

Light Out of Darkness

By

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A guide to financial wisdom for budding
entrepreneurs.

Light out of Darkness:

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DEDICATION

This book is a special dedication to the following:

- Sheppard Muvivi -my late business mentor
- All those who will find value from this book
- The young business magnets:
 - Praise Misheck Moyo,
 - Tanaka Misheck Moyo,
 - Kievel Misheck Moyo

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CHAPTER ONE:

LIGHT OUT OF DARKNESS

Light out of darkness

“In the beginning God created the heavens and the earth. And the earth was without form, and void, and darkness was upon the face of the deep. And the spirit of God moved upon the face of the waters. And God said, Let there be light, and there was light.” - Genesis 1:1-3 - KJV

A closer look at this paragraph quoted from the book of Genesis in the Bible introduces God Himself in action. He is at work, bringing nothingness into existence! Just see where He starts from! He starts from a point where the earth is formless. His Spirit is present in that formless situation. He works on the formless earth bit by bit until he reaches the final point whereby He says *“Let there be light, and there was light.”*

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I want to apply the wisdom from this paragraph to budding businesses. What important business lessons do we pick from the Almighty's action during the creation process? God starts from a bad situation and moves to a better situation. Do you realise that businesses follow the same manner? They start very small. When a business begins, it seems like it's just another waste of time. Things have no shape at this stage. Only the vision of the founder, like the Spirit of God, hovers upon that small business at inception. The formlessness is a good starting point for business and that's the norm.

Over the early years, the business moves gradually from that formless situation towards the point of light or the desired situation as you gain business management skills, grow the customer base and grow in business contacts amongst other things. This is the norm for businesses all over the world. Yours cannot be an exception! Businesses start small, grow over time and become giants. Have you ever heard of how Coca-Cola, a very powerful transnational corporation started? Asa Candler, a drug clerk, bought a large, old fashioned brass kettle with some contents in it and a big wooden paddle for stirring the contents from a country doctor. That was the beginning of a giant. It grew from a brass kettle. Every corner of the world has his product, even the remotest parts of the world drink coke, a marvellous drink.

In most cases, especially among Esau minded businesses, things are done the other way round. Whenever they get money instead of

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emulating God who moves from darkness to light, they move from light to darkness. When they get money, they move to the point of light first, a point of believing one has more than enough money which is not what God does. They start by buying things that must be purchased last.

For example, assume Mr. Mox-Mart and Mr Diligence Productions have each gotten USD\$5000.00. Mr Mox-Mart goes and buys a leafy hammer for USD\$5000.00. This vehicle needs fuel worth USD\$200.00 for every trip from Gokwe to Harare. Mr Mox-Mart has had a very golden opportunity, to have USD\$5000.00 in his hand. He is in the money, yet he is moving from light, a position of being monied to darkness, a position of losing money. He will not get anyway with a vehicle that needs USD\$200.00 in fuel costs for every trip he undertakes. This vehicle is very expensive to maintain. Where will this guy end except in a formless situation where darkness covers the face of the deep?

On the other hand, Mr Diligence Productions wisely invests his money in a business venture like building a chain of flats which he can rent out. He is patient to plant his money for a number of years, wait for it to germinate, bear fruit and lastly enjoy the harvest in perpetuity. Income from this business flows to him every month regardless of whether he is sleeping, dreaming, flying or not. In the event that he dies, his offspring and offspring's offspring will enjoy the fruit of his sweat. Diligence Productions is moving from a point of darkness where he has invested his money and patiently waits for

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many years to reach the point of light which is the rewarding point. Once he gets the returns on investments, he fights violently to have them forever coming to him.

Let us look at another interesting story from the Bible. It is a befitting description of business behaviour everywhere. This story introduces us to two boys; Jacob and Esau who represent business manner the world over. Every business either operates with a Jacob or Esau mentality or both at any given time.

The Jacob and Esau operational systems

Their story from the book of Genesis chapter 25 is an appealing answer to the problems in businesses. Most problems in business emanate from the manner in which the business is conducted. Businesses are stagnant. Failing businesses have certain similar behavioural systems wherever they are. Business leaders talk about third-world businesses. This does not mean that there are three levels of business. This simply refers to the level of competitiveness of one's business relative to others. How does your business fare in competing with others?

How do we prosper if we have no regard of time? How do we prosper business if we wake up at 1000hrs, eat some breakfast, bath ourselves and sleep until 1600hrs? How do we prosper business if we can afford to drink the opaque substance from early in the morning till the break of dawn of the other day? Some people just sit under a marula tree shade and talk endlessly the whole day. These

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are unproductive cultures. The businesses we are putting up will not move forward unless these unproductive cultures are laid to rest.

Genesis 25:27 says “*And the boys grew-and Esau was a cunning hunter, a man of the field, and Jacob was a plain man, dwelling in tents.*” If you closely look at the verse above you will realise that it introduces two behavioural systems in operation the world over. In other words, we are introduced to two sons, twins for that matter born of one mother, one father, same time, same place, same everything but very different in the manner in which they behave. One child represents a productive system and the other a non-productive system. While these boys were in their mother’s womb, they “*struggled together within her*” until their mother enquired of the Lord. The two systems refer to the productive manner and the non-productive manner, a struggle for supremacy in businesses.

When she enquired of the Lord, she was told “*Two nations are in thy womb, and two manner of people shall be separated from thy bowels, and the one people shall be stronger than the other people, and the elder shall serve the younger*” **Genesis 25:22-23 – KJV**. I have emphasised the words ‘two manner of people’ in the answer she got from the Lord so that I engage you to clearly understand this discussion and see which manner is desirable for business and which one is not.

Esau is referred to as a cunning hunter, a man of the fields. What is his manner as a cunning hunter of doing business? Here is my suggested list, not exhaustive though:

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A skilful hunter from practical childhood experience is:

- very strong physically, to chase after game
- kills his catch
- does not use his mind to capacity but physical power
- does not exercise patience
- does not budget for tomorrow
- is very impatient
- uses resources unprofitably
- multiplies not what he has
- consumes everything
- instant gratification
- gets into unprofitable deals
- unproductive generally
- is a non-giver
- speaks dead words-words of discouragement
- leaves nothing behind for future generations
- pays no tithes to the Giver
- buys today only
- poor resource management skills

On the other hand, we have Jacob referred to as a 'dweller of the tents'. What is Jacobs's manner or behavioural system as a dweller of the tents? This refers to someone whose dealings are orderly. Jacob, the dweller of the tents, wisely expenses his time yet Esau the hunter, expenses all his time chasing after game. When Esau catches his

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game, he kills it yet Jacob natures it. They differ greatly in their manner of clothing! What is a tent dweller's value system? Here is my suggested list not exhaustive though.

A 'dweller of the tents', contrary to a 'man of the fields', is:

- very strong mentally
- nurtures his catch
- is a non-consumer
- uses his mind to capacity
- exercises patience
- budgets for tomorrow
- uses resources profitably
- does multiply what he has, saves the little at hand
- delayed gratification
- gets into profitable deals
- productive generally
- is a giver
- speaks living words, words of encouragement
- leaves investments behind for future generations
- pays tithes to the Giver
- buys the future
- excellent resource management skills

Based on the above suggested points on behaviour or manner and value systems we can safely conclude that Esau the cunning hunter,

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is befitting of someone who moves from light to darkness, contrary to how God and Jacob behave. Jacob moves from darkness to light in the exact manner God behaves. God created this earth from formless substance to what it is today.

