from failure. Realistically, businesses that fail, fail for multiple reasons. Often entrepreneurs are oblivious about their mistakes. Learning from failures is difficult.

Poor management – Examples of poor management are an inability to listen, micro-managing – AKA lack of trust, working without standard or systems, poor communication, and lack of feedback.

Lack of capital – It can lead to the inability to attract investors. Lack of capital is an alarming sign. It shows that a business might not be able to pay its bills, loan, and other financial commitments. Lack of capital makes it difficult to grow the business and it may jeopardize day-to-day operations.

Premature scaling – Scaling is a good thing if it is done at the right time. To put it simply, if you scale your business prematurely, you will destroy it. For example, you could be hiring too many people too quickly, or spend too much on marketing.

Poor location – Poor location is a disadvantage that might be too much to overcome. If your business relies on foot traffic, location is a strategic necessity. A poor location might make your customer acquisition costs too high.

Lack of profit – Revenue is not the same as profit. As an entrepreneur, you must keep your eyes on profitability at all times. Profit allows for growth. According to Small Business Trends, only 40% of small businesses are profitable, 30% break even, and 30% are losing money.

Inadequate inventory management – Too little inventory will hurt your sales. Too much inventory will hurt your profitability.

Poor financial management – Use a professional accounting software like Freshbooks. Keep records of all financial records and always make decisions based on the information you get from real data. Know where you stand all the time. If numbers are not your thing, hire a financial professional to explain and train you to understand, at least the basics.

Lack of focus – Without focus, your business will lose it the competitive edge. It is impossible to have a broad strategy on a startup budget. What makes startups succeed is their ability to quickly pivot, and the lack of focus leads to the inability to make the necessary adjustments.

Personal use of business funds – Your business is not your personal bank account.

Overexpansion – It is easy to make the mistake of expanding your business into too many verticals. Before you enter new markets make sure you maximize your existing market.

Macroeconomic factors – Entrepreneurs can't control macroeconomic factors. Common macroeconomic factors are business cycles, recessions, wars, natural disasters, government debt, inflation, and business cycles.

No succession plan – Future leaders should be identified in advance. Without an effective business succession plan, your business is unprepared to fill openings created by retirements, unexpected departures, or death.

Wrong partner – It's no secret that it is easier to succeed in business with the right partners. The wrong business partner will, at the very least hurt, or, at worst, destroy your company.

Make a plan – It all begins with planning. The biggest mistake many entrepreneurs make as they start their ventures is that they don't sit down and write a business plan

Core values – Your core values are the fundamental beliefs that drive your business. They are your guiding principles that should remain constant. Even as your company grows your core values should remain the same. Core values can also serve as a moral compass. Some of the more common core values are integrity, trust, excellence, respect, responsibility, and teamwork. Don't allow your core values to become empty words, make them part of your culture.

Mission statement – A brief statement that defines why your company exists. Your corporate reason for being. It describes your target market and the services/products you offer. If you have done it right, your mission statement, in just a few sentences, will communicate the essence of your business to your business and to the world.

Who are your customers – If you are going to succeed in business you will have a clear definition of your customer. It is not an abstract idea. It is something that can be expressed in numbers. For example, if your target customers are family law attorneys, you have to be able to put a number on it.

What is your product/service – It's key to have a clear definition of the services you offer. Without a clear definition, you will be unable to effectively develop, market, and sell your services.

Involve your customers in product development – Most businesses that fail create products/services without involving their customers. If you are serious about success, you will build your products with your customers. Businesses that fail build products based on assumptions.

How will you sell and market your product/service – Marketing and selling your service could be one of your biggest business challenges. A sales and marketing plan is a must. Set measurable goals. Create systems to manage the process.

Proper preparation doesn't require a 100-page formal business plan. The keyword is "proper," not "planning." If you do everything in your power to properly plan your business, you increase your chances for success. Don't confuse planning with avoiding action or paralysis analysis. No amount of planning is a substitute for action.

In the end, enthusiasm is not enough to succeed. It takes much more than that. You need to research your market, your competition, the financial feasibility of your concept, and more.

As you fight through the battles of making your dream come true, you need to be able to go back to read and re-read your business plan. The concepts laid down in your business plan will help you to convince your bank to give you the loan you need, or to determine the best marketing strategy for your business.

You are accountable – Many businesses fail because people treat them like hobbies. From day one treat your business as a business. Treat yourself as an employee. Set measurable goals and hold yourself accountable. If you only plan to work in your business a couple of hours a week, you can't expect great results. Owning your own business requires focus and commitment.

28 – **Write down your goals.** Keep your goals in front of you and keep coming back to them, at least once a month.

Building an advisory teams and consultants

Join a peer advisory group. You will get feedback from fellow entrepreneurs. The best kind of peer advisory group is where your business is the smallest business. You definitely don't want to be the largest or most successful business of your group. When you are the smallest you will be pushed harder to catch up to the others in your group.

Finding a coach. Try to work with a coach who has already built a successful business.

Finding an investor, an angel or venture capitalist.

Forget the idea, take action – You should never start a business based on a great idea. An idea is just that: an idea. It's worthless. It is not going to help you succeed in business. Ideas won't do; you need action to succeed. Wantrepreneurs are full of ideas that never result in action. Entrepreneurs are action takers.

Believing that you can do it. I don't mean fooling yourself into anything, but the only way can you make it happen if you believe that it will happen.

Reach out to mentors. There are many successful people within your own existing network, and you can also make new connections. Connecting with mentors helps you hear what it takes to be an entrepreneur.

Minimize risk, but understand that it is unavoidable.

Giving business due time to mature. Ideas are fast, but making them happen will take time. Even if all goes well, almost everything you do in business will take longer than expected.

Get others to believe in you. Successful entrepreneurs are great at selling their visions. You might have to convince vendors, partners, landlords, investors, employees, or a list of more people.

Preparing and managing failure – Do not fear failure. There is one thing for sure, you will fail before you succeed. Expect failure but don't fear it. Think of it as a normal part of your business. It is necessary. It is good for your business. It teaches you. It helps you make the right decision the next time. It is super important that you don't associate failure with quitting. Only those that take action fail and only those that take action succeed.

Pivot, rinse and repeat – Successful entrepreneurs are always adjusting. There are many reasons to adjust. Your customers might ask for a new software feature. Or, the recession might have put your best customers out of business. The price of raw materials might rise one day. Your business and its environment are dynamic. If you are good, you develop a keen eye for changes and make quick adjustments. Most businesses that fail do so because they ignore the world changing around them.

Focusing on your customer – You customer keeps you in business and puts you out of business too. If you listen to them, you can improve your products or services. If you ignore they fire you. Customers don't disappear, they go to your competitors. Reach out to your customers. Ask them questions. Ask what they like or dislike. Welcome negative feedback. Don't be defensive about it. Negative feedback gives you a chance to improve.

Staying profitable – Staying profitable will solve many problems. The lack of profit could put you out of business even if you have record sales. Forget sales. Forget your revenue. Forget the total number of customers. Always be mindful of profitability.

Managing cash – Entrepreneurs that fail often confuse cash flow with profit. The two are not synonymous. It is possible for you to go bankrupt with record cash flowing into your business. To succeed in business, you don't just need cash flow, you need positive cash flow. With positive cash flow happens when the cash funneling into your business is more than the amount of cash leaving your business. It is simple yet often ignored. The companies that ignore this end up with negative cash flow. This happens when the outflow of cash is more than your incoming cash. You should never allow negative cash flow.

Get paid in advance, ask for deposits or full payment in advance.

Be very selective in offering credit to customers, avoid it if possible.

Increase your sales.

Offer incentives for early payment.

Secure loans for emergencies.

Managing Disasters in business – Even though Warren Buffet has a hands-off approach to managing his portfolio of companies. He does require the CEOs of each of his companies to have a one sheet in case of an emergency. The sheet of paper contains information on key aspects of the company. While the one sheet of paper might be overly simplified the point is that you have to be prepared for the worst.

If you will succeed in business, you must figure out how to deal with the unexpected. It's not that "what if it happens", but "when it happens". What if your best salesperson quits tomorrow? How long before you will replace her? Do you have a system in place, so when you hire a replacement she can sell?

Getting distracted by different ideas- As Dan Ariely's experiment shows, we have trouble letting go of the unknown, be it a growth tactic or a prospect that could or could not work out. These "virtual lottery tickets" distract us from what we should be really doing. In other words, when you don't have a firm grasp over the balance sheet you end up spending money in the wrong places – even when you don't have any.

None or poor planning skills- Businesses have to wear many different hats at the same time. As a result, they tend to struggle when it comes to breaking activities into smaller, doable tasks. Planning also allows you to include certain rewards during completion of each crucial step. This gives you greater energy, more predictability and determination to keep going ahead.

Downplaying the importance of design- First impressions are everything. An enticing storefront, a clean showroom or a well-organized and responsive website – the right language can connect you with your target customer base. Good design increases time on site, shareability, conversions – you name it. Just like everything, good design requires time and money to get done right. It may not make sense to spend money on design at first, but cheap design shows – and makes your product appear the same way.

Not investing in team culture- What does your business stand for? Can you align its goals with your employees? One of the biggest mistakes startups make is putting a team in place – without a clue on how to get them to work together. Establishing a culture helps you define how you fit in the equation, too. Everyone likes the idea of being a "nice guy" and run a successful business; however it's a lot of work. Nobody wants an autocratic boss and not everyone can work effectively under a manager who's too laid back, either.

Forgetting about due diligence- It's easy to get caught up in the excitement of startup life. However, remember not to fall for the spoken word and get things down on paper. If it's an employee, make sure all of their credentials and diplomas check out. If it's a partner, use an attorney and document everything before taking action.

Don't underestimate the power of networking. Networking may be a lot of work, but knowing the right people is priceless. The more people you can count on to give you timely advice and support the better chances of your long-term success.

Being too careful about taking risks- It's normal to get cold feet before making a big decision. Sometimes you need to double, triple check – or run your decisions by multiple people. It may be tempting to backtrack, but get into the habit of sticking to your guns. Recognize that you're going to make mistakes, even big ones. It's important to be able to pick yourself up, learn from what happened and move on. This is particularly important to get into the right mindset for tackling the next hurdle.

Dismissing business coaching- Many startups end up hiring young or non-experienced people to save on cash. What's worse, startups also have trouble motivating, rewarding and reaching goals with their team – something that could be remedied with a good business coach. A coach can offer new perspectives and insights for growing your business with whatever resources you already have. When you can't figure out what's stunting growth, it may make sense to consult a professional to help realize your vision.

Not knowing when/how to say no- Just as it's important to know when to take a calculated risk, it's also important to be risk averse. Otherwise it's easy to fall into the trap of making everyone happy. Stress and overwhelm can lead to you astray – focusing your attention on things that are unimportant. A "no" on the other side is never really final, either. Ideas change, interests can align, businesses pivot, and life goes on. Mistakes and obstacles can all be overcome. The most important thing is knowing when to jump the "sinking ship".

Ruling out professional help- Being a one-man operation is difficult, but sometimes you simply can't focus on one important thing without letting another (equally important) thing slip. Time and money are finite resources, and knowing how to manage the two is your biggest asset as an entrepreneur. If you already have a full time employee (a designer or developer) working on an important new update, you can't distract them to do menial tasks. Consider outsourcing or contracting out some type of work.

Spending money before you're ready- No one wants to lose money, especially if you're sacrificing a lot. The golden rule is two fold, then: a) Don't quit your day job and b) Do more with less as much as possible. When looking to invest your savings, don't over-exert yourself. Ensure that you can pay yourself and keep a roof over your head. This will keep you above water and focus your attention on running your business.

Settling on a wrong form of investment- An investor is not just a bank account – it's also a mentor and someone who shares your vision. By focusing on making money early on you can gain more leverage and bargaining power with investors later on. Trying to get money from others will always require more effort and sacrifices than what's apparent at first. Make sure you do your homework and understand the conditions carefully before settling on any form of investment.

Failing to establish a competitive advantage- Establishing a unique value proposition and marketing it properly everything. Focusing on one core idea and executing it well (as opposed to trying to execute all ideas at once) is usually the best course of action. Never assume customers will start pouring in even if your product is considerably better than the competition. More often than not, it takes triple or quadruple the time to gain traction startup founders originally aim for.

Ignoring the onboarding process- While good design keeps visitors engaged, good onboarding keeps them around. We can't keep up with the constant bombardment of information. We need predictable, bite-sized instructions accompanied with intuitive imagery. The work with onboarding – like design – is never done. It's ergonomics for the brain: something that can always be worked on and improved upon. And time spent on getting paying customers never wasted but well-spent.