Given below is another interesting scenario that clearly distinguishes how these boys live worlds apart. Their value systems are worlds apart. What one values, the other values not! *“And Esau said to Jacob, Feed me, I pray thee, with that same red pottage, for I am faint.....And Esau said, Behold, I am at the point to die, and what profit shall this birthright do to me. And Jacob said, Swear to me this day, and he swore unto him, and he sold his birthright unto Jacob. Then Jacob gave Esau bread and pottage of lentils, and he did eat and drink, and rose up, and went his way, thus Esau despised his birthright”* **Genesis 25:30-34KJV.**

The above scenario is a sad one. Esau, the cunning hunter, the first born of the twins has a precious asset in his hand, a birthright which gives him outright right to inherit his father’s wealth. He is befitting of those who have inherited wonderful wealth from their parents’ businesses. Their parents struggled to give them a good start in business but they just wasted it away.

What about Esau’s value system? He has a precious jewel in his hand which he doesn’t value. He has an inheritance which he does not value. He is in a position of light, a resourceful position. He has an inheritance which he needs to guard jealously but he sells it away for a song, a paltry stew. He has no regard for tomorrow. He is worried about today only! He has no vision for tomorrow. Businessmen, are

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you worried about your future business generations? What will your grandsons and granddaughters have tomorrow if you waste the wealth in your business like that? Your regard for your economic resources in business needs a revisit if you treat your business like Esau.

Some of your businesses still operate in a manner that is befitting of the Esau mentality. We may have wonderful resources in the business that others envy. What do we do with these precious resources? We value them not! We have in most cases gotten into unprofitable ventures and wasted all the wealth we had. Trucks have been sent on unprofitable errands. Some of us spend a week celebrating the purchase of a truck whereby we spend hundreds of litres of fuel driving around to show off the newly purchased trucks. This is an Esau mentality and is detrimental to business. It's wasteful.

Some manufacturing businesses produce items which have no value added onto them. And, shrewd business-persons, who have moved their businesses upwards towards light and operate with a Jacob mentality, obtain merchandise cheap from those who still operate like Esau. This is a matter of fact; Jacob mentality businesses obtain cheap materials from Esau mentality businesses. It's high time Esau mentality businesses deal in value added commodities and sell them to profitable markets. But remember, Jacob mentality businesses want at all costs to obtain the materials cheap. These businesses only want to create value in their own businesses.

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God is not happy with wasteful cultures, represented by Esau. He declares in **Malachi 1:2-3** “...yet I loved Jacob, And I hated Esau, and laid his mountains and his heritage waste for the dragons of the wilderness.” In the light of the subject at hand, God hates unproductive, wasteful systems of operation squarely represented by Esau. He loves productive systems represented altogether by Jacob.

If we don't change the manner we run business, God clearly declares that He will lay the heritage of these businesses waste for the dragons of the wilderness or rather those business monsters who seek wealth will quickly get wealth, laid waste in your businesses if they continue operating like Esau. They profit from Esau mentality business resources. God favours productive systems represented by Jacob in this case. He is happy with those who value what God has endowed this earth with. He loves those who multiply the little He gives them, a point of moving from darkness to light.

In the Bible we have a well illustrative story of the talents. The servant who did not multiply his talent lost it when the master came but those who multiplied their talents didn't assist him to multiply his talent. This is bad. In the case of business, it is the duty of those who have multiplied their talents or who have moved tremendous steps in business to help those who are still holding on to their one talent or whose businesses have not yet prospered to multiply theirs as well.

My brother, that small business in your hand, that small sum of money in your hand, God values it dearly and wants you to prudently

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invest it so that it begets more of its kind. Multiply it. Do you multiply your salary or you just consume it today with no regard for tomorrow? Has your salary built something that will transcend generations? Will your money speak for you beyond the grave? Wasteful Esau cultures that move from light to darkness do not please God.

Let us have a closer look at how these two boys were blessed by their father and see if we can learn something valuable out of it. What does this mean to your business?

Jacob's Blessings - Genesis 27:27-29

“And he came near, and kissed him, and he smelled the smell of his raiment, and blessed him, and said, See, the smell of my son is as the smell of a field which the LORD hath blessed. Therefore God give thee of the dew of heaven, and the fatness of the earth, and plenty of corn and wine. Let people serve thee, and nations bow down to thee-be lord over thy brethren, and let thy mother's sons bow down to thee-cursed be every one that curseth thee, and blessed be he that blesseth thee”

It is crystal clear that those who operate like Jacob, who move from darkness to light or nasty situations to better ones have God on their side. When they have a catch, they nurture it so that it bears more of its kind and God multiplies their catch. Their systems, which please God are productive ones. Patience is their virtue. They need no instant gratification. They are of great value to their communities.

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Some companies have existed for hundreds and hundreds of years yet others hardly go beyond the one year mark. For those that do, one generation takes it to a certain stage and leaves it there. The next generation picks it up from there, takes it to greater heights and leaves it up there. The next generation picks it up from there and on and on, thus, the wealth is jealously guarded by one generation after the other. We can only achieve this in our businesses once we operate on a Jacob mentality. Our children must be conditioned to operate like Jacob from tender ages.

Important business skills or manners are passed to the younger generation over the dinner table. It becomes more than a culture to the younger generations. Each generation adds onto the existing wealth over a period of time. The young generations are taught to see darkness first, accept its existence in the business and gradually work on it, to take the business to a point of light, a higher level. And when they reach the point of light, the desired level, they fight violently to stay at that level.

They continue increasing their market share. They grow their customer base. The business becomes more customer-focused. They seek for newer, faster methods of production. Productivity trebles umpteenth times. And this, as God states, pleases Him. Have you passed the critical business skills to the next generations? Won't it be your pleasure whilst you turn in your grave to see future generations get intoxicated and run with your vision? Won't it please you to see them glitter like the dew of heaven from your sweat? This, you can

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do if you embrace the Jacob mentality, a productive and incremental system.

Now let's closely look at Esau's blessings. What kind of a blessing is this? What lessons can be appropriate to your business?

Esau's Blessings - Genesis 27: 40

“And by thy sword shalt thou live, and shalt serve thy brother, and it shall come to pass when thou shalt have dominion, that thou shalt break his yoke from off thy neck”.

Because Esau is unproductive by nature and is fond of instant gratification, he cannot please God in that state of mentality unless he changes to embrace the Jacob mentality. God says Esau, the unproductive guy, *“shall live by his sword and serve his brother.”* My fellow businessmen, if you continue behaving like Esau your businesses will die slaves of those businesses whose owners behave like Jacob. God loves those who behave like Him. He moves from darkness or bad situations, slowly to light or better situations. He brings the best out of the worst. Later on I will show you how God has brought the best out of situations which most of us back off from.

Gentlemen, you are clearly told that unless you wake up and shake off the yoke of Jacob-a productive system, you will remain slaves to that system. In other words this means that Jacob systems dominate over Esau systems. Is this not true? Goods produced by Esau mentality ridden businesses are not competitive in the eyes of Jacob

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mentality ridden businesses. Your wealth continues attracting less value from Jacob businesses unless you violently shake off his yoke.

Gentlemen, wake up and shake off the yoke of Jacob from your shoulders. He will continue enslaving you in modern ways. Produce quality goods to match or exceed Jacob. Embrace modern methods of production. Become customer focused. Exceed customer expectations. Embrace quality management systems that have made Jacob great and you will be great also. Understand value chains. Set high visions for your businesses that make him tremble and ruthlessly pursue them until your visions cry for mercy. Take massive action and put results on the table. Be a giant in international trade. Stop drinking deep under the marula tree. Satan has a vision to deceive. Sinners are his customers. He pursues it with all the strength he has. He deceives billions by the day. God has a vision to love the world. He has donated Jesus in pursuit of His vision. Those who repent and live by God's standard are the customers.

Gentlemen, your worst situation is God's best to bring the best out of it. He will bring out the best once you allow Him to work with you. Remember Rahab the prostitute, who became God's best by allowing Him to work with her. God struck in her life at the opportune time and light shown ever afterwards in her life. She was no longer the same Rahab people knew. Your business will never be same once you allow God to gradually move it from the worst situation it is now. It will scale unprecedented heights.

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Jacob is promised that people and nations shall serve him. Esau mentality businesses are the businesses that shall serve Jacob mentality businesses unless their owners wake up to embrace systems that please God. Jacob systems are superior systems of production! You need to realise that you are in a position of darkness not light and do the required thing. The moment you behave like you are in light you become wasteful since you will think you have plenty. There is never plenty but scarcity in this world.

Jacob has a wonderful promise but it just doesn't come so easy to him as well. He violently fights an angel the whole night. After the gruesome fight, the angel renames him Israel, for "*.....you fought with God and man and prevailed*". It's not easy even for the promised ones. They violently give a fight for the manifestation of their promise. Do you see how tough it is for everyone? You need to give a spirited fight, economically everyday. You will prevail against all odds. The spirit of God hovers upon your budding business.

All hope is not gone if the business is not yet performing to expectation. Jacob wisely waits. You need to violently claim your way up the ladder. This is the only way to go Esau businesses. God says unless you wake up and shake off the yoke of your brother, you will die his slave. Claim your birthright. Claim your top positions in business. It's your birthright. Be productive. Stand among giants and be counted. You are capable and resourced. Charge the correct prices on your merchandise. Build centres of massive commerce. The world needs your business. Your business is a precious jewel to the

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community. You hold a jewel in your hand. You are the future trade centre of the world.

Placing Jacob and Esau businesses in the same situation

If we place Jacob and Esau businesses in a dark situation, what do you think Jacob businesses will do? What do you think Esau will do in this situation? Jacob businesses will allow God to work with them in that bad situation so that they can move out of it. They violently work a way out of that bad situation and move to a better tomorrow. Esau businesses will adjust and live with that nasty condition, no matter how bad the situation is. The worse it becomes, the more they adapt.

If we place the two businesses in a better situation, a situation of light, a resourceful condition and Jacob businesses will fight violently everyday of their lives to keep that better condition yet Esau businesses will negligently move towards a bad situation by wasting all the resources at hand. If you want to move forward, do away with an Esau mentality and embrace a Jacob mentality. Once you do that, your businesses and society will move forward. You will easily do away with such business vices as greed, ignorance and selfishness. Future generations can only inherit something from you if you operate with a Jacob mentality.

Expectations

What do you expect to get in your business or life? Do you expect business failure? It's sure it will manifest. Do you expect business success? It will surely come to pass. Do you expect big things? They will surely happen. Do you expect small things? Surely your life will be a small life. If you aim for the moon, you will get there. If you aim for an anthill, you will climb one.

So, my brother, whilst your business is still at the introductory stage and if it looks like you will never realise your vision, don't focus on that stage only. Have that end result in your mind, when your company will be flourishing. That time when it will be your company the whole of Zimbabwe, the whole of Africa or the entire globe. You may have challenges today but remember they have come to instruct you to strengthen you for that greater vision. Always know that, the greater the vision, the greater the challenges, the longer the purification period and the smaller the vision, the smaller the challenges, the shorter the purification period.

You can't be there with all the impurities. Your company cannot be there whilst you carry an Esau mentality and God wants to do away with that first. What you see in your mind is what manifests, nothing is further than that. During the early days of Mox-Mart, The Pride of Africa, whilst nothing seemed moving, I focussed on it doing Africa proud, hence my vision, The Pride of Africa. It has now

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moved a tremendous distance towards the realisation of that grand vision, the point of light, the desired point.

A great poet stated it correctly that what you expect is exactly what you get when he said:

*“I bargained with Life for a penny,
And Life would pay no more,
However I begged at evening
When I counted my scanty store.
“For Life is a just employer,
He gives you what you ask,
But once you have set the wages,
Why, you must bear the task.*

*“I worked for a menial’s hire,
Only to learn, dismayed,
That any wage I had asked of Life,
Life would have willingly paid.”*

Another poet put it correctly again by saying:

*“If you think you are beaten, you are,
If you think you dare not, you don’t
If you like to win, but you think you can’t,
It is almost certain you won’t.*

“If you think you’ll lose, you’re lost

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*For out of the world we find,
Success begins with a fellow's will-
It's all in the state of the mind.*

*'If you think you are outclassed, you are,
You've got to think high to rise,
You've got to be sure of yourself before
You can ever win a prize.*

*'Life's battles don't always go
To the stronger or faster man,
But soon or late the man who wins
Is the man **WHO THINKS HE CAN!**'*

Expectation is a very powerful force. It conjures the forces of the universe to just provide you with exactly what you expect. The universe is live stuff! It has ears! What you demand out of life is exactly what you get. What do you ask of the universe? If you ask for a penny, you will get that. If you ask for two hundred billion dollars, you will get it. If you ask for business success you will get just that. If you ask for business failure you will get just that. Ask correctly of the universe.

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Turning children into entrepreneurs around the table

Most educated people are economically illiterate. They are illiterate not because they can't read or prepare financial statements. They can wonderfully prepare these statements and read them well but they hardly can discern that in the parable of the talents, it was those who multiplied their talents who should have helped him who did not multiply his talent to multiply it. In most cases, those who prepare wonderful financial statements can't run their business for a year or two. They need help. They quickly surrender beyond the six month peg when all the zeal fades away as unforgiving challenges wither the will. They normally tend to be very bad entrepreneurs, why?

There are some business professors the world over who hold the highest business qualifications but who can hardly manage their small tuck-shops. They need help. Their businesses cannot survive for six months at most, when they run them themselves. There is something very wrong with our kind of education. That wrong 'thing' needs correction now. We cannot have educated people fail to do what they are educated to do. Knowledge is not knowledge unless it is converted into something tangible.

When Henry Ford was charged for illiteracy, he proved that he had specific knowledge that was appropriate for his job and his business produced much more than those who called themselves educated yet they produced nothing. Surprisingly, if you take that same educated

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person and give him a conglomerate to run, he will do wonders! He will turn it around and take it to greater heights. He is conditioned to function that way by the education system that moulded him. If he lays his hand on his small business, it will wither in no time. His inclination is running someone's business, not his. His business has less value to him than his employer's. He cannot allocate enough time to nurture his business. He is the same guy who will fully explain to you the 80:20 rule. He can't apply his knowledge directly into his own thing for his own benefit. What he has been taught is to sell his knowledge to someone, not that his knowledge should directly benefit him. He will make someone richer and richer. This is sad. It's an Esau mentality. It keeps business down.

To be financially literate you do not always have to take a course in finance but simply understanding the principles and forces of darkness and light. Education is very important for business success, I agree. But, which education is important for business success. There are two kinds of education under the sun: general education and specific education. General education is everywhere, from the simplest form of education to universities, yet specific education is limited to certain educational institutions.