Inability to disassociate yourself when needed- Life demands a lot from us and the pressures of entrepreneurial life certainly don't help. It's important not to get your emotions in the way – whether it's in the way of asking finances, believing you can survive on “x” or putting blind faith in one thing or another. The good news, disassociating yourself is not difficult. When things get too heavy, take it as a sign to recharge. Develop routines – daily, healthy habits. Perform exercises, eat a balanced breakfast, read or meditate.

Failing to leverage existing strengths- Everyone has strengths. A weakness can also be a competitive advantage, thus a source of strength. However, unearthing your strengths is not always an easy task: it requires creativity and vision. A company with a smaller customer base is able to talk to customers one-on-one.

After getting that crucial information, it's easy to pivot the right way and focus on things that will increase conversions. Another advantage of small companies is that they can dominate niche markets that large companies simply can't pour resources in without hurting other areas of their business.

Rejecting experiment-based approaches- Businesses fail due to poor execution, timing or market fit. Most of these can be traced back to flaws in getting the equation just right – sometimes only with enough trial and error. Any improvement must start with a goal, no matter how broad. If you're trying to increase sales, you'll have to go down all avenues. It could involve sprucing up your email list or improving your landing pages. Perform a hypothesis, analysis and experiment before moving ahead.

Not learning from past mistakes- Starting and growing a business is a learned skill, so the more you do it, the better you get at it. Common wisdom would suggest that if you started five businesses before, you won't make the same mistakes when starting a sixth. Sometimes you need to make a number of mistakes or missteps before succeeding at something. Once you hang on to a sinking ship on the way down, you'll learn to identify when to abandon it next time around.

Focusing on wrong marketing channels- It's nearly impossible to create a business selling to “the individual and the enterprise”. There are very few mature companies that serve all markets – something that likely wasn't the case when they were small or struggling to get by. When a marketing channel doesn't work, don't hold on to it, especially when that time could be used on doing something else. Get into the habit of only doing things that bring in tangible benefit.

Not managing time effectively- When running a business, it's too easy to get bogged down and try to get everything 100% right. Whether you're thinking about perfecting your product, SEO, or tweaking your site design, it should all take second stage to the customer. Spend the majority of your time on what brings in money. As you grow, it becomes more important to optimize everything. In order not to get carried away, prioritize all of the little things and ideas that come up. This way, you'll have real, tangible reasons to implement or dismiss these ideas.

Ignoring signs of burnout- Burnout is difficult to anticipate and even more difficult to bounce back from. It's something that creeps up on you and doesn't seem apparent until you're exhausted. What gives? Remember to work smart, not hard. It's okay to demand a lot from yourself, but don't skimp out on taking regular breaks or going home at a given time. When things get too overwhelming, it's a sign to drop everything, go for a walk, go for lunch, or even take a small vacation.

No market need and businesses outdated by trends: This is what is called a solution looking for a problem. When a product, app, gadget, etc. is created because the entrepreneur thought it was clever, it runs the risk of not having an actual market problem that it solves. Solution: Don't fall so in love with your idea, that you fail to fall more in love with solving a market need.

Ran out of cash flow - Pretty self-explanatory. There are so many little costs of starting a business that can really add up. From buying URLs and website hosting, to designing and printing business cards, several hundred dollars here and there can quickly turn into thousands. Solution: Plan for your startup costs to be double what you estimate.

Not having the right team: Friends are fun to work with, but their skill set may make things more difficult causing a lot of stress and tension. Bringing on a team is important for any small business, but the right team is crucial. Solution: Honestly assess your skill set and identify the holes. Find team members who believe in your mission and have the skill sets you are missing.

Got outcompeted: It's never healthy to obsess over your competition, but you shouldn't ignore them either. When a competitor comes out with a similar product or service, you should know it in and out and be able to articulate why you're better. Solution: If you're not better, work until you are. Be careful not to put your blinders on and only modify

Pricing /Cost issues: Pricing can be relative, but it needs to be well communicated and tested. Throwing out a price to your customers without a balance of value can make some people skittish about doing business with you. Solution: Test, test, test. You may find that price isn't an issue - value is. Test prices/payment plans, etc., until you find one that is converting the best.

User un-friendly product: Even the best idea can be muddled and tarnished by a bad user experience. If it's just too hard to use, it won't be used. Solution: Have a "friction journey" meeting with your team or even a group of customers to identify every point in your product or service where a customer might experience friction. Work to eliminate those areas or even consider a DFY (do it for you) service for your customers until it's fixed.

Product without a business model: It's hard to scale when a business model isn't established. A clear path to growth needs to be evident in order for your team, customers and potential investors to buy in. Solution: Research and decide on the best business model for your product. Middleman? Subscription? Wholesale? Get clear.

Poor marketing: If all of your capital is spent in product development and nothing is left over for marketing - you've got a big problem. Acquiring customers, getting known and creating a brand can be very hard, and as a result, gets ignored. Solution: If marketing isn't your strong suit, see #3 above or hire a firm. Make sure the marketing firm you hire has a track record of measurable success in your area.

Ignore customers: Customer service and feedback is manna from the gods. Don't let this lifeblood spill. If your customers are being ignored, their questions unanswered or simply poor customer service - they'll share. If you aren't listening to their feedback or providing features or services they don't need or want, they'll go elsewhere. Solution: Never ignore your customers. Always share their feedback with your team and work to resolve any issues they have.

Product mistimed: Sometimes a product is just too early or too late to market. Getting caught up in the development of your idea can leave your target market scratching their heads. This is where customer feedback comes in to play as well. Solution: Keep customer feedback front and center here so that you aren't launching things they don't understand or things they don't have use for anymore. Stay relevant.

Financial Crisis- As we alluded to a second ago, unfortunately there are some instances in which a business might fail due to factors that are outside of anyone's control. One example of this is a financial crisis, such as a recession or changes in the economic environment. A fall in economic growth often results in consumers buying less, whilst inflation increases the cost of production. These factors can all result in businesses being forced to close down.

Changes In Government Regulations- Another one of the major external causes of business failure is changes in government regulations. This may include cuts in government expenditure, an increase in taxes or the introduction of new trade agreements. Government changes can have an impact on consumer behaviour as well as disrupting trading operations for some businesses.

Natural Disasters- Although very rare, natural disasters can also be one of the external causes of business failure. This may include earthquakes, storms, floods or fire. The risk of these natural disasters may be increased depending on the location of the business, however it's always important to put measures in place in case of an emergency. It's important that companies take out the necessary insurance cover to protect their business in case of natural disasters.

Loss Of A Major Supplier- If a business is overly reliant on one major supplier then they are at a serious risk of failure if that supplier runs into difficulty, or in the worst case, becomes bankrupt. The disruption caused by losing a major supplier could swiftly become one of the causes of business failure, particularly if directors are struggling to find a replacement quickly. That's why it's essential that companies don't become overly reliant on a single supplier and are always looking to expand their supply base and client base.

Market Conditions- Another one of the main external causes of business failure that can't often be predicted is changes in market conditions. Markets are dynamic meaning that they are susceptible to change, for example if consumer tastes and interests change. This can cause some industries to decline while new ones thrive. Making sure that your business is able to adapt with the times is essential for preventing failure and fueling growth.

Poor Economic Environment - When the economy of the country in which the business is operating is not doing well, businesses in that country may also experience difficulties. A severe economic recession can cause some businesses to close down.

This is because a fall in the economic growth often results in consumers buying less as their purchasing power falls. There is often a high inflation resulting in high cost of production and a shortfall in raw materials as their cost of production goes up. Customers may shift from buying the company's product to cheaper substitutes. All these could cause the business to fail.

Catastrophic Unpredictable Events- It is difficult for managers of businesses to foresee naturally occurring disasters such as earthquakes, storms, floods, fire well ahead of time. This the same with man-made disasters such as acts of terrorism. To protect a business against such an occurrence is usually done by taking an insurance to cover the risk so that in case any of these disasters occur, the business can be paid by the assurance company. Even with an insurance cover, a delay in getting the claim payment from the insurance company can negatively affect the business' cash flow, causing the business to fail.

Governmental Measures and International Developments- When governments come out with new rules and regulation some businesses operating in a particular sector can be badly affected.

Environmental Protection and Other Regulatory Requirements- When laws are passed to protect the environment and society as a whole, the effects on business could be disastrous. Complying to strict environmental protection laws can cost money.

Bankruptcy of Main Customer or Supplier- Over-dependence on one major customer or supplier can cause a business to fail. The risk involved in over-dependence on one customer or supplier is that when this customer or supplier goes bankrupt, the business might find it difficult to find another customer or supplier within a short space of time to let the business flow as usual.

Failure to understand your market and customers. We often ask our clients, “Where will you play and how will you win?”. In short, it’s vital to understand your competitive marketplace and your customers’ buying habits. Answering questions about who your customers are and how much they’re willing to spend is a huge step in putting your best foot forward.

Opening a business in an industry that isn’t profitable. Sometimes, even the best ideas can’t be turned into a high-profit business. It’s important to choose an industry where you can achieve sustained growth. We all learned the dot-com lesson – to survive, you must have positive cash flow. It takes more than a good idea and passion to stay in business.

Failure to understand and communicate what you are selling. You must clearly define your value proposition. What is the value I am providing to my customer? Once you understand it, ask yourself if you are communicating it effectively. Does your market connect with what you are saying?

Inadequate financing. Businesses need cash flow to float them through the sales cycles and the natural ebb and flow of business. Running the bank accounts dry is responsible for a good portion of business failure. Cash is king, and many quickly find that borrowing money from lenders can be difficult.

Reactive attitudes. Failure to anticipate or react to competition, technology, or marketplace changes can lead a business into the danger zone. Staying innovative and aware will keep your business competitive.

Overdependence on a single customer. If your biggest customer walked out the door and never returned, would your organization be ok? If that answer is no, you might consider diversifying your customer base a strategic objective in your strategic plan.

No customer strategy. Be aware of how customers influence your business. Are you in touch with them? Do you know what they like or dislike about you? Understanding your customer forwards and backwards can play a big role in the development of your strategy.

Not knowing when to say “No.” To serve your customers well, you have to focus on quality, delivery, follow-through, and follow-up. Going after all the business you can get drains your cash and actually reduces overall profitability. Sometimes it’s okay to say no to projects or business so you can focus on quality, not quantity.

Poor management. Management of a business encompasses a number of activities: planning, organizing, controlling, directing and communicating. The cardinal rule of small business management is to know exactly where you stand at all times. A common problem faced by successful companies is growing beyond management resources or skills.

No planning. As the saying goes, failing to plan is planning to fail. If you don’t know where you are going, you will never get there. Having a comprehensive and actionable strategy allows you to create engagement, alignment, and ownership within your organization. It’s a clear roadmap that shows where you’ve been, where you are, and where you’re going next.

Poor cash flow management- You may be sick of being told “cash is king”, but it doesn’t change the fact that poor cash flow management can lead to the demise of any business. Indeed, even a profitable business can fall victim to a crippling cash flow crisis, which is often caused by the ineffective management of debtors, high stock levels, bad debt and late invoicing. Inadequate financing – or selecting the wrong type of funding for your business – can also put it on the path to failure. Without access to sufficient growth capital, whether in the form of personal savings, private equity or debt finance, your business may not have the “fuel” it needs to grow.

Losing control of the finances- Any business owner needs to be aware of their financials and cash position at any given time. The accurate forecasting of income and costs may lead to a few surprises, but it will ultimately help support your cash flow. Business owners should also understand and control their costs – acknowledging risks and opportunities – which should help minimize any nasty surprises.

Employing an experienced accountant, or investing in a good cloud-based accounting solution, can help ease the burden of financial management, allowing you to focus on day-to-day business operations.

Bad planning and a lack of strategy- “Failing to plan is planning to fail” – cheesy but true. Quite simply, long-term planning is key to the success of any business. When mapping out the growth of their business, a business owner needs to conduct market research to establish who their customers are and what they need. They also need to recognize their competitors and be proactive regarding trends, to avoid getting left behind. Just look at the numerous bricks-and-mortar retailers that didn’t adapt quickly enough to changing customer shopping habits and are now struggling or have gone under as a result.

Weak leadership- A good leader recognizes the skills they lack or the jobs they do not have time for and either employs, outsources or seeks professional advice to fill those gaps. They will also communicate, direct, reward and offer the opportunity for personal growth to their employees, creating a happy, effective and loyal team. Poor leadership, on the other hand, leads to demotivated and ineffective teams, which can easily cripple a business.

Overdependence on a few big customers- An overdependence on a few big customers could easily lead to business failure if one of them suddenly pulls out – both cash flow and profit will ultimately be hit. The temptation could then be to offer discounts to that customer; however, this will only lead to poor margins over the longer term. Minimise your risk by increasing your customer base, diversifying your product portfolio and encouraging your customers to sign contracts with a reasonable notice period.

Lack of Passion is a key to success in business but it cannot guarantee profitability. If you are passionate about something but cannot monetize it, and yet you venture into offering such service, then you are more like a charity organization that provides a service for no or minimal reward. Passion is a key factor in business but it does not always guarantee success.

Lack of proper research for profitable market before venturing is one of the main cause of business failure. Avoid Negative People

LACK OF GOOD CUSTOMER CARE- It is very important that you make your customer care a priority. A business with good customer care grows. Good customer care brings return customers and these return customers bring referral customers. If you do not treat your customer well, they go to your competitors. Learn to show your customers that you appreciate them. Always ask them questions about the product and offer them some percentage when they give your product a review (either positive or negative review). If you are not close to your customers, if you treat them like every other seller, they will only come when there is no other option. Bad customer care has killed a lot of businesses. Your Customer Care Unit Defines Your Brand

1. **COPYING OTHERS blindly** - What worked for Mr. Francis must not work for Mr. Reader. Many people have gone into business or made a business choice because they see others doing it and think they can be successful in it if they try. It is good you add your own idea after proper consultation, as that will distinguish you from others. Copying without consultation leads to a dead end. Do Not Copy blindly though benchmarking is good, Initiate
2. **LACK OF EXPERIENCE-** Lack of experience is one of the common causes of business failure. If you are inexperienced or your management is made up of novices, then your business is as good as dead. When starting a new business, it is advised you get the services of people experienced in that field. They can be your partners or your employee. Get experienced marketers and well-trained customer service personnel. Experience Counts or working with experienced people
3. **UNACCOUNTABILITY-** You must be accountable for any dime your business makes. Most times, many entrepreneurs could not account for their daily sales. Once there is a sale, they spend the money on personal needs believing that they will make another sale. If you must succeed in business, you must be accountable for every dime that you make. Make sure you plan out your spending, for a business you plan to grow, 60% of your profit must go back into the business. Be Accountable
4. **LACK OF PERSONAL GROWTH-** Many entrepreneurs do not invest in themselves. They want to be great but they do not read nor research, neither do they attend seminars and workshops that can increase their knowledge base. Personal development of your attitude and communication skills is a must. It is hard work and it takes discipline. You will have a hard time succeeding without protecting and working on your attitude. No one gets ahead in life without building themselves with new knowledge. Never Stop Learning

5. **POOR LOCATION-** There was an entrepreneur who had a coffee shop in a local area. His coffees are nice and affordable. He relates very well with his customers. But over the years, his coffee shop was not growing and he could hardly maintain the place so he decided to sell the shop. Another 29-year-old entrepreneur with enough capital felt he can make the coffee shop profitable by injecting cash into the business and making it classier. He also could not make the coffee business profitable. Why? Because of the business location. The bottom Line, you cannot start a business where the service is not required. Making it classy will not make people to patronize you. A good market survey is required before a business location is chosen. Poor Location Equals Reduced Patronage
6. **LACK OF FOCUS-** Entrepreneurs can easily be distracted by too many minor tasks. Every day that their focus tends to shift, their thinking shrinks. A good entrepreneur or business person will never lose focus on what's important and where their priorities are. The weakness is when they get caught up in trivial perfectionism in the tasks which can and should be left to others. Entrepreneurs should learn to delegate tasks. The short-sightedness becomes obvious when DOING rather than BECOMING becomes an obsession. Being busy does not mean being productive
7. **WRONG EXPECTATIONS-** Some startups were being sold the idea that all they need to do is get into business and the money starts rolling in without doing anything. Sometimes it is the person's fault because they only hear what they want to hear or they think they know better. The bottom line is, building a successful business is not a 60-yard dash but a marathon. If you don't want to die in poverty or see your business collapse, then you must be diligent. Do Not Expect What You Didn't Work For
8. **QUITTING TOO SOON-** This is the biggest reason why many businesses fail. If you do not persevere, enquire, research, fail, and try and try again, you might not be successful in business. First, you should know that any business done halfway can never be a success. You must strive against all odds to make a business stand. Another problem that has close many businesses almost as soon as they start is inadequate funding or paucity of funds. Many entrepreneurs make the fatal mistake of commencing business with inadequate operating funds. Such businesses don't last as the initiators will easily be discouraged especially when there are big competitors.
9. **Lack of Industry Experience-** Every business has an environment in which it operates. The internal resources of a firm must match the needs of the environment to which the firm caters. Lack of experience in the industry will lead to poor organization of a firm and its resources. The structure of the industry in which the organization operates substantially influences small firm performance outcomes
10. **Inadequate Financing-** Financing is the lifeblood of growing a business whether in the startup phase or in a later stage. Many businesses fail due to lack of proper financing channels. It is not a matter of unavailability of funding, but the lack of planning for funding to support opportunities for growth. Planning in advance, rather than looking for financing just when needed, is a good practice. Trouble results when entrepreneurs do not have sufficient awareness of the costs involved in raising capital, are not prepared with alternative sources in case of rejection from financiers, fail to consider using a combination of debt and equity to fund the business or, in general, fail to plan for growing their business to avoid the crisis of financing.
11. **Lack of Adequate Cash Flow-** Cash flow is the measure of a firm's ability to maintain sufficient funding to meet its expenses for the day-to-day activities of the business. Many small businesses fail because owners have a difficult time projecting what cash will come in every month, and thus, how much can go out. It is vitally important for an entrepreneur to learn some basic accounting disciplines and be able to make cash flow projections that will help them understand how much they can afford to spend every month.
12. **Poor Business Planning-** Nine out of ten business failures in the United States are caused by a lack of general business management skills and planning. A good business plan helps identify the mission; cost structure; market; external influences; and strengths and weakness of a business. The business plan can separately include a marketing plan, operating plan, etc.
13. **Management Incompetence-** Ninety percent of business failures are associated with "management inadequacy", which consist of either management inexperience or incompetence. Good management efficiently implements and monitors the strategic and operational plan of a business
14. **Ignoring the Competition-** Capitalism is a cutthroat system. Customers are always looking for the best deal, or at least, a better deal. And if the competition offers better products, services, or prices, the customers will succeed at the expense of the business. Keeping an eye on competitors and positioning the products accordingly is vital to staying in business.
15. **Unworkable Goals-** It is one thing to set goals and another thing to set workable goals. Entrepreneurial initiatives are fundamentally influenced by uncertainty, setting realistic goals, within the bounds of acceptable risk taking and optimism, is important.

16. **Diminished Customer Base**-Competition can cause the customer base to diminish. From a small business's perspective, it is good to focus on a customer strategy that works well for their business. At the same time it is also dangerous to focus only on one recipe for success. Diversifying the customer base is an important factor in building the business. Being flexible enough to adapt to new trends and ideas is important to staying in business.
17. **Uncontrolled Growth**-Uncontrolled growth of the business can also cause it to fail if not handled appropriately. Obesity is a problem in business as it is in an individual's health. Proper planning must be in place even for business growth. Successful growth requires a professional management team, flexible organization, and proper systems and controls.
18. **Inappropriate Location**- The old real estate maxim — location, location, location — may be even truer in the small business world. Even the best-run retail establishment will have a difficult time succeeding if it is in a poor location. Location may not be applicable to all types of businesses, but when it is, it may be critically important.
19. **Poor System of Control**-While setting proper goals to manage the business, a system of controls is also needed to measure performance. Checks and metrics help owners manage organizational activities. A firm cannot control the external factors affecting its environment such as customers and competitors but it can adapt its internal organizational activities. A lack of proper control on internal activities can eventually lead to business failure. Controls can be implemented in several aspects of the business. Controls can be set in place to measure the quality and quantity of production. Certain financial controls are needed to measure the overall financial performance of the business. A good control system will establish standards, measure performance, compare performance against standards and then provide for a way to correct procedures where needed.
20. **Lack of Entrepreneurial Skills**-Mostly during the startup phase of a new business, lack of entrepreneurial skills in an owner can cause a business to fail. This may not be true during the later growth and maturity periods of business where more administrative and management skills are required. A small firm's performance outcome is a function of many variables, including individual owner characteristics, owner behaviors, and environmental influences. Entrepreneurs generally have a high need for achievement and social awareness, and they are high risk takers. Consequently, the personal and personality characteristics of an owner can be a cause of business failure.
21. **Resource analysis of a small business firm**-The suggested framework provides a balanced view of the strengths and weakness of the firm in order to build on its strengths and reduce the risks of its weaknesses.
22. **A firm exists to provide products and services for its customers.** A firm also exists because of its unique resources to produce such products and services. The optimal resource profile for a firm need to be identified based on the product-market activities.
23. **Poor Management Skills**-Your business can fail if you don't possess quality management skills. Whether it's about financial aspects or man management, poor administration impairs the entire process. Eventually, the overall aesthetics of the business gets affected due to bad management. Here's how you can make the best use of management skills we shall be mentoring in our Festival Summit.
 - Make good management decisions
 - Have the vision to lead your organization
 - Hire right people to delegate responsibility
 - Supervise staffs regularly
 - Resolve critical issues quickly
 - Management of a business encompasses several activities: planning, organizing, operating, directing and communicating. Do these things methodically to prevent business failure?
24. **Misplaced Focus**- The focus is the art of converging your efforts into functional activities. Entrepreneurs often think about making their services too much multidimensional. When that goes across the board, your resources get overstretched unnecessarily. As a result, your brand would be less effective to attract customers. This is considered as one of the major reasons why businesses fail. So, how to prevent a business failure that has been caused by your misplaced focus? Here are some effective ways to do it:
 - Establish a niche for your business
 - Set achievable goals
 - Prioritise your activities
 - Focus on being great at what you can offer best
 - Put importance on customer satisfaction

Don't think about becoming the jack of all trades. Just concentrate on the right segments, and you would surely make the best out of your services. *Incompetency in Planning- Strategic planning is crucial for your business success. As your business starts to grow, you will need increased revenues to pay more employees. With bigger facilities, there will be a hike in the production costs too. It is because of:*

- Not understanding the business environment
- Partial commitment
- Not having a clear roadmap
- Narrow focus

Strategies to be taught in our summits include

- Simplify your thoughts and stick to the basics
- Get inside the minds of your competitors
- Make accurate projections
- Have enough capital
- Know your strengths and weaknesses and plan accordingly

With these actionable steps, now you know what to do when your business is in trouble as a result of wrong planning.

25. **No Performance Monitoring-** As you successfully devise a plan, you feel quite confident about the proceedings. But that's not the end of it! Failure to adapt to market changes and technological aspects can affect a business greatly.

Strategies to be mentored in our summits

- Review your services regularly
- Be reactive to competition
- Clearly, define your value proposition
- Gather relevant data
- What's the value I am providing to my customers?
- Do my services connect with what has been promised earlier?

You should constantly evaluate the process to ensure you're meeting the business goals.

Premature Scaling- Scaling is essential for the positive growth of a business. But when a business starts to spend money beyond the essentials, they unknowingly risk everything to unknown possibilities. hiring more people than the requirement, or spend too much on marketing, it gets wasted. Premature scaling never helps to grow your business rapidly. So, what should be the strategy to avoid business failure due to premature scaling?

Strategies that will be taught

- Avoid hastiness in achieving business growth
- Take your time with funding
- Validate your market thoroughly
- Don't drain your resources unnecessarily

26. **Funding Shortfall-** Managing finance is one of the crucial aspects of any business. Besides securing your business, it also helps in business growth. As you proceed along with your business venture, you will require more funding to pay for new employees, developing new products and features, raw materials, supplies and facilities. A company that has inadequate cash, may not execute the chosen strategies at the right time. Thus, it upsets the strategic plan which could have been essential to business growth.

So, how to fund your business properly?

- Get a loan – many funders will be in our summits including Sacco's, MFI, Individuals
- Look for multiple sources of finance
- Try crowdfunding
- Seek help from angel investors
- Pay heed to strategic partnership

243. Inadequate Profit- Profits are the life-blood of business that paves the way for growth. If you can't achieve enough profit. We shall be sharing in our summit about how to go about

- laying off employees
- selling equipment or assets
- closing of underperforming business facilities
- Increase output
- Make better use of production capacity
- Reduce variable cost
- Raise product prices
- Ask for referrals
- Use digital platforms to decrease marketing costs

An excess amount of loss can eventually lead to business bankruptcy. On the other hand, generating profits continually prove your worth as an entrepreneur.

244. Negative Cash flow challenge- Maintaining cash flow properly is the crux of your business. Without this, your business cannot survive for long. Even the most profitable firms find themselves in deep water when the outflow is more than the earnings. If the cash flow becomes consistently negative and the cash is used up, then the problem becomes even more serious.