I like one kind of education required for business success. It is not everyone's cup of tea. This is found around the table, at home, where parents sit down with their kids and toss their golden knowledge to the young generations. These children tend to be the best entrepreneurs you can ever find in business. Good financial

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behaviour is ingrained in them at tender ages when their minds are still fresh. They know what needs to be done first and what should be done last. Have your children grasped this?

When they read the Bible, the lessons they pick are quite different from the lessons the general public pick from the same story! They are told who to befriend and for what reasons. They are told who to marry and for what reasons. Children who come from wealthy families don't just marry. They analyse the families they want to marry from and satisfy themselves that the-would be partner will look after their hard earned wealth very well.

Children from wealthy families are taught to select partners from wealthy families so that the family wealth is in safe hands. In some cases they are allowed to attend certain schools for the wealthy. They even go to special unknown social clubs which are not open to the public. Indians are leading in passing business knowledge to the next generations, clearly knowing that if the family wealth falls into wrong hands, the wealth can easily be abused and quickly disappear, leaving everyone in the lineage suffering.

I read a certain newspaper article a long time ago. The article tracked one wealthy family in France that trades in top-notch wines. The family business has been in existence for close to five hundred years. In their cellars, there are some wines that take over 300 years to mature! Can your business wait for three hundred years to reap from such a venture? How many generations pass before the wine matures? Can you be patient to that extent? If you and your offspring

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still have an Esau mentality and those around you are the same, you cannot even dream of waiting for six months, which would be too long a period. But, if you and your offspring and those around you operate on a Jacob mentality, you can wait any length of time. Time becomes irrelevant but generational results and living for others. Jesus lived a life for others. Can you afford to build empires for future generations? If you can afford to do that, you will build better communities and please God who desires that you live for others.

Unless your kids are taught vital entrepreneurial lessons around the dinner table, they cannot pass wealth to the next generation. They cannot even wait for a year for the wine to mature. They will see today only, leaving tomorrow naked. Why has Coca-Cola survived for over 200 years? Who are the brains behind it? They are the Coke family. They pass precious knowledge from generation to generation. It's a well-guarded secret in their circles. What business secrets do you pass to your immediate family?

Comfort and Success

In the animal kingdom, comfort is a dream. Predators are all over, day and night. They threaten both young and old animals. Animals that make it to the next day are never comfortable. They have developed strategies to outwit their enemy. In the eagle world, eagle mothers have a tendency to put sharp stones and thorns in the nest. They initially cover them with feathers when the eaglets are still young and need tender care. They do this to a certain extent when

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eagle mothers expect the young ones to take to the skies. If they fail at the expiry of their youthful period, their mothers remove feathers covering the sharp stones and thorns. The young ones begin to feel uncomfortable. The discomfort forces them out of the nest.

Once out there, they have two options only, either face predators and become extinct or take to the skies. Sometimes the mother eagle carries the young one high up into the skies and leaves it in the midst of the blue sky. The chick either flies and survives or falls flat to the ground and perishes. You must not be comfortable with darkness. It must give you sleepless nights. It must be a starting point to take you to the point of light. Sometimes God throws the darkness on us to dispel comfort zones in our lives. God never wants us to remain in darkness forever. He wants us to bring light out of it. Our dark spots are the best points of our lives. We discover the other persons in us during tough times. We discover other sleeping abilities in us or even our real talents during such tough times.

Lessons from wonderful mistakes!

It takes time, experience and mistakes to move out of a dreary business situation. In most cases, when we make mistakes we view them negatively that we decide to discontinue would-be ventures when we make them. That is not correct in itself. Mistakes are wonderful! They are corrective instructions. Explain the mistake to yourself in a positive manner. Seek for the valuable lessons from

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those mistakes. Explain to yourself how you have grown through your mistake.

Empirical evidence shows that of all the business plans we put on the table, 70% of them tend to be very wrong. That being the case, the positive admission of mistakes and vital lessons learned from them is a measure of growth and success. What we deem great plans may be far from it. Best decisions are made out of mistakes. Not so long ago, a certain intelligent school student sat for his ZJC final examinations. There was no doubt that he was going to pass with flying colours. When the results were published, the student had dismally performed. All those who used to trail behind him had better results.

The boy sat down and did a true self introspection. He earnestly asked himself why he had done badly like that. He was thorough and true to himself. *“The reasons for success are known by those who have failed,”* he told himself as he positively carried out his root cause analysis. He came out with a strong resolution and strategy to follow so as to improve his results. He was true to his strategy and vision to pass ‘O’ levels, with flying colours. His “O” Level results have not yet been beaten in the last 20 years.

Charles Dickens was no writer when he was comfortable in his first marriage. He was comfortable working in those smoky industries in industrial Britain. He was comfortable with fourteen year olds getting employed in the same industries with him. He was comfortable with the squalid environment around him until God threw darkness

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around him. His wife divorced him. The divorce greatly pained him and left him devastated, despondent. Huge pain accumulated in his heart until he found a channel to pour out all his pain. He told his devastating story to the world through the venom of the pen.

At this point after divorce, he discovered another Charles Dickens lying idle in him! The giant was awakened to life. He had never known that he was a writer, not just a writer but a purified one. The newly discovered Charles Dickens knitted the most beautiful love stories the world ever heard of. His love tones conjured dead love. The love stories he wrote soothed dying marriages the world over! Out of that bitter, dark heart came *Oliver Twist*, *Great Expectations*, *Hard Times*, *Wonderful Christmas Carols* and many more the world loves reading to this day.

Take that nasty situation which instils fear into you, thank God for it, grab it by the horns, and turn it into something fruitful. When we turned into the 21st century, Charles Dickens was acknowledged as the leading writer of the 20th century. What made him a writer? He probably never dreamt of taking to writing in his days. God has his ways of calling sleeping giants. God loves the dark spots in our lives. They are the most fertile grounds that give Him the opportunity to turn us around and come out with the best that lasts, from us.

Employment versus Entrepreneurship

People take comfort in employment. That's well and good. But, comfort is uncomfortable. Employment is good as a starting point,

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I agree. I have been employed before. We can build wonderful fortunes once we are able to use that employment opportunity to invest our incomes wisely for a better the future. The problem with employment is that once one is chucked out of it or retires, survival becomes tough thereafter if there was no good preparation for the unknown future.

Starting your own business can provide a wonderful future and occupation if done properly and with undying patience. No matter how good someone is as an employee, that history is not written down. What's written down is the history of the company and the owner. Get your history written down!

Money and Age 40

I have noted over the years that most people tend to get a lot of money before age 40. Unfortunately, this is the time when most people are at the prime of their joy. All the money is gluttonously spent without any regard for tomorrow, retirement or old age. Boys crave to please girls at this stage and girls crave to impress boys. All the money is spent buying non-income generating assets which should be bought later on in life after a strong financial base has been properly laid on a firm foundation. Once past 40, for most people, the income scale tends to slide downwards, gradually, until there is nothing.

When people are at their death bed, you hear them regret all the chances they had with money. It is my wish that all those who read

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this book will learn and apply good financial behaviour. If you take another look at the story of Jacob and Esau above, you notice that Jacob prospered greatly due to his strict adherence to good financial behaviour yet Esau didn't scale to the dizzy heights Jacob climbed economically.

Commitment

There is no success without massive commitment. Some people have broken their backs fighting for what they wanted to achieve. Legend has it that Thomas Edison, who invented the light bulb, failed ten thousand times before he succeeded. This is massive commitment. Ten thousand times!!!! How many of us can wait past the second mark? Soichiro Honda, founder of the Honda Motor Company, waited seasons tending to his boss's child before he was allowed to train as a mechanic. His was a measure of commitment to his cause. He could simply have left but he was committed to his vision. How many of us are not familiar with the work of his vision and hand? You need massive commitment to see your vision through. The road to achieving a vision is fraught with trials and tribulations.