In our summits we shall do mentorship in how deal with problems such us:

- Low profits or massive losses
- Excess spending on production capacity
- Holding too much stock
- Allowing customers too much credit
- Overtrading
- Seasonal demand
- Increase your sales.
- Ask for deposits or full payment in advance.
- Negotiate better payment terms with suppliers.
- Sell non-core business assets
- Be very selective in offering credit to customers.
- Acquire loans for emergencies.

If implemented properly, these can help you manage the crisis quite effectively.

245. Insufficient Coverage- Life is full of surprises and you can't predict everything in advance. This is also true in case of any business. If you don't have enough coverage for your business, the results could be catastrophic when there is a disaster. A good insurance coverage is pivotal for the survival of a business. It helps mitigate the risk of unforeseen damage. All you need to do is just pay a premium and can rest assured of avoiding most of the economic turmoil caused by unfortunate events.

Take a note of these things when you plan for insuring your business that will be shared in our Kingdom business summit:

- While starting a business, perform a risk-management audit.
- Assess the potential risks of your business
- Do risk management analysis every year.
- Consult licensed agents about the right coverage.

So, it's high time to have an adequate insurance coverage for your business activities.

246. Limited Knowledge of The Market

The entrepreneur on the path to failure thinks business is all about how much one can make. He gets blinded by the thirst for money. Moreover, he doesn't realize the need to refine his business IQ. Here's how you can develop a good knowledge of the market skills will be shared in the summit:

- Carry out researches to know customer needs
- Know what your competitors are doing
- Focus on self-improvement

To be successful in business, you need to have adequate knowledge of the market. Put your finger on the pulse and be adaptive to the changing market needs. Staying innovative will keep your business alive in the competitive market.

247. Small Customer Base- Your contacts will provide you with potential clients, partnerships, suppliers and even employees. And if lucky enough, you may even come across investors or mentors who can provide you brilliant advice. Follow these steps to grow your customer base tips that will be shared in our Kingdom business summit:

- Support existing clients and bring new ones
- Offer great customer service
- Look for partnerships with other businesses
- Offer discounts and free trials

If you follow the above-mentioned steps, you would definitely get a better outreach.

248. Ignoring Customer Needs- Sometimes, marketers get so engrossed in numerous facets, that they forget about focusing on customer needs. If you neglect customer needs or don't get a right idea about what exactly they want from you, it can be a critical issue. Here's what you can do to focus on customer needs thoughts that will be shared in our Kingdom Business Summit:

- Know what they like or dislike about your services
- Reply to their feedbacks with a positive tone
- Be innovative with your products
- Implement features that they look for
- Use web analysis
- Try surveys

Even if they like your services, maybe they would love it more if you improve or alter a particular feature. So, connect with them and find out their interests to provide services accordingly.

249 Lack of Promotional Strategies- As a marketer, if you can't improve your outreach, it'll be hard to survive amidst tremendous competition. In the age of digitization, those who are not utilizing online marketing, often miss a lot of golden opportunities. People won't even know about your services unless you make them aware of your presence in the best possible ways. With digital marketing, you can be more interactive with prospective customers. It would help you in several ways. Promote your services through various forms of digital platforms such as follows ideas that will be discussed in our Kingdom Business Summit

- Higher visibility
- Real-time results
- Cost-effective marketing
- Useful information through analytics
- Higher ROI
- Content marketing
- Social media marketing
- Newsletters

- Google AdWords
- Search Engine Optimization (SEO)

250. No Data Security and losing records -The information that you gather about your employees, customers and business activities is highly sensitive. Any security breaches or physical damage can be devastating for a business. Moreover, organizations with poor data security practices can be sued legally. Here are some ways through which you can secure necessary data tips that will be shared in our Kingdom Business Summit

- Encrypt your data
- Add anti-malware protection
- Install software updates periodically
- Secure your network connections
- Change important passwords frequently
- Update your OS
- Limit access of sensitive information

251. No Contingency Plan- Having an effective backup plan is crucial for the safety of businesses in hazardous situations. If you can't face the negative situation efficiently, it might have a dramatic impact on your business. Here are the main instances where contingency plan helps a lot ideas & tips that will be discussed in our Kingdom Business Summit

- Mismanagement of assets
- Sudden opening created by retirements
- Unexpected departures of employees
- Death of an important personnel
- Natural disasters
- Inflation
- Recessions
- Learn how to identify critical issues in advance
- Run thorough analysis to identify potential risk factors
- Identify operational inefficiencies
- Develop recovery strategies

252. Inability to Become Unique. Here's what sets your identity apart from competitor's ideas that will be discussed in our Kingdom Business Summit

- Conduct business in a way that is totally unique
- Develop a customized approach different from other marketers
- Bring distinctiveness by including exceptional aesthetics to the brand image

Thus, you can separate your services from the herd and make more profits.

256. Unsatisfactory Partnerships- Bringing diverse contributors together can be a challenging thing in case of partnerships. When the objective doesn't get unified and self-interests are valued more, businesses can fail catastrophically. Having right kind of partnership can help you in several ways, such as ideas that will be discussed in our Kingdom Business Summit

- Access to marketing knowledge
- Wider pool of expertise
- Enhancement of competency in workforce
- Reputation and credibility
- Long-term stability

With right kind of business partners, it'll be easier to succeed significantly. Therefore, find suitable partners to avail the benefits of collaboration.

257. Strategic Choice of Location- At times, your organization might decide to relocate or open new branches in new places. Expansion can be a terrible thing if you don't have a proper idea of the new location. A place that can't offer you good employees, customer base and adds excess expenditures on labour costs and transport, eventually would hinder your business extremely. Before settling on business premises, focus on the following aspects ideas that will be discussed in our Kingdom Business Summit

- Whether your services can attract customers
- Where the suppliers are located and their accessibility
- Whether your business would get competitive advantage
- Local pay rates
- Utilities and other costs

Conclusion: Failure can be a depressing thing. But knowing to learn from failure can help you strengthen your marketing strategies significantly. With the above-mentioned points, now you know what can be the main reasons of business failure and what to do when business is failing.

HOW WEALTH COMES

- 1) Supernatural and Commanded blessings
 - Favor (Children of Israel)
 - Reward of Sowing (Men will give to your bosom)
 - Provision for special assignments Elijah fed by Ravens
- 2) Employment > Daniel and Joseph
 - Add value to yourself (Reading, exposure etc.)
 - Be faithful, own their vision. (Keep time, meet targets, heed to instructions, do beyond expectation, be diligent, accountable, submissive, attentive to instructions, give feedback, motivate others, He who is faithful with little will be given much)
 - Be creative to interpret your employer dream, be part of it (Joseph)
 - Serve as a seed. (He who is faithful with someone else thing will be given his own) Others will serve you)
 - Position yourself to have your own at retirement or retrenchments or when your strategies to launch are complete. Feasibility Study / Business plans / Pilots ready ☐ Enjoy your current work, Find joy and appraise where you are now.
 - Do it as unto God that his name will not be despised. Let God be glorified (Your image is evangelism enough to others)
 - Do things professionally, avoid casual workings, dressings where your job requires?
 - Have excellence so that there is no loss
 - Apply for higher positions and attend interview accordingly (Good C.V , resume, Confidently, excellence in details)
- 3) Identification and developing your talent. (Sports, leadership, music,
 - those things you like most to do under self-motivation
 - Research on entrepreneurship opportunities that tarry with your talent. Eg Musician having a School of music, recording studio, producing products to sell., Art Graphics, publishing etc.
 - Network with others who have similar talents to learn and grow
 - Identify a mentor/ coach. (Somebody who has succeeded)
 - Set up Goals (short-term and long term and Structures of TALENT MANAGEMENT. ☐ Launch out and review your performance.
 - Don't Give Up as you stretch (MICHAEL JORDAN)

EXCELLING THROUGH BUSINESS

STAGES TO BUSINESS

- Conceiving the ideas through the ELEMENTS BELOW.
- Prioritize your list (Those that fit now and
- Owning the concept (Branding, Business name registration)
- Gathering information & Checking facts
- Feasibility study (Spying the land)
- BUSINESS PLAN WRITING (Organizing information, Financing, focusing,
- Pilot Activity
- Site preparation
- Setting up Operations
- Staffing and Capacity building (Beginning small to grow
- Major financing, Investment and Major set up
- Grow it and put sustainable measures (Structure)
- Nature your seed (Don't Eat ROW FRUITS- They have no seeds and they don't have climax taste)
- Build capacity to handle growth (Facilities and staff)
- Get it out of the Box (Marketing & Network with others)
- Sustain the Current customers
- Branch it to other REGIONS, SERVICES, PRODUCTS
- Strategize for future completion and change
- Remain creative to keep up completion, solving problems and Changes (Culture, technology, government policies)
- Begin Other Ideas and Keep inspecting the first ones and Network to come of with a CHAIN, where your business is adding value to each other
- Protect your investments. KEEP OBSERVING, RESEARCHING, THINKING, IMPROVING, RECEIVE FEEDBACK AND ACT NOT REACT
- Discern Seasons Ahead and evaluate how they will affect your business eg Politics, Consolidations (East Africa), Technology, competition, Family commitments, spiritual assignments etc.

KEEP GROWING THROUGH

- Giving (Tithes, Offering 10 types)
- Diligence (Work Hard)
- Wisdom (Work Smart)
- Excellence
- Knowledge
- Flexibility
- Dreaming Again
- Planning
- Networking (Hooking up with divine partnership/ covering)
- Praying
- Rest & enjoy life(Holidays, Treat yourself, workers)
- Help others to come up that have helped you
- Remain humble (Full of thanking)
- Manage properly
- Avoid unmanageable BAD DEPTS
- SEEK GODS FAVOUR
- Do not loose your Family
- Do Not loose your Christianity
- Be Patient to see the Seed Become a Tree
- Be consistent with viable standards



- Persist
- Be grateful to God and Men
- Make the holy spirit a partner
- Always update your professional standards to deliver. Refresh your service delivery & develop products
- Seek counsel
- Diversify
- Walk in Integrity (BUILD A GOOD NAME)
- Love People
- Be a Servant to you customers
- Invest you harvest wisely (7 years harvest, Seven years of) Joseph.

HOW TO AQUIRE BUSINESS IDEAS AND OPPORTUNITIES

There are very many business ideas and opportunities that can come through the following ways.

- 1) Extending an existing successful business to new territories.
- 2) Adding to a certain popular service / product business which is in demand that is not meeting demand.
- 3) Identifying needs and problems in the community and seeking on ways to meet them. (Every problem is a business idea)
- 4) Activating Creativity and identifying relevant areas of need to generate new services and products. (Thinking and brainstorming) Looking for better or other ways of doing things.
- 5) Improving or adding value to existing businesses adder takings to come up with a new (repackaged product or services)
- 6) Combining many ideas into one to meet the needs of your customers well.
- 7) Developing talents into opportunities.
- 8) Information and observation or hearing about other businesses that are succeeding.
- 9) Utilization of artificial and natural resources in the land to meet the basic and emotional needs of the people.
- 10) Research and brainstorming to invent new products, services and solutions.
- 11) Taking advantage of climatic condition to sell or produce products or services.
- 12) Inherited opportunities that come from family businesses, charity, and grace.
- 13) Taking advantages of government emphasis or opportunities or incentives on certain areas.
- 14) Taking advantage where existing businesses do not offer the standard of services and products in a particular area and setting up businesses with strength in the area of weakness.
- 15) Marketing products of others
- 16) Divine creativity or ideas from God.
- 17) New or alternative markets.
- 18) Business or professional ideas through skill acquisition and development



Business Ideas and Areas of entrepreneurship

ARTS AND HUMANITIES

Foreign language interpreter/translator, graphic artist/illustrator, manufacturing jeweler, music instructor, photographer, piano tuner, sign painter, writer.

BUSINESS AND OFFICE

Accountant, copy shop owner, desktop publisher, mail receiving service owner, messenger service owner, shorthand reporter, tax preparer, temporary service owner, word-processing service owner.

CONSTRUCTION

Air conditioning/heating/refrigeration/solar energy technician, architect, contractor, floor covering installer, painter/paperhanger, plumber, surveyor, welder.

GENERAL MARKETING

Advertising agency owner, appraiser, food distributor, fund raiser, independent insurance agent, public relations consultant, real estate broker, retail store owner, trade show manager.

HEALTH

Chiropractor, dental laboratory technician, dentist, dispensing optician, family doctor, massage therapist, pharmacist, physical therapist, speech-language pathologist.

HOME ECONOMICS

Caterer, child care provider, clothing decorator, dietician, dry cleaner, housekeeping service owner, interior designer, nanny placement service owner.

HOSPITALITY AND RECREATION

Bed-and-breakfast owner, health club owner, personal trainer, pool-cleaning service owner, restaurant owner, tour operator, travel agency owner, valet parking service owner.