Who are your friends and relatives?

God had a great task for Abraham and He knew that Abraham wouldn't do the best if he remained among his people and friends. He therefore called him to leave his usual place, friends and relatives

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so that he could focus on the vision the Lord had for him. If he had remained among his own and the usual, he would not have sacrificed Isaac. His folk would have jeered at him, calling him a lunatic thus killing Gods vision in him. Who are the people around you? Do they encourage or destroy you? The vision is in you, not someone else! Close your ears and dance to the tune of your vision. Let your vision trouble you, not those around you.

Henry Ford surrounded himself with highly effective advisers and achieved great things in his lifetime. Phillip Chiyangwa became friends with Peter Pamire and scaled to greater heights in business and society. Nigel Chanakira became friends with Strive Masiwa and the two made waves in Zimbabwe and abroad as their businesses soared. Strive Masiyiwa has taken Econet the world over. At one time, Nigel Chanakira was aiming for the London and New York Stock Exchanges. How many of us can take their businesses to the local stock exchange? It's high time you let God command light upon your business life but you must do your part first. Separate yourself from non-visionaries. I heard a story about an eagle chick, which goes as follows:

Some hunter picked an eagle egg and took it. He put it together with a hen's eggs for incubation. When the eggs hatched, the young eagle was among the chicks. She was cleverer than all the chicks and mother hen loved her so much. She therefore grew up thinking that she was a chick. She ran around with the chicks and stretched hard on the ground searching for food. Her eagle mother flew several

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times over her heard trying to remind her that she was different from all those surrounding her, but she hurried for dear shelter and security together with the chicks. She died without taking to the skies even on a single day. Be careful with those around you. Are they your business relatives?

Create friendships with those who will take you to the land of your vision. Those who will encourage you to face your visions with force and ruthlessness are the people you must arrange to meet, more often than not. Apply the 80:20 Rule in relationships. Spend 80% of your time with the few 20% who are highly effective. Spend time with visionaries. You will go miles beyond the norm.

Massive Action

One day, in 2011, I had a chat about success with Milton Kamwendo and Nigel Chanakira at Pandari Lodge. They clearly told me that a person cannot realise success unless they took massive action. Sure. They told me that the graveyard has the grandest of ideas that were never executed. If you trace all the wealthy people today, at one stage they worked tirelessly until their visions begged for mercy. Strive Masiyiwa worked tirelessly in his father's shop waking up around 0300hrs to assist in the arrangement of the shop and he got a good foundation of business lessons.

When he started his own business, he worked tirelessly in the early years for its success and growth. Today, we all marvel at his works as everyone holds a phone that bears his company's name. Patrice

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Motsepe of South Africa did the same, working tirelessly in his father's shop in his early years. Where are the two men today? They now command respect all over Africa. They have been picked by Forbes Magazine several times now. They now stand among the wealthiest personalities the world over. They are doing Africa proud. Their names have been etched among the greatest philanthropists of the world. What makes presidents and business executives all over Africa seek to meet them? They took massive action. They translated their ideas into massive action.

During one interview, Luke Johnson, chairman of Channel Four Television Corporation, said *“the secret of business is how to turn an idea into a thriving business. Everyone has ideas; it’s the translation and action that make the difference. This is one of the common errors of people who think the idea is what matters. The idea is not what matters, what matters is putting it into action. That’s difficult, boring and generally takes longer and costs more than one would like. It’s fraught with setbacks and blind alleys. But that’s what makes the difference.”* My brother, take massive action and realise your vision. When I was going to secondary school my motto was: Only those who sleep dream. As for you, only those who take massive action succeed.

What the world reaped out of nasty situations

Now let us take a peep into the lives of other people who had darkness all over them at one stage or more of their lives but God brought light out of those situations. I am very encouraged by these

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stories. What about you? It is Gods pleasure to bring light out of darkness. Every society abounds with examples of people who were involved in situations that were/are heart rending. When we see darkness all over, God sees light at the end of the tunnel. Jesus, born in an ignominious manner by human standard was ridiculed, spat on and horribly crucified in a situation beyond description but God brought light out of that total darkness. And the world got a Saviour from that horrible incident. Today, Christianity is a world class religion, commanding followers from all over the globe. Christianity has given hope to a hopeless world. Jesus had an intense vision, which needed a few years to accomplish. Is your vision intense like that of Jesus? If it is as intense as that of Jesus, you will soon achieve it.

Mohammed, the celebrated prophet, was born in an impoverished family in Mecca, Saudi Arabia. He grew up in the desert because his native city Mecca, was dirty and children were sent away into the desert to avoid squalid conditions. He became a herd-boy. He had no formal education. When he was twenty-eight Khadija, a very rich widow favoured and married him. Noticing the decline in Christian influence in those years, one day he told Khadija that Gabriel, the archangel had appeared to him and told him that he was to be the Messenger of God. That was the beginning of a strong vision that was to envelop the world.

A herd boy saw, at first, Islam in a vision. He determined to lose everything for it. However, it was no easy road for him to travel.

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Burning with that vision, he became a subject of ridicule. He was called a lunatic. Women threw filth upon him. He was chased from his society and wandered in the Arabian Desert for years. No one envisioned the impetus he was giving to Islam in those days. He was just another usual prophet, making noise in the wilderness and the villages around. He never performed a miracle but his life is now a miracle. But today, that forceful religion fills the whole earth. If your vision for your business is intense and your heart is determined to achieve it, you surely will achieve it.

God allowed him to go through a dreary situation, a dark spot to bring light out of that darkness, for the betterment of humanity but humans are not like that. We start with light and gravitate towards darkness. After many years in the desert, a training ground for tougher situations, he founded a world class religion whose flame cannot be quenched.

Only those who endure the harrowing experiences brought about by darkness can live to see the light. The feeble ones pass on before dawn. Don't give up my brother; the worst of times are the best of times. Your business will survive and grow. If Esau had endured the hunger, he could simply have cooked his own stew and kept his birthright and would have kept his promise to the wealth. Endure the night; your business will surely succeed. Everything has a season. Your season of darkness will give way to the season of light.

The story of Louis Braille challenges my conscience. I have included his story to stir up your heart so that you can achieve your vision. He

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was born in France with full eyesight, long back before there were clinics and hospitals the world over. His father owned and worked in his workshop. One day, while still a kid, he followed his father to his workshop and just played around while his father was busy with his sharp tools, tanning hides.

Once his father had gone out to chat with a client, Louis grabbed one sharp object and emulated what his father did with it. He slipped and fell down on the sharp object. His eye was deeply cut by the sharp object, completely destroying it at once. Over a few days, the sore eye worsened releasing puss to the other uncut eye. There was no medication in those days. There was nothing his parents could do, but just gaze at him wreathing in untold agony.

Over a few weeks the situation worsened to the extent that the puss from the bad eye eventually affected the other eye, leaving him completely blind. Someone who had been able to see, going blind was terrible! He would see his friends no more. He would never see the faces of his parents, his teachers, the village priest and everyone he had known before.

His world became a world of darkness. Someone who had run across the mountains, rivers and villages could no longer do that. He now needed someone to hold his hand and take him to the kitchen, bedroom and the toilet. What a heart rending change of events. The world around him changed, completely.