PERSONAL SERVICE

Career counselor, cosmetologist, event planner, financial planner, funeral director, image consultant, personal service provider.

PLANTS AND ANIMALS

Dog trainer, farmer, fish farmer, horse trainer, interior landscape specialist, landscaper, nursery owner, pet groomer, and veterinarian.

PROTECTIVE AND SOCIAL SERVICES Bodyguard, locksmith, private investigator, security service owner, sign language interpreter.

SCIENCE AND TECHNOLOGY

Appliance repairer, computer programmer, consulting engineer, hazardous waste management consultant/firm owner, photo finishing lab owner.

TRANSPORTATION

Airplane/helicopter pilot, auto detailing service owner, auto repair/maintenance service owner, bicycle shop owner, boat yard owner, car/truck dealership owner, gasoline station owner, limousine fleet owner, moving service owner, truck driver.

Self-employment & Job creation experts, Professional mentors and icons, Various Talent identification & Development mentors. Sports Mentors, Marketers, Financial Consultants, Life Skills trainers, business plan & proposals writing trainers, business ideas and opportunities motivational and trainers, Strategic managers, Loan officers and managers, Stock Controllers & Record Keepers, Brand managers, Business Consultants, Investment Consultants, Tax Consultants, Inventory managers, Business registration consultants, Creative and innovation consultants, Media Consultants, Advertisers, Tender documents writers, Animal trainer, Incentive programs managers, Information consultant, sign writer, Insurance agent, Intelligent specialists, investigator, Interior designer, blogger, Internet marketing specialist, Interpreter/ translator, Interviewer, Invention consultant/broker, Investigators, Machinery rebuilding/repair, Mediator,

Medical equipment managers, Meeting planners, Grooming experts, hair salon, Multimedia consultant, Music instructor, Nanny services, Gardener & Trees Nursery, Nutrition consultant, On-line services consultant , delivery service, Packaging consultant, Packing/ unpacking service, Parenting specialist, Party planner, children's, Personnel safety consultant ,Musicians, Pilots, Project managers, marketing consultant, Portrait photographers , Professional organizer, Property managers , Public speaker, Counsellors, Mediators, Video producers, Recreation activities consultant, equipment repair, caterers, Sales and promotional trainers ,products, Sales trainer, Secretarial services, Sign language interpreter, intercessor, Sign painters, Small business consultant, Software engineer, Software programmer, Speechwriter, Stress management counselor, Talent Development agent, communication consultant, Stage Manager, Theatrical lighting service, Master of ceremonies, Dance Group, DJs, Decorators, event managers, Logistics officers and managers, sign language interpreters, conference interpreters in various languages, Mechanics, Graphics designer, Wellness instructor, Theatre Specialists Computer aided design (CAD)service, Computer consultant, Computer trainer, Construction management service, Construction services and renovators, Creative art consultants, Damage restoration service, Day care consultants, Designer, Disability consultant, Draftsman, Economic development consultant, Editors and proof readers, Agricultural marketing , Air conditioning/heating/refrigeration/solar energy technician .Ambulatory consultant, Archaeological services, Architect, Art / photo representative, Mountain climbers, swimming consultants, Art broker/ corporate art consultant, Art gallery, Art restoration services, Arts festival promoter, Athletic recruiter, Audio recording for trade shows and seminars, Auditing specialist, Take over officers, Life savers ,Business networking service, Business plan writer/ packager, Career counselor, Cartoonist and drama, Caterer, data manager, Parenting counsellor, Child birth instructor, Child care referral consultant, Child development consultant, Educational product development, Electrical contractor, Electrician, Security consultant ,Emergency responder, , Employee benefit consultant ,Employee harmony consultant /contractor, Employee leasing, Expert witness, Financial aid consultant, Financial planner ,First aid/CPR instructor, Fitness trainer, Flourist, Foreign language interpreter ,Forensic consultant ,Freelance writer & news collector, Freight forwarding service, Fund raiser ,Furniture and furnishing consultants ,Gardening consultant, Grant/ proposal writer, Graphic designer, Bore hole and well Consultant, Hazardous waste maintenance consultant/firm owner, Logistics food chain distributor, aid distributor, Home health care consultant, First aid and safety trains, firefighter, para-medicine consultant, disaster preparedness consultant, Support SME group projects manager, Women groups mobilizer and manager, Children outreach and mentor, disability outreach and mentor, Teens outreach and mentor, Men outreach and mentor, Women outreach and mentor, Orphans venerable children outreach and mentor, Street Children outreach and mentor, Drugs Rehabilitation Outreach and Mentor, Youth unemployment and leadership consultants,

Growing small business and entrepreneurship consultants, education consultant, Adult Education Consultant, health Consultant, Weather Consultant, Cultural centers and Museums consultant,

Children's homes and Villages -focused on ensuring that children are brought up in strong and caring families, National Game parks is vast, encompassing some amazing natural landscapes and flora and fauna, including endangered species, Wildlife and lodges / conservancies, Helping with environmental education and conservancy planting trees, cleaning beaches , Terrestrial research, All engineering works, Statistical analysis of all types and Data management, Housekeeping and catering, landscaping and gardening, Teaching – especially environmental education (primary and secondary school), Graphic design, Bookkeeping, Information technology, Website design, Medical volunteers Refugee (protection, refugee status determination, programme delivery, communication, information technology to administrative functions through our Health Promotion (Covid 19, HIV/ AIDS, Polio, Measles, Malaria etc.), Peace and Security, Information and Communications Technology, Business and Youth Entrepreneurship, Agriculture and Environment ,Rural Community Schools, Hospitals and Health Centers, Post Conflict Setting, Disaster preparedness, response and recovery , health promotion, treatment and social services ,Promotion of social inclusion and a culture of non-violence and peace ,General support services, Psychosocial support , Restoring family links , Disaster risk reduction and restoring livelihoods ,Hazard monitoring and early warning ,Disaster awareness activities and education ,Support to orphans and vulnerable children, Shelter settlement programming, Distribution of emergency relief and recovery goods and services, Food and water Health promotion, Treatment and social services Clinical treatment and care for HIV and AIDS/ malaria/ TB/ cancer/ heart disease/ stroke /maternal etc., Newborn health ,Disease control, e.g. for infectious diseases Covid 19, Prevention programmes (non-educational) e.g. vaccines ,Education and training for behavioral change ,Home-based care and treatment , First-aid services ,Managing water and sanitation programs, Aid Distribution, Road safety stewards, Social services, (e.g. care for the elderly, homeless and drug users), Promotion of social inclusion, and a culture of nonviolence and peace , Rescue (Fire / Floods /collapsed build / lose person etc.), Strengthening of civil society, Social integration activities, (e.g. for refugees and migrants), Volunteering promotion of development and community projects,

Promotion of peace, tolerance and diversity (Peace ambassadors program) ,Social mobilization and advocacy ,General support services , Charity Fundraising, National Society leadership, (e.g. board members), Administrative support (e.g. accounting), Short-term program support , Volunteer recruitment and management, Internal training, capacity building, Psychologist , Logistical coordinator, Engineer, Agronomist, Architect, Construction project manager , Urban planner, Administrative support/ office assistant , Truck / Bus or taxi driver ,Programme support officers, Information managers and support , Surveyor Health promotion, Medical Camps and social services, Medical professional (nurse) Researchers in various fields, Engineer/ technician (e.g. water and sanitation support), Mental health specialist , First-aid workers, fire fighters, instructor ,Social worker with degree/certification , Team building coaches, Motivational trainers and speakers, Life Skill Coaches , Administrative support/ office assistants,

Non- technical medical support who have basic skills and burden, Community-based health worker ,Serving food , Set up or manage a party or organization whose main purpose is to influence the political process or to elect a candidate to a political office, Set up or manage a program designed to provide health care or treatment, or to disseminate knowledge about health, disease, reproductive health, personal hygiene or healthy life styles, Set up or manage a program intended to provide legal advice or representation on a pro bono basis, or to enhance understanding of the law, Set up or manage a program or organization designed to collect data or monitor the environment for public information, Set up or manage a program or organization designed to promote production/ commerce/ product safety, Set up or manage an organization aimed at representing professional interests, facilitating communication among members of a profession or disseminating information about a profession, Set up or manage educational institutions (schools, vocational training centers, libraries) , Set up or manage program that tackle problems affecting children or young people , Set up or organize a program addressing the problems of health, disease prevention, medical treatment, personal hygiene, reproductive health, healthy diet and life styles, organization and project Shopping / procurement, driving to appointments ,Sitting on a committee logistics committee ,Social science professional services, advertising volunteer opportunities, maintaining records of volunteers, interviewing and selecting volunteers, providing or arranging appropriate training, coordinating and supporting the work of volunteers, running projects and events to attract new volunteers, managing budgets, liaising with organizations needing volunteers, helping with fundraising activities, time management skills, communication skills, the ability to manage budgets and projects, sensitivity and discretion with personal information, IT skills/ including social media, organizational skills .Social worker without degree/ certification Promotion of social inclusion, and a culture of non-violence and peace , Education specialist (teacher, professor) , International Humanitarian Law professional & Lawyers , Social worker with degree/ certification Community organizer and mobilizers ,Community advocates ,Youth outreach mobilizers, Men Outreach Mobilizers, Women Outreach mobilizers, Children Outreach and Mobilizers, Communications/marketing/ resource mobilization specialist,

Administrative support , Local fund-raiser , Volunteer management , Volunteering recruitment ,Volunteer trainer, Power distribution and transmission engineer Agriculture Officers , Livestock Officers, Building electrician, Painters, Welders, Children Stewards, Gardeners, Carpenters,

Ambulance driver, Laborer Building painter, Health promotion treatment and social services,

Professional nurse (general), Auxiliary nurse Primary/ secondary and secondary level teachers, College Lecturers, Career Teachers, Vocational teachers, Store Keepers and Inventory Holders

Accounting and bookkeeping as a lawyer, perform music, sing, and dance, read poetry, lecture, contribute or display your writing, work of art or craft at a cultural event for public entertainment. , perform music, sing, dance, read poetry, lecture, contribute or display your writing, work of art or craft, at a professional level, at a cultural event for public entertainment. Administration /clerical / recruitment, Project Administrators, Administrators of association, Advice and public information , Agricultural, fishery and related laborers, Appraisers, Assist in organizing a public event aimed at popularizing knowledge or professional skills, such as a public lecture, professional conference, seminar, discussion forum, workshop, Assist in program that tackle primary and pre-primary educational problems affecting children or young people, Assist in resolving a dispute between your group or community and other groups or communities, Assist in special education program that tackle problems affecting children or young people, Assist in teaching or training others to acquire new skills, such as reading and writing, job qualifications, proficiency in foreign languages, Be a minister , Be an usher or greeter , Befriending/supportive listening/counseling/mentoring , Biological sciences professionals, Bookkeeping, Building caretaking, Building maintenance. Campaign against threats to the environment, such as the building of dams or the destruction of forests, Campaign on behalf of indigenous peoples who are endangered, Canvassers, salespersons , Canvassing , Car repair and maintenance, Cleaning , Cleaning and other domestic help , Coach, referee or supervise sports teams , Coaching , Coaching, refereeing or officiating, Coaching/refereeing/judging, Collect specimens in the outdoors, read scientific instruments or observe the natural

environment for the purpose of recording information for emergency warning, research, Manual on the Measurement of Volunteer Work , ,Collect, make or distribute clothing, crafts or goods other than food , Collect/ manufacture, or sell products , Collecting trash Collecting /serving or delivering food, Companions , Construction and maintenance work, Consult archives, newspapers, broadcasts, books and other records for the purpose of recording information to be used for research or science, Consult archives, newspapers, broadcasts, books and other records, at a professional level, for the purpose of recording information to be used for research or science, Consult others on a programme addressing the problems of health/ disease prevention/ medical treatment/ personal hygiene/ reproductive health/ healthy diet and life styles, Contact and organize people to advance their political interests, Contact people to advance their political interests, Counseling , Delivering messages, packages, etc. Develop emergency preparedness plans, directly participate in any activity aimed at preventing an armed attack on your community, Disseminate information about religious faith or values on radio or television in a lay capacity, Disseminate information about religious faith or values, in a junior clerical capacity, to promote such faith or values among the general public. Disseminate information about religious faith or values, in a senior clerical capacity, to promote such faith or values among the general public, Disseminate information, by radio or television, addressing the problems of health, disease prevention, medical treatment, personal hygiene, reproductive health, healthy diet and life styles, Disseminate information/ in writing/ addressing the problems of health/ disease prevention/ medical treatment/ personal hygiene/ reproductive health/ healthy diet and life styles, Disseminating information about the disaster or hosting or participating in meetings to discuss the potential for disaster and the responses, Domestic helping/ cleaning/ laundering, etc. Donate blood or other biological material such as bone marrow or organs, Draw the attention of the authorities to a problem affecting your community or the broader natural environment, Driving , Edit or publish journals or magazines Editing articles/ publishing journals or magazines, Education/ cultural or sociocultural/ professional, Education/ cultural or sociocultural/ paraprofessional, Education/ sports and recreation, Finishing housing for the elderly/ disabled/ destitute/ ill or have behavioral problems, Fire-fighters – Firefighting, First aid - First aid or search and rescue workers, Fishery workers Annex, Index of Volunteer Work Activities Coded, Manual on the Measurement of Volunteer Work, Fishery workers, Forestry workers, Framing housing for the elderly, disabled, destitute, ill or have behavioral problems, Fundraising, Fundraising professionals, Gardening, Giving emotional support, Health professionals except nursing, Health paraprofessionals except nursing , Help advertise or manage a cultural event for public entertainment. , Help advertise or manage a special event to celebrate a religious holiday, Help clean up after a cultural event for public entertainment, Help clean up after a special event to celebrate a religious holiday, Help maintain order at a cultural event for public entertainment, Help maintain order at a special event to celebrate a religious holiday, Help organize a funeral, Help plan or set up a cultural event for public entertainment, Help provide technical assistance at a cultural event for public entertainment, Help set up a program to solve a problem affecting your community or the broader natural environment by telling others about the nature of the problem, calling or hosting meetings to discuss the problem, Help set up for a special event to celebrate a religious holiday , Help set up or manage a church or other religious body at a senior clerical level, Help set up or manage a church or other religious body in a junior clerical capacity. ,Help set up or manage a church or other religious body in a lay capacity, Help set up or manage a programme or organization designed to provide or co-ordinate social assistance for people who are elderly/ disabled/ destitute/ ill/ homeless or have behavioral problems, Help manage a programme or organization designed to provide or co-ordinate social assistance at a professional level, Help manage a programme or organization designed to provide or co-ordinate social assistance for people at a paraprofessional level, Help set up or manage a programme or organization designed to resolve conflicts between groups, factions, communities or nations, Help set up or manage elections, Help set up or manage elections through clerical work , Help set up or manage elections through disseminating information, Help set up or manage elections through monitoring and maintaining order during the election. Help set up or manage elections: for example, through disseminating information/ clerical work, monitoring, maintaining order during the election, Help set up or manage programmes that tackle primary and pre-primary educational problems affecting children or young people, Help set up or manage programmes that tackle secondary educational problems affecting children or young people, Help set up or organize a day-care programme for the children of working parents, Help the professional or administrative staff of educational institutions to train others or provide access to information or education, Help to maintain order at a sporting or recreational event for public entertainment, Help to advertise or manage a sporting or recreational event for public entertainment, Help to bring in supplies and resources that are vital for the community using animal-drawn vehicles and machinery Etc., Help to bring in supplies and resources that are vital for the community, such as the harvest in subsistence agriculture, Help to bring in supplies and resources that are vital for the community using hand or pedal vehicles. Etc., Help to bring in supplies and resources that are vital for the community, such as the harvest, building materials, animals, machinery, Help to clean up after a sporting or recreational event for public entertainment, Help to elect a candidate to a political office, Help to plan or set up a sporting or

recreational event for public entertainment, Help to provide technical assistance at a sporting or recreational event for public entertainment , Help with finding information, Help with taxes/ paying bills/ Organization, Help with writing letters & forms, Helping with child care Improve or promote a particular method of production/ producer organization/ the exchange of good or services, product safety, Improve or promote a producer organization, Interview other people for the purpose of recording information to be used for research or science, Lead or manage a humanitarian or other special-interest organization, Lead or manage a political party, Lead or manage an association (conduct meetings, representation, search for financing, management of personnel), Lead or manage an employer/ worker, or other economic-interest organization, Leading and coaching, cultural and sociocultural, paraprofessional, Leading and coaching/ cultural and sociocultural/ professional , Leading and coaching/ games, Leading and coaching/ sociocultural/ professional, Leading and coaching, sports and recreation, Leading of conferences , Library work , Life science paraprofessionals , Maintain buildings, Maintain order in the community, for example, by patrolling public areas, Keeping vigil to deter illegal activities, or defending members of your community from being victimized, Maintenance / repair or building of facilities or grounds, Make improvements to the public areas of your community by restoring historical sites, etc. , Make improvements to the public areas of your community, such as buildings, Make improvements to the public areas of your community, such as buildings, Make improvements to the public areas of your community, such as green areas: for example, by planting trees, Make improvements to the public areas of your community, such as roads, bridges, buildings, water supplies, electricity, public utilities or green areas: for example, by planting trees, restoring historical sites, Make / improvements to the public areas of your community/ such as roads/ bridges / water supplies/ electricity/ public utilities, Management/committee work/coordination/supervising Managers of association , Mentor youth, Nursing and midwifery paraprofessionals , Nursing and midwifery professionals , Observe, visit, videotape or interview other people for the purpose of recording information to be used for social science. Research- Office work, Organize a public event aimed at popularizing knowledge or professional skills, such as a public lecture, professional conference/ seminar/ discussion forum/ workshop, Organize a response to a disaster, Organize a special event to celebrate a religious holiday or to worship or venerate a religious, Organize members of your community or a social group to maintain order in the community, Organize members of your community or a social group to maintain order in the community: for example, by patrolling public areas, keeping vigil to deter illegal activities, or defending members of your community from being victimized, Organize others or set up a programme to solve a problem affecting your community or the broader natural environment, Organize people to advance or protect their economic interests by a public campaign to address issues of wages or work safety, Organize people to advance or protect their economic interests by setting up a union, Organize people to advance their political interests, such as the right to political representation, religious freedom, encouraging people to participate in elections, helping political candidates, Organization of actions in defense of rights or interests, Organization of conferences, Organize events - Organize performances or exhibitions , Organizing or supervising events , Other disaster relief Other tutoring Painting housing for the elderly/ disabled/ destitute, ill or have behavioral problems , Paraprofessional activities in music/ performance/ other artistic activities, Paraprofessional activities in music/ performance/ other artistic activities , Participate in a direct action, such as a public demonstration, vigil or march, to bring public attention to a matter of religious significance, Participate in a direct action, such as a public demonstration, vigil or march, to bring public attention to a social and political issue, Participate in a direct action, such as a strike, to advance the economic interests of working people or to protest at unfair labour practices, Participate in an action to draw public attention to a problem faced by your community or the broader natural environment: for example, by a public demonstration, vigil or march, Participate in an action to draw public attention to a problem faced by your community or the broader natural environment: for example, by writing letters to public authorities, Participate in any training activities to acquire the skills required to protect your community or group from criminal activity, Participate in writing letters to public officials to bring public attention to a matter of religious

Participate in writing letters to public officials to bring public attention to a social and political issue, such as human rights abuses, discrimination or the destruction of the environment. Personal care/assistance ,Popularize knowledge or professional skills by serving on boards of professional associations, Popularize knowledge or professional skills in business, law, information/ social science /arts / Popularize knowledge or professional skills in education , Popularize knowledge or professional skills in the life sciences or health professions, Popularize knowledge or professional skills in the physical, mathematical and engineering sciences , Prepare for a natural disaster or to eliminate the effects of such a disaster: for example/ by removing debris, Prepare for a natural disaster or to eliminate the effects of such a disaster, for example, by undergoing first aid training, Prepare for a natural disaster or to eliminate the effects of such a disaster: for example, by building dykes, Prepare for a natural disaster or to eliminate the effects of such a disaster, for example/ by extinguishing fires , Prepare for a natural disaster or to eliminate the effects of such a disaster: for example, by protecting

buildings and other structures , Prepare for a natural disaster or to eliminate the effects of such a disaster: for example, by protecting buildings and other structures, extinguishing fires, Preparing/serving food, Professional activities in music/ performance/ other artistic activities , Professional activities in music / performance/ other artistic activities, Professional research in life sciences and health , Professional research in physical, mathematical or engineering sciences , Professional research in social sciences, Promote a general understanding of the law and legal rights, or the idea of equal and fair access to the law, Protecting the environment , Provide medical care to victims of a natural disaster , Provide basic necessities of life, such a personal hygiene / to someone you know (such as a friend, neighbor, colleague or relative, but not a member of your household), Provide basic necessities of life /such as food/ to someone you know (such as a friend, neighbor, colleague or relative, but not a member of your household),

Provide basic necessities of life, such as personal mobility, to someone you know (such as a friend, neighbor, colleague or relative, but not a member of your household), using a foot powered vehicle, Provide basic necessities of life, such as personal mobility, to someone you know (such as a friend, neighbor, colleague or relative, but not a member of your household), using an animal-drawn vehicle, Provide basic necessities of life, such personal mobility, to someone you know (such as a friend, neighbor, colleague or relative, but not a member of your household) using a motor vehicle, Provide clerical services, Provide counseling to victims of a natural disaster, Provide counseling to someone you know, such as a friend, colleague, neighbor or relative (other than an immediate family member), Provide direct health care, except nursing, or mental or physical rehabilitation services to people who need them at a professional level, Provide direct health care or mental or physical rehabilitation services to people who need them/ using nursing or midwifery professional services, Provide direct health care or mental or physical rehabilitation services to people who need them/ at a paraprofessional level,

Provide direct nursing or midwifery services at a paraprofessional level health care or mental or physical rehabilitation services to people who need them, Provide direct health care or mental or physical rehabilitation services to people who need them using traditional medicine, Provide food to victims of a natural disaster as a cook, Provide food to victims of a natural disaster as a food server, Provide general business professional services, Provide general labour services , Provide help / emotional comfort or advice to someone you know, such as a friend, colleague, neighbor or relative (other than an immediate family member). Provide immediate assistance to people who are elderly, disabled, destitute, ill or have behavioral problems (such as substance abuse or delinquency) by preparing food, Provide immediate assistance to people who are elderly, disabled, destitute, ill or have behavioral problems (such as substance abuse or delinquency) by providing counseling, Provide immediate assistance to people who are elderly, disabled, destitute, ill or have behavioral problems (such as substance abuse or delinquency) by providing medical assistance , Provide immediate assistance to people who are elderly/ disabled /destitute, ill or have behavioral problems (such as substance abuse or delinquency) by providing shelter, Provide immediate assistance to people who are elderly/ disabled/ destitute, ill or have behavioral problems (such as substance abuse or delinquency) by providing training, Provide legal advice or legal representation at a professional level to anyone on a pro bono basis. Provide legal advice or legal representation at a paraprofessional level to anyone on a pro bono basis. Provide other professional legal services, Provide legal services for setting up or managing elections , Provide legal services on organizing people to advance or protect their economic interests, Provide medical care or EMS, Provide other professional services , Provide other protective services , Provide paraprofessional finance and sales services , Provide paraprofessional services to children and young people, such as counseling, the prevention or correction of delinquency, rehabilitation or emotional support. ,Provide paraprofessional social work services to programs that tackle problems affecting children or young people, such as juvenile delinquency, the neglect, abuse or exploitation of children, homelessness, Provide professional legal services in dispute resolution, Provide professional or management assistance, including serving on a board or committee ,Provide professional services to children and young people, such as counseling, the prevention or correction of delinquency, rehabilitation or emotional support, Provide professional social work services to program that tackle problems affecting children or young people, such as juvenile delinquency, the neglect, abuse or exploitation, children / homelessness, Provide search and rescue, first aid and community safety services, Provide services to children and young people, such as training , Provide shelter to victims of a natural disaster, Provide clerical support services to health care institutions (hospitals, clinics, mental health centers, immunization/disease prevention centers), Provide reception and information services to health care institutions (hospitals, clinics, mental health centers, immunization/disease prevention centers) by helping their professional or administrative staff to deliver health care or rehabilitation, Provide support services to health care institutions (hospitals, clinics, mental health centers, immunization/disease prevention centers), Provide transportation to people ,Provide undertaking services for a funeral , Providing advice -Providing companionship, Providing home health aide , Providing housekeeping services, Read scientific instruments or observe weather or the natural environment for the purpose of recording information for emergency warning, research or science, Remove rubbish or debris from public areas ,Repair

or construct buildings, finishing and related ,Repair or construct buildings, framing and related, Retail clerks , Save victims of a natural disaster from immediate danger- by evacuating flood or fire victims, removing the bodies of people who were killed by a disaster, searching for people trapped in the disaster areas, searching for people lost in the wilderness, mountains or at sea. ,