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When he was taken to school, he no longer could write. There were no schools for the blind then. His teachers asked him orally while his friends wrote on books. Legend has it that Louis was intelligent. He correctly and intelligently answered questions.

One day, the village priest went to Paris for church business. While he was there, he heard that a school for the blind was being established in Paris. He immediately rushed to the village to inform Louis' parents who agreed to let their dear, blind son attend that school, far away from home. Louis went and joined other blind kids from all over France. The living conditions were no good either at that school. Students quickly developed pneumonia due to poor, dump conditions.

Louis was very unhappy at the school. When he was told that he was going to attend a school for the blind, he thought he was going to read and write like the rest but this was not the case. They just wasted time, save for once or twice in a while when a passage would be read to them by someone with eyesight and they answered questions orally.

In great dissatisfaction, Louis asked himself if anything could be done to make him and other blind people read and write like the rest. He thought about it over and over again until he started working on an idea that had crossed his mind that he could try to come up with something for blind people. He was never comfortable with the status quo. That became a burning vision in his life. His vision gave him sleepless nights. It made him stand up when he wanted to sit

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down or sit down when he wanted to stand up. He started developing his idea bit by bit and worked on it over a very long period of time. He was often seen sitting alone working on his project. He eventually came out with what is known the world over as the BRAILLE system or simply BRAILLE-the system used by the blind for reading and writing, like anyone else.

What do you see in this true story of Louis Braille? I see God taking someone to a point of darkness, a situation that fills our hearts with sorrow. While people around Louis felt sorry for him, God saw light come out of that dark situation. Someone had to be blind to solve blind people's problems, otherwise a person with eyesight couldn't understand the world of the blind.

The world got a solution to a world problem through Louis's suffering. God will always bring light out of darkness, including your struggling business. Before Louis developed this system, a certain man, a soldier, with full eye sight had been working on the same problem without success. Since he wasn't blind, he couldn't come out with a fitting solution for the blind except Louis who was blind.

Have a relook at your dark situations. Praise God for that heart rending situation. See the beams of light out of that situation. The dark situations are there to instruct you but if you stand where there is light, you won't see darkness, yet you will be gravitating towards darkness.

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Legend has it that Henry Ford, founder of the world famous Ford Motor Corporation, only received schooling to grade three. His upbringing is not a good story to tell. He was poor in Detroit but what does the world have out of a grade three chap? Everyone has seen the work of his hand. Ford motor vehicles command respect in the motor industry. If darkness surrounds you, light is not far away. See how far those who harness the forces of darkness for good go after darkness bids farewell to light.

Helen Keller of the USA was below 2 when a terrible disease struck and left her deaf and blind. Her parents tried everything to communicate with her without success until they got help from an expert who taught her everything from simple table manners to reading and writing. She learnt in her early life to read what people said by following the movement of their lips. She went to school despite all her misfortune and earned herself a degree from Harvard University, the most prestigious university.

She now had learned to communicate through writing. She spent most of her time visiting the blind and deaf. At times she visited soldiers injured during the First and Second World Wars. She also had a deep love for nature and art. She once said *“If I Could See, I Would Marry First of All.”*

She travelled extensively the world over, wrote many books and met many leading personalities of her day including Winston Churchill. If you pursue your vision with intensity, you will meet any world personality of your choice. She once said, *“I thank God for my handicaps*

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for through them I have found myself, my work, and my God". You can only be successful whilst still in the deep of darkness. If you can see God the Light in those moments of business failure and despondence and trust Him, He will take you to the point of Light, His presence and there will be no failure again.

Do you thank God for your heart rending situations? America is big because they glorify worst situations by going for gold in those worst of situations. Go for gold in the darkest moments of your business. The worst situations awaken giants lying dormant in us. A great giant was sleeping in Charles Dickens until misfortune called the giant to wake up from deep slumbers.

My secondary schooling was no joke! The 40km distance to and from school was terribly uninviting. Every school day from 1987 to 1990, I left home at 0400 hrs, arriving back at 2200hrs, at the earliest, tired to the marrow. Time for evening study I dearly needed yet I arrived at 2200hrs! It was an uphill struggle which today when reflections strike the tangent of my memory, seems like it never happened that way.

The greater the difficulty, the greater the glory, I used to tell myself as I pounded on that long, stony, winding road to Chitombo Secondary School. Flooded rivers were a pronounced problem during rainy days. Had it not been for Chrispen Mavhengere that formidable guy, who assisted us cross Sengwa River which when in flood, hissed like an injured python, many days we could have missed lessons. Many days during those days, it mercilessly rained on us,

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leaving our veil thin, old ragged school uniforms hanging on shoulders like scarecrows.

My boots, just a name, longing for repair, weighed me down with heavy mud, all the length of the road. I long wished it not to rain till I had written my final examinations in 1990.

Leaving school at 1600hrs, I astutely separated myself from the school flock wherein most of them pushed lifeless, aimless bodies, pulled out my text book and studied moving at snail speed to absorb my reading. By the time it got dark, I regurgitated my daylight study, shoved it into long term memory and paced up to get home before times past 2200hrs, giving allowance to witches to do their job.

I would do the same in the morning, pace up while it was dark, with my book in my hand and eye on book. Other options for me unlike the rest of the school pupils were acrimoniously non-existent. For others, it was a downhill struggle yet for me it was an uphill struggle when it came to distance.

Arriving home at 2200hrs, I would sleep quickly, wake up at mid night and burn the candle until 0400hrs. In fact, the light was a home-made paraffin lamp. Mama took an old jam tin and converted it into a paraffin lamp for me. This became my only study light for my entire secondary evening study.

Bellowing out a cloud of dark, thick smoke, it provided lighting, almost nonexistent, yellowish in colour which sharply contrasting

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with white paper. My eyes went sticky, dry and reddish in colour due to this light. Coughing often, I spat a dark, thick, alien substance due to the smoke. In most cases, the paraffin would quickly finish, making me go for days without light and I would resort to moonlight more often. Mama made lots of savings to provide paraffin as dear as it was then.

My parents feared that the distance I travelled to and fro school was unbearable. They, therefore, didn't like seeing me take several hours on study but I had none of it. I was a bookworm. Father used to wake up in the midst of the night, yell at me. '*You are studying too much. You will get mad*', he would cruelly say. I feverishly replied, '*I just forgot to switch off the light*'. Then on some days daddy would say, with acrimony, in a tumultuous voice. '*you must stop studying till late any more. You will get mad*'

It was a tough command, containing rancor but demanding immediate obedience. I ruefully disobeyed him. My father went red with anger. With grave concern, I explained to him that success is a culmination of hard work which to his disbelief was disobedience altogether.

With the effluxion of time, however, emotional scars from my defiance healed, daddy accepted that one cannot deter a determined mind and success is tantamount to hard work. He eventually scorned his long held belief that educated people get mad. What did the Almighty bring out of that dark period-your writer and leading businessman?

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Today I thank God for that dark period. Today I look back and see heroism in my past. I can narrate you my story and hope that someone who is in a similar situation will be encouraged and fight on until God calls for the light to come out and shine on that blinding darkness.

When I was setting up Mox-Mart, deep darkness befell me instantly, giving me no breather. All my sources of income ceased in a single day. All my longtime friends jettisoned me. All my employees took me to court. No-one stood by my side. I was going against the crowd, it seemed. People spoke dead words to me, words of no hope. The little that I had gathered quickly disappeared but, when God gets into a situation and starts His sure advances, darkness disappears like it never existed before.