Primary education teaching associate professionals, Pre-primary and primary education , Preprimary education teaching associate professionals, Pre-primary and primary education , Special education teaching associate professionals , Other education, Other teaching associate professionals, Other education Social work associate professionals, Social work activities without accommodation , Athletes/ sportspersons and related associate professionals, Personal Grooming and Image – Beauticians / saloonist, Sports activities, Secretaries, Combined office administrative service activities, Accounting and bookkeeping clerks , Accounting and bookkeeping services , office clerks , Combined office administrative service activities , Child-care workers , Other social work activities without accommodation, Home-based personal care workers , Activities of households as employers of domestic personnel, Companions and valets , Activities of households as employers of domestic personnel , Gardeners, horticultural and nursery growers , Landscape care and maintenance service activities , Motor vehicle mechanics and fitters , Maintenance and repair of motor vehicles , Car/ taxi and van drivers, Urban and suburban passenger land transport, Domestic helpers and cleaners , Activities of households as employers of domestic personnel , Building caretakers, Combined facilities support activities and stewards, Support activities to agriculture and post-harvest crop activities, Other manufacturing, Sewerage, Waste collection, Waste treatment and disposal , Remediation activities and other waste management services, Construction of buildings, Construction of roads and railways, Construction of utility projects, Construction of other civil engineering projects, Demolition and site preparation, Electrical/ plumbing and other construction installation activities, Building completion and finishing, Other specialized construction activities , Restaurants and mobile food service activities , Publishing of books, periodicals and other publishing activities, Motion picture / video and television program activities,

Sound recording and music publishing activities, Radio broadcasting, Television programming and broadcasting activities, Other information service activities, Monetary intermediation, Activities of holding companies , Other financial service activities except insurance and pension funding activities, Real estate activities with own or leased property ,Real estate activities on a fee or contract basis, Legal activities, Activities of head offices , Management consultancy activities , Architectural and engineering activities and related technical consultancy , Research and experimental development on natural sciences and engineering, Research and experimental development on social sciences and humanities, Photographic activities, Other professional, scientific and technical activities, Veterinary activities, Leasing of intellectual property and similar products except copyrighted work , Activities of employment placement agencies, Other reservation services , Combined facilities support activities , Cleaning activities , Landscape care and maintenance service activities , Office administrative and support activities ,Activities of call centers , Organization of conventions and trade shows , Business support activities , Provision of services to the community as a whole , Pre-primary and primary education , Secondary education , Higher education, Other education , Educational support activities ,Hospital activities , Medical and dental practice activities , Other human health activities , Residential nursing care facilities , Residential care activities for mental retardation, mental health and substance abuse , Residential care activities for the elderly and disabled , Other residential care activities

Social work activities without accommodation for the elderly and disabled, Other social work activities without accommodation , Creative arts and entertainment activities , Libraries/ archives /museums and other cultural activities, Sports activities, Other amusement and recreation activities, Activities of business / employers, and professional membership organizations, Activities of other membership organizations, Other personal service activities , Activities of households as employers of domestic personnel , Ambulance services and first Aid, Ambulatory services and paramedical emergency care , Analysis & Report writing ,Analysis in the social sciences, Animal hospitals/ Animal protection and welfare, Architecture / draughtsman / women and model builders , Art & museum work, Evangelism and missions, Group and project managers, Career guidance /counseling/ testing and related services, Ceramic art , Child development centers , Choral societies , Churches, City and highway beautification programs, Civic associations, Civil rights associations Clothing distribution centers, Commemoration of historical events, Commemorative funds and associations, Communication Community and neighborhood liaisons, Community mental health centers, Conservation and preservation of natural resources land / water/ energy/ and plant resources for the general use and enjoyment of the public , Construction / Consumer protection associations. Corporate foundations, Credit counseling/money management services , Crime prevention and public policy, Crime prevention to promote safety and precautionary measures among citizens, Crisis intervention , Dance troops, Delinquency prevention services, Design centers, Disaster/emergency

prevention and control, Display of visual arts and architecture, Dissemination of information, Dissemination of visual arts and architecture; Entrepreneurial training programs , Environmental beautification and open spaces, Ethnic associations, Exchange/friendship/cultural programs, Family life/parent education, Family life counsellors, Family violence shelters and services ,Farmers' activities and sector, collective fundraisers , Comedians, Event planners, Film production and Drama, Financial services and consultants, First aid training and services, Fitness centers & consultants, Boys / Girls Scouts / former police for Discipline Matches , Health clinics and officers, Health education and mentors, Health treatment, primarily outpatient services, Higher education, Higher learning, providing academic degrees, Historical societies, History museums. Homemaker services, Homes for the frail elderly, Homes, other than nursing homes , Horticultural programs Housing assistance, Housing associations, Improvement of product control and quality, Income support and maintenance , Independent public-law foundations, Infant care centers , In-home services , Inpatient care and treatment for the mentally ill , Inpatient convalescent care , Inpatient health care and rehabilitative therapy to individuals suffering from physical impairments due to injury, genetic defect, or disease and requiring extensive physiotherapy or similar forms of care, Institutions engaged in providing education and training in addition to the formal educational system,

International disaster and relief organizations. International human rights and peace organizations, Job programs for youth, Job training programs, Landscape services, Language associations and interpreters, Legal services/ advice, and assistance in dispute resolution and court-related matters including arbitrators and litigators, Leisure clubs attendants / massage / therapist, Librarians and book collectors, Lifeboat services and savers, Lifeline programs, Literary societies, Community development organizations,

Estate managers and house keepers, interior designs, tailors, association, Material assistance, Membership organizations, Men's and women's clubs attendants , Mental health treatment and therapist, hospital, Natural resources conservation and protection, Nature cure centers, Night schools, Nurseries ,Nursing homes for the severely handicapped, Instrumentalists/ band players /Orchestras / trumpeters , Promoting anti-litter campaigns and dust bins, Promoting/ regulating/ and protecting professional interests, Providing and supporting apprenticeship programs, Providing and supporting internships, Organizations providing and supporting on-the-job training and other training programs, Providing care assistance and other forms of direct services to persons unable to maintain a livelihood, Providing food/ clothing/ shelter and services to refugees and immigrants, Serving food/ clothing/ transport, and other forms of assistance, Organizing and providing geriatric care, Organizations providing housing search & legal services, Investigators, Providing temporary shelters & tents to the homeless/ IDPs, Collect/ channel and raise aid to other communities during times of disaster or emergency, Promote and monitor human rights and peace internationally, Promote clean air and environment , Promote clean water and cleaning Rivers, Promote radiation control, Promote recycling programs and use of trash to products, Promote self-sufficiency and income generation through job training and employment, Promote solid waste management, Culture preservation and ethnic heritage, Promoting treatment of hazardous wastes and toxic substances, Promote/ protect and regulate the rights and interests of employees- Team builder, Protect the rights and promote the interests of specific groups of people, Serving the physically handicapped and the elderly, Provide primarily outpatient health services, Recruit/ train and place volunteers and promote volunteering, To educate or otherwise prepare individuals to cope with the effects of disasters, To prevent/ predict/ control, and alleviate the effects of disasters – Disaster Preparedness, To promote/ regulate and safeguard the interests of special branches of business, Working towards improving the institutional infrastructure and capacity to alleviate social problems and to improve general public well-being, Working towards improving the quality of life within communities or neighborhoods, Painting and interior services, Acrobatics and unique talents, Gospel Dancers, Cultural Dancers, Creative Dancers, Performing arts companies, Personal counseling and tremor, Photographic Services, Graphic Designers, Physical therapy centers and attendants, Children Playground attendants, Poetry and literary services, Working with cooperatives / saccos and Gender Groups (Youth / Women and Men), Pre-school Children Care services, Prisoners care / outreach and rehabilitation services, Communicators and dissemination of information services, Production of visual arts and architecture, Defending cause of innocent through legal redress, Serving in parks and preserve the parks green spaces and open spaces in urban or rural areas, Event planners, Honor events, Physical fitness and Provision of recreational facilities and services to individuals and communities, Provision of sport competition events, Recruiting sport and talents men/ women, Organizing Sports days and team building events, Provision of training, Psychiatric hospitals, Public health and wellness services, Public health promotion , Public relations , Publishing of books, Publishing of journals and magazines, Publishing of newsletters, Publishing of newspapers , Working in Radio stations, Working TV stations, Reading promotion, Serving in Recreation and social clubs, Recreation and other specialized services

School meal programs, Refugee assistance, Rehabilitation of street children, Rehabilitation of housing, Rehabilitation of drug addicts, Rehabilitative medical services, Research /innovation / creativity in engineering, Research / innovation and in policy studies, Research/ innovation and creativity in science and technology, Research / innovation and creativity in social sciences, Research / innovation and creativity in technology , Research / innovation and creativity in the life sciences, Research / innovation and creativity in the medical fields, Research / innovation and creativity in the physical sciences, Research / innovation and creativity in the policy area, Research / innovation and creativity in the social sciences, Research / innovation and creativity on specific diseases/ disorders, or medical disciplines, Research / innovation and creativity in IT, Research / innovation and creativity in interior design, Research / innovation and creativity in Agriculture and Technology, Research / innovation and creativity Management Systems, Research / innovation and creativity in Personal grooming and Beauty, Research / innovation and creativity in Textile design, Research / innovation and creativity in media, Research / innovation and creativity in Food and Beverage, Research / innovation and creativity in Hospitality, Research / innovation and creativity in Aviation, Research / innovation and creativity in water and sanitation, Research / innovation and creativity in Environmental studies, Research / innovation and creativity in Cyber Security, Research / innovation and creativity in Energy Sector, Research / innovation and creativity in Management Analysts, Research / innovation and creativity International Business , Research / innovation and creativity Finance , Research / innovation and creativity Bioinformatics or Biomedical Engineering, Research / innovation and creativity Environmental Science Degree or Sustainability , Research / innovation and creativity Health Information Technology, Research / innovation and creativity Health

Administration, Research / innovation and creativity Computer Science , Research / innovation and creativity Information Technology Security , Research / innovation and creativity Public Health , Research / innovation and creativity Instructional Design , Research / innovation and creativity Human Resources development, Health and early development, Research / innovation and creativity Building and construction, Research / innovation and creativity Transport and communication, Research / innovation and creativity Economics and administration, Research / innovation and creativity Art, culture and design, Research / innovation and creativity Agriculture and horticulture, Research / innovation and creativity Fashion Design, Research / innovation and creativity Aviation, Research / innovation and creativity Film production, Research / innovation and creativity in Furnishing / furniture and carpentry, Research / innovation and creativity in Automotive, Research / innovation and creativity in Electronics, Research / innovation and creativity in Intellectual Intelligence Robots, Research / innovation and creativity , Research / innovation and creativity literacy Education, Research / innovation and creativity in Health and Wellness, Research / innovation and creativity in Social Work, Research / innovation and creativity in adult education,

Handyman , Woodworker , Online Dating Consultant , Sewing and Alteration Specialist , Freelance Developer , Personal Trainer , Freelance Graphic Designer , Life/ Career Coach , Resume Writer , Freelance Writer ,Translator , Garden Designer ,Ecommerce Store Owner , Landscaper , Videographer , Photographer , Travel Planner , Car-detailing Specialist , Home Inspector , House Cleaning services, Personal Chef , Property Manager , Packing Services Facilitator , Massage Therapist Crafter , Bed and Breakfast Owner , Interior Designer , Nonprofit Owner , Tour Guide , Tutor , Consultant , Clothing Boutique Owner , Event Planner , Specialty Food Store Owner , Personal Assistant , Food Truck Owner , Consignment Shop Owner Caterer , Gym owner , Daycare Owner , Boutique Agency Owner , Coffee Shop Owner , Moving Company , Home Staging Dog Walker, Groomer or Trainer , Coding , Vending Machine Owner , Social Media Manager , Data Entry Clerk , Audio or Video Editor , Voiceover Artist , Pet Sitter , Vacation Host , Candy Seller , Art, Automotive, Business and Consumer Services, Crafts, Consulting Services, Editorial, Graphic Arts, Publishing, Entertainment, Miscellaneous, Planning and Organizing, Retail and Commercial, Sales, Paint and sell original works of art , Sculptor, Draw caricatures, Graphic designer, Draw original artwork for presentations, Book illustrator, Paint wall murals, Hand paint designs on furniture, and decorative items, Create animated videos for businesses, Sell hand-painted or handmade holiday ornaments, Art instructor, Art broker, Automobile Detailing, Auto parts sales, Auto repair garage, Brake replacement & repair, Body shop, Car wash, Car rental, Car accessories business, Junk car removal, Limo service, Mobile car tune-up and repair service, Motorcycle Repair, Muffler shop, Business and Consumer Services, Advertising specialty sales, Administrative support services, Appliance repair, Bakery, Bed and Breakfast Inn, Bicycle repair, Balloon decorating service, Boat excursions and tours, Business plan writer, Cabinet maker, Car Detailing, Carpet and upholstery cleaning, Catering, Chemical testing, Child Care Service, Chimney sweep, Cleaning Service, Clown, Coin dealer, Collectibles dealer, Collections service, Commercial disinfecting service, Concrete construction and repair, Cook, Cosmetologist, Crafts instructor, Currency auctions, Dance instructor, Daycare for adults, Dental claims processing, Dog walking service, Dog obedience training, Dog/yard cleanup, Drive for ride-

hailing service, Drive for local businesses, Elderly companion, Electrician, Environmental cleanup service, Environmental contamination detection and analysis, Errand service, Executive recruiter, Financial planner, Fishing boat rides, Flea market seller, Food delivery service, Formal wear rental service (male or female), Food truck, Framing service (picture frames), Furniture reupholstering, Genealogist, Grant writer, Hair Salon, Handyman service, Home or office organization services, Home attendant service Home design service, Home staging service, Home healthcare service, Home inspector, Housekeeper, Outsourced HR services, HVAC installation & service, Inventory control service, Janitorial service, Junk removal services, Landscaping, Laundry service, Lawn cutting, Lawnmower and motor repair, Lead generation service, Limousine service, Loan consultant, Locksmith, Magician, Mailing service, Market research, Marketing agency, Masonry & Paving for homeowners, Medical Claims Billing Service, Medical transcription, Moving company, Music teacher – private lessons, Nail salon, Novelty T-shirt sales, Nutritional supplement sales, Nutritionist, Paddleboard lessons, Painter, Personal fitness trainer, Personal concierge, Personal chef, Pet sitting, Pet walking, Pet grooming, Pet waste cleanup, Pest control service, Plumber, Pool cleaning service, Portrait and wedding photographer, Private investigator, Property Management, Power washing service, Public relations agency, Public speaker, Remodeling service, Reupholster furniture, Seminar producer, Senior services, Screen printing, Shopping service, Shuttle service, Sightseeing tours, Small business consultant, Swimming pool installation, Swimming pool maintenance, Researcher, Tailor, Tax preparation, Telemarketing service, Telephone service reseller, Tool rental, Travel agency, Tree trimming and removal, Tutor, TV installation, Veterinarian, Water taxi service, Wig store, Window cleaning, App developer, Affiliate marketer, Blogger, Computer consulting, Computer backup service, Computer repair, Computer programming, Computer training, Data recovery service, Consulting Services, Agricultural consultant, Air quality consultant, Business improvement consultant, Coach (personal or business) or mentor, Computer Consultant, Construction management consultant, Diversity consultant, Engineering consultant, Environmental consultant, Expert witness, Failure analysis/evaluation, Fitness consultant, Franchise consultant, Health & wellness consultant, Healthcare consultant, Human resources consultant, Image consultant, International consultant, Internet marketing consultant, Labor relations consultant, Social media consultant, IT consultant, Marketing consultant, Medical office consultant, Product development consultant, Proposal consultant (government contracts), Proposal consultant (grants), Retail consultant, Risk management consultant, Safety consultant, Sales consultant, Security consultant, Skincare consultant, Total quality management consultant, Training consultant, Utility auditing consultant, Wedding consultant, Yoga instructor, Arts and crafts instructor, Calligrapher, Custom designed T-shirts, Custom designed jewelry, Custom-designed dried or silk flower arrangements, Decorative pillows, Design and sell craft patterns , Design and sell handmade jewelry, Handmade dolls and children's toys, Handmade candles, Handmade pottery, Handmade soaps, Handmade knitted goods, Leather belts, Quilts, Crafts supply sales, Woodcrafts, Advertising agency, Advertising copywriter, Audio editing, Audio transcription, Audiobook narrator, Blogger, Book cover designer, Cartoonist, Columnist, Commercial photographer, Computer animation, Editor, EBook design & production, Ghostwriter/ghost blogger, Graphic artist, Book indexer, Internet Publisher, Literary agent, Multimedia presentation creation, Newsletter production for clients, Nonfiction writer, Novelist, Proofreader, Publicist, Video animator, Video editing, Videographer, Write book jacket blurbs, Write publicity releases, Agent, Ballet studio, Bandleader, Comedian, Dance company, Dancer, DJ, Escape Rooms Musician, One-man band, Producer, Singer, Songwriter, Voiceover actor, Environmental restoration, Fundraiser, Import/Export Business, Manufacturer, Plant nursery, Back to Category Listing, Office Services, Business Support Service, Bookkeeping, Commercial art, Legal transcription, Mailing list management, Medical transcription, Resume writing, Business plan writing, Business turnarounds, Professional organizer, Event Planning Service, Meeting planning, Party planning, Show promoting, Antique dealer, Collectibles shop, Bar/Club, Used book store or online seller, Bakery, Bicycle sales, Bicycle repairs, Bodega, Boutique owner, Chemicals, Chinese food take-out service, Clothing Store, Coffee shop owner, College food delivery service, Delicatessen, Fishing supplies, Gift basket Service, Gift shop, Homemade foods, Janitorial supplies, Jewelry store, Pizza parlor, Posters, Restaurant, Business broker, Manufacturer's sales representative, Network marketing business, Real estate sales & rentals, Telemarketing service, Sales coach or trainer, Direct selling, Printer toner recharging, Sales training , Blogging , Buy and sell on eBay , Freelancer , Become a YouTube star/vlogger , Drop shipping , Make and flip apps , Sell stock photography & video , eBook writer , Make and sell stuff , Ticket reseller , Webinars , Buy and sell domains , Virtual assistant , Affiliate marketer , Copywriting , Transcription service , User testing , Antique dealer , Market stall , Equipment rental , Franchisee , mobile Catering , Business development , Snack/coffee stall , Car wash , Start an agency , Debt collector , Bed and breakfast , Chauffeur/driver , Lemonade Company , Pet grooming ,Removals Company , Holiday rentals , Flyering agency , Printing , Design agency , Furniture refinishing , Training company , Childcare , Chocolate/cake/baking retailer , Laundry service , Security firm , Business consultant , Market research service , IT

support , Fundraiser (Introducer) , PR (public relations) services , House sitting , Accountant , Financial adviser , Cleaning company , Painter/Decorator, Pet sitting , Architectural & draughtsman, Private Solicitor (Lawyer) , Tutoring , Delivery company (Man with a van) , Carpet cleaning , Dog walking , CV (Curriculum Vitae)/cover letter writer , Private investigator , Proofreader , Window cleaning , Magazine Photographer, Personal chef, Disk jockey (DJ), Personal stylist , Nutritionist, House staging, Personal trainer , Car boot sales ,Tattoo artist , Hairdresser , Motivational speaker , Pilates/Yoga instructor , Martial arts instructor, Dance instructor , Personal shopper , Tour guide , Event/Party planner , Mystery shopper , Massage therapist , Dog training , Body piercing , Sports instructor ,Poop scoop , Makeup artist , Gardening company , Pool cleaning , Aquarium cleaning , Artist , Videographer , Virtual store , Pop-up shop , Recycling/reselling , Voice over artist , Best Online Small Business Idea, Online Courses and Coaching, Start an Ecommerce Business, Selling products online is a simple process, Sell Custom Printed Products. , Graphic Design, Web Development, Instagram Influencer, Phone Case Business, Affiliate Marketing, Virtual Assistant, Social Media Manager, Travel Business Consultant, Interior Designer, Wedding Photographer. , WordPress, Website Consultant, Drive an Uber or Lyft, Develop an App, Buy and Sell Domain Names, , Freelance Content Writing, Data Analysis, Airbnb Host, Personal Trainer or Wellness Coach, Create a YouTube Channel, Translator, Tour Guide, Stock Photographers, DJ-ing, Tailoring Designer, Baking. , Freelance Content Marketing, Freelance eBook Writing, Build a Niche Website, Car Washing and Detailing. . , Carpet Cleaning Business, Child Care, Computer Repair, Modeling, Dog Walking, and Real Estate Broker. , Custom Furniture Supplier, Handmade Jewelry. Human Billboard, Mobile Laundry Service, Junk Removal Service, Wedding Planner, Personal Chef, Contract Customer Service (CSR), Pet Grooming, T-Shirt Printing Business. online courses, and digital products, freelance writer, graphic design services, develop websites and apps, online business coach and sell, high-end freelancing social media marketing consultant, consulting, PPC management, or content marketing services, business to sell products online, Create a SaaS application and build monthly recurring customers, Legal services, Accounting, bookkeeping, taxes and payroll services, Real estate leasing and sales, Dental offices, Outpatient care businesses, Custom design services, Warehouse and storage companies. ,Mineral quarrying and mining, mineral prospecting, mineral dealership, Medical laboratories, Secondary schools and education, Freelance writing, Graphic designer, Web promoters, Home tutoring, Speaking and coaching, Podcaster. , Airbnb host, Virtual assistant, Mobile Cleaning, Bookkeeping, Clothing Line , Book Publishing/eBooks , Drop shipping Business ,Dog Growing Business ,Moving Company ,Jewelry Making, Antiques, Wall hanging, Car retailing Business, Coffee Shop/Tea Salon , eBay Selling Service/Trading Business , Custom T-Shirt Business Tutoring Service , Craft Business , Landscaping Business , Professional Photography , Bicycle Rentals/Bicycle Repairs , Consulting Business , Home Bakery , Consulting , Import/Export , Clothing Line , Employment Agency , Rehabbing Houses , Tools/Equipment/ Machines Rental, Day Spa , Social Media Influencer , Carpet/Upholstery Cleaning , Pool Cleaning/Sales/Installation , Liquor Store , Pest Control Service, Social Media Business , Clothing Boutique , Resume Writing/LinkedIn Profile Writing , Personal Trainer , Bed & Breakfast , Cleaning Business , Smartphone Apps , Tour Operator , Freelance Writing Service , Food Truck/Food Cart , Painting Business , Flower Shop , Babysitting Service , House Moving Business , Plant Watering & Gardening Service, , Junk Removal , House Cleaning , Mobile Car Washing , Drop shipping , Virtual Assistant , Bicycle Rentals , Tutoring, Walking Tours , Grocery Delivery, Daycare Business , Keep-Fit Classes , Handyperson Business , Catering Service , Junk Removal Business , Gift Shop , Party Planning Business , Resume Writer, Ice Cream Shop. , Homemade Popcorn Business, Craft Beer Pub, Juice Bar, Home Bakery, Meal Prep Service, Home Chef, Craft Businesses , Art Lessons, Knitting , Custom Embroidery Business, Soap and Lotion Making, Flea Market Vendor. , Scrapbooking Services. Antique Refurbishment, Furniture Making, Basement Remodeling, House Baby-Proofing Business, Home Landscaping, Garden Consultant, Gutter Cleaner, Aquarium Maintenance, Painting and Wallpaper Services, Irrigation Services, Apartment Preparation Service, Stair Lift Installation, General Handyman, Landscaping Business for commercial businesses, Outdoor and Sports, Bicycle Repair, Adventure Planning, Fishing and Charter Boat Tours, Buy and Sell Used Boats, Fitness Rental Equipment, Health Club Services, Business advisory Services HR Consultant, Business Plan Writer, Financial Planning, Local Marketing Services, Contract Writer, Laundry. , Pest Control, Property Management Company, Pool Maintenance, Vending Machine Owner, Real Estate Investment Trusts (REIT), Lawn Care and Landscaping Service, Garden / Land Plowing Service, Start a Food Truck, Outdoor Adventure Business, Chimney Sweep, and Fireworks & Celebration events services, Canoe and Kayak Rental Business, Miniature Golf Course.

How can I be my own boss?

If you want to be your own boss, follow these steps:

1. Determine what you want to do and which small business ideas are best for you.
2. Evaluate the market and competition.
3. Make sure you have enough money to start your new venture and set aside capital.
4. Create a business and marketing plan.
5. Choose your business name and create your brand identity.
6. Officially start your business by forming an LLC or S Corp.
7. Get your finances in order by hiring a bookkeeper or using small business accounting software.
8. Set up a business bank account.
9. Start marketing your business online by building a website and creating a social media presence.

How can I earn money fast?

If you need to make money fast and don't have time to wait for profits, there are a lot of options. Here are some of your best options:

1. Refinance your debt to get a lump sum of cash.
2. Sign up for an online survey site like Survey Junkie to make money filling out surveys.
3. Use investment apps that pay you back every month.
4. Utilize an ecommerce platform to sell products online and get traffic quickly by using Google and Facebook ads.
5. Sign up for a gig economy app like Fiverr and sell digital services online.
6. Create an account with an app like Turo or Spinlister to rent out your stuff.
7. Write and publish an eBook to make money on Amazon.
8. Call your bank and see what kind of account bonuses you can get.
9. Build an online course and sell your knowledge to students.
10. Become a freelance writer.

BOSS