Firstly, He desires to be invited in that impossible, dark situation. Secondly, He wants to work with that situation until He reaches a point He says "*Let there be light*". When He said "*Let there be light*" in my situation, light bade farewell to darkness which quickly faded into oblivion. In that dark situation, I learnt golden lessons that I will never forget whether I live in mountains or rivers. I reiterate, the worst of times are the best of times.

The dark times are times to prune all the impurities and leave the critical mass only needed to take you to another level. Otherwise, if you do not go through that dark period first, you will never be successful. As you move towards light in that bad situation, you lay bricks which become your stepping stones. If you fall, you know

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which brick was laid where along the way. Unfortunately, most of us want good times only. Who then should bear those tough times? Only those who bear tough times succeed. They have their individual names etched in history books. Otherwise, if you do not endure the night, you will get into history as ‘masses.’

Prophet Makandiwa, celebrated the world over as a leading preacher and prophet yet he was a nobody some few years ago. He grew up in Muzarabani herding cattle in the Mavhuradonha mountain ranges. He was just a village boy. He attended Muringazuva Primary School in the heart of Muzarabani. He carried God’s vision in those mountains. Only God knew that he had planted a vision in a village boy. There were better boys in Harare or Bulawayo but God chose a village boy, from beyond the unknown mountains of Mavuradonha for the advancement of His kingdom.

During those dark years, he was in God’s furnace, the place of darkness. He struggled for many years in Bulawayo, at times lacking food and clothing. At one time, a longtime friend of his looked after him by providing food and shelter for him for many years. It was not easy for him to be accepted into a bible college. His road was one of the roughest roads ever travelled by men of cloth. Where is he today?

He is now one of the greatest philanthropists in Zimbabwe. He has donated hugely to his former primary school, Muringazuva. He has built three classroom blocks at that school. He has hired a drilling company to drill a borehole at that primary school. He has donated text books and exercise books, many in number to it. At one time,

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his total donation to Muringazuva Primary school topped USD\$200 000.00. If you had USD\$200 000.00 would you donate it to a school?

What has God brought out of that darkness? A world class preacher and prophet! Thank God for your dark situation, my friend. If you have never gotten into troublesome situations, God has not yet visited you. Once He visits you, you will go through a terrifying test. Take heart if you are already in the frying pan, you will come out like refined gold! If God looks at you after your frying in His furnace, He will see Himself. He will say, "It is good." You can accomplish your vision now that He has shown you the road to light. You can sit down now and give a testament about your ordeals. Your testament will encourage others to move on until the finishing line. Go ahead and narrate your story to the world. Those dark moments when everyone laughed at you are the best testaments.

Fear is our greatest enemy

Fear is a very powerful force. In the Bible, Job records "*that which I feared has visited me*". It's true that all that we fear will come to pass. We fear friends. We fear relatives. We fear society. We fear poverty. We fear criticism. We fear death. We fear old age. We fear marriage. We fear everything and that which we fear inhibits us from moving forward. Fear exists in the mind only. Great personalities have been able to conquer fear of friends, relatives, societies and all forms of fear.

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God starts with darkness, and never fears it. Fear paralyses a businessman in times of a crisis. It keeps you silent when you should be speaking. It keeps you speaking when you should be silent. It backs you off when you should be visible. Rational fear causes us to think with diligence.

Successful businessmen convert fear into something useful. Mishaps in our lives are great opportunities. All the books I have read about Chaka of Zululand tell me that he was fearless. He learned to master the ghost of fear and ruled over Zululand. His upbringing was far from pleasant. He grew up among the Ilangeni people, not among his own people-the Zulus, only to return to his homeland latter in life. He had a strong fighting spirit from childhood. He could rock down those senior to him while herding cattle. What a fearless boy! What did he achieve in his lifetime? He led a great nation. History has been written about him.

Handling frustration

How do you think Jacob businesses handle frustration? What about Esau businesses? I have seen people fail to achieve their dreams due to frustration. Frustration is no different from castration. A fierce bull once castrated, becomes docile like a lamb. Frustration can blind someone and wipe away discipline. Great successes have had massive frustrations which they have handled. I know of someone who has handled massive frustration. He had a business mind. He was uneducated. The system dragged him to court for being uneducated. His name was Henry Ford.

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If anything frustrates you, welcome it and turn it into something very fruitful for you and the society at large. Great achievements sprung from frustrations. Great civilizations sprung from great frustrations. Failure to do one thing in a certain manner frustrated society and inventions followed great frustrations. Thank God for those frustrations in your life. Something great will come out of that frustration. When things are not moving and you are full of frustration, never quit, you have reached the turning point. Victory is just a step away. Winners never quit. Quitters never win. Frustration is good. It awakens sleeping giants.

Handling rejection

Who handles rejection better? Jacob or Esau? You can never be successful in business unless you are able to handle rejection. Have you ever heard of a man who was called Colonel Saunders? He met top-level rejection. Those who ate his soup for trials quickly showed him the door way. He never stopped trying. That was the strong foundation of the Kentucky Fried Chicken. People have turned away from million dollar ventures due to the sting of rejection. Strive Masiyiwa's request to have Zimbabwe covered by a mobile phone network was rejected for five solid years! Can you wait for a month or two for your request? Rejection is a necessary step in the pursuit of success. Jesus was rejected. Mohammad was rejected. What did they achieve for humanity?

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In the Bible, a certain man waited at the Bethsaida pool for thirty-eight years to have his chance to be thrown into the pool. Thirty-eight years is a long time. Great marriages were first of all, a case of the man being rejected a number of times by the woman. But due to persistence, the man eventually took the woman of his choice to his house. Having a vision does not mean that the vision is not attacked. It gets attacked from all angles, always.

Assets versus age 60

Who gathers more income generating assets by age 60, Jacob or Esau? It is common knowledge that most people work tirelessly for employers up to age 60 or above that age and die poor. After retirement, they depend on friends and relatives for survival. Why is this so, after wasting all your energy? It's sad. This is because when we read the bible, we often miss the real lessons. We don't see how God himself does it. We don't see how God chastises Esau and loves Jacob. We also don't realise that those who multiply their talents should assist those who bury their talents underground waiting for the master to return.

Our knowledge of finances is good but most of the times the Esau mentality wins over the Jacob mentality in our transactions. We were brought up in an Esau environment where bad financial habits are accepted as good ones. Even if we get money at one stage, when we die there is no evidence that we once had money. Mike Tyson made millions out of the boxing ring and made headlines the world over.

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At one time he had so much money that he didn't even know what to do with it. Any person with the correct knowledge of money will never have more money than enough money. But, if you operate on an Esau mentality you can have more than enough money. Jacob people and businesses never have more than enough money.

When I was in secondary school I read a story in a certain newspaper. The journalist stated that Mike Tyson had purchased leopards due to his swelling fortunes. What for? Probably not for income generation! But today he is penniless. The leopards can't generate income, if they are still there. His finances were run on an Esau mentality. Over the years he has been moving towards darkness until now he is in the deep of darkness. In those days when Tyson was buying leopards, there was a lot of talk about him in my community. "Tyson is filthy rich," people said. Was that so? Rich yes, wealth no! To be successful, follow the Creator who does it properly, stage by stage, moving from the worst position to the best. Human nature wants to move from the best to the worst. After reading this book, can you manage to change your behaviour for better?

Success never happens automatically. It requires time, effort and strategy. Legend has it that Michael Jackson started singing at 5 and perfected his talent over many years. Many nights he did not sleep, perfecting his art. What did the world get out of that hardworking, well focused boy with a vision causing him sleepless nights? The world got a hero! An overnight success! Never! When the world sees an overnight success, the overnight success person sees a period of

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sleepless nights of hard work, stage by stage. An overworked body! I have seen on television most American Presidents practise their speeches over and over again before they face their nations on the podium. Keep on doing what you are doing. You will be perfect tomorrow. Take heart, your business will succeed beyond today.

Some of them have been said to possess oratory prowess. What I know is that they relentlessly practise until they do what they are expected to do. How many times did you fall over when you were learning to walk as a toddler? Do you still fall over today? No. You have perfected it now. Your business will not fall over tomorrow if you keep moving towards your vision.

One day my wife and I were watching a Michael Jackson show on ZBC television. I asked my wife what she saw in Michael Jackson. She said she saw a very good dancer in him. I said I saw someone who had been practising for a long time to perfect his act; hence he had become the ‘wonder-boy’. She said *“Ok, but I didn’t see that.”* If we don’t see God’s actions in special certain ways, money will slip through our fingers and we will have nothing to show for it at the end of the day. If we follow God, our results will be pleasing at the end of the day.

What is to have money?

In our society, we often define having money in a certain way. When someone has a lot of cash in the hand or at bank we refer to them as wealthy. That is not the case. Wealth, according to other cultures, is

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continual survival without having to work for someone. That is, assume you stop being an employee today if you continue getting income from any of your assets or other sources, will you be wealthy? Your wealth can look after you forever without you having to work for someone else. A lot of cash in hand does not necessarily mean that you are wealthy.

To get wealth out of cash, quickly convert it into an asset that yields a handsome return for ever, like, say, buying properties. Once you do so, your cash comes back to you in trickles but forever rather than all of it coming to you at once. Once you also spend it at once, you will remain with nothing, forever. If you have cash, you don't have wealth. Your chances of getting into darkness are great.

Wealth and Discipline

It is plain truth that wealthy people have mastered God's actions. They discern the differences between Jacob and Esau. They are highly disciplined. When they get money, they know the necessary steps to take to preserve it for generations. Yet rich people behave in a certain manner when they get money. The money is quickly spent on consumable items. Their discipline when it comes to money is undesirable. Both groups; the wealthy and the rich pass their practices to the next generations who behave exactly like the previous generations. My dear, if this is your case, you need to be ruthless with your financial culture. Bid bad financial practices farewell and embrace the correct culture-the Jacob financial culture.

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The Esau financial culture won't take you anyway apart from leading you to darkness.

Building better businesses and communities

Businesses that advance forward have been able to do away with the Esau mentality vices like greediness, ignorance and selfishness. A greedy business will not go anywhere. In 2008, I came across an article in which, Dee Lee, of CFP Harvard Financial Educators, was looking at causes of containment. In her article, which she read on a New York radio station, she cited **ignorance, selfishness and greediness** as the chief culprits that cause stagnation for centuries. Do you see that the mentioned causes are Esau mentalities? Is your business characterised by any of those causes?

In the article, Dee brags that superior businesses which we have termed Jacob mentality businesses can continue enslaving upcoming businesses which we have termed Esau mentality businesses financially without any physical form of enslavement. Financial slavery is painful, I tell you. Let's have a slight look at these three items and see how best we can remove them from our businesses:

Ignorance - *"the best way to hide something from Black people is to put it in a book,"* quotes Lee as she brags. How do you take this statement? As businessmen, strive to be economically literate. Read economic magazines. Watch business channels like CNBC. Embrace those qualities possessed by Jacob businesses that make them great. Learn and apply economic knowledge to your small businesses and

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challenge those already well established. You will be there. Those who brag do so out of ignorance themselves. Businesses do like pendulums-up and down they go. One time the chips are up and at another time the chips are down.

Selfishness - It's very common for everyone to desire to have something of their own. A small business named after them seems appealing to them. A truck, a shop, a building named after them etc is what they desire. This is not bad at all for beginners in business but it's limiting on its own. If all the individual, tiny shops were put together better vibrant companies can be formed out of them, thus doing great service to communities and nations.

The advantages of operating as companies far outweigh those of operating as sole traders. In other parts of the world, small businesses have combined to form big corporations thus building better businesses that are more productive and employ huge numbers of people. These big companies carry out huge social responsibility programmes which are very beneficial to society. Great business has been hindered by selfishness. We need God to say "Let there be light." to our situations. The Esau mentality in business will not take you anyway.

Once He shows us the beams of light from far away, I know we can move forward and do the right thing. Those who have seen the light, it is high time you help those who are not yet seeing the light. We collectively win or lose. A man is never better off unless his society is better off as well. How can you build a successful business if the

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society has no buying power to buy from your business? Empower the society and empower yourself. Jesus empowered himself by empowering Christians. The whole world is painted Christianity and Christians are powerful.

Greediness is a form of darkness that drags business backwards. Lee asserts that in 2007, some people in America spent a huge ten billion on Christmas shopping only. I urge businesses to spend wisely and invest such huge sums of money wisely in projects that will give us good returns on investment continually. It's not too late for your business to change its financial behaviour and do that which progresses business. There is nothing wrong with buying expensive Mercedes vehicles but this must come last after you have laid solid investments in businesses. The solid investments will support you buy fuel for that Mercedes vehicle.

Wealth versus Richness

The cleavage between wealth and richness is hardly visible to most people, no matter how educated they are. A wealthy person acts like God. He starts small, grows and firms over time yet a rich person does not act like that. He suddenly is in the money, expected or unexpected. Their money management skills are non-existent. Once they have money, the Lord of hedonistic consumerism takes over their brains. All the money is gluttonously wasted, buying worthless items which should come last after undertaking profitable ventures

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that will increase his sum of money. Business cannot progress if you continue travelling in the heels of Esau.

We have all read stories of people who just got money, made headlines, but today are leaving in abject poverty. When God takes someone from a point of darkness and moves him towards a point of light, the road is not easy because you are being taken somewhere by God. It's the toughest road one can imagine. In the Bible, Joseph carries God's vision of being premier in Egypt but the road is pimpled with thorns to strengthen him.

He is sold by his own brothers, not neighbours or friends! He is sold to strangers whereby he is taken to a strange land, with strange people. He is put in prison on false accusations. It probably went through his mind that he was never going to be free and see his own people. But strangely, he ends up in the prime minister's chair in a foreign piece of land. God always starts with the worst or darkness to bring out the best or light out of everything. How do we do it in business? We start with the best and bring out the worst out of the best. Emulate how God does it. Once able to do that, we will move forward and prosper the businesses we build.

Marriages for serious business persons

This is a very problematic area in business. Most businesses have been brought down flat on their faces by the unwillingness of one partner to assist the other partner who has interests in business. The unwilling partner attacks the vision of the willing partner. My

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experience shows that in most cases, one partner is a visionary while the other is not. There are some rare cases whereby both partners are visionaries. In the case where one has and the other doesn't, the visionary partner has transnational corporations in their mind. They expend energy day and night to bring them to manifestation. But, in some cases, the other partner, wants the business to start at full throttle. That is impossible to Jacob but possible to Esau.

A business cannot start today and flourish tomorrow. This is not the case. It's Esau's imagination that a business starts today and flourishes tomorrow. This would be tantamount to moving from light to darkness. The business moves from a point of darkness to a point of light over time and requires massive patience. Let it grow over time. Give your partner time, encouragement and support during these years. When there is still darkness in the early years of business your partner dearly needs your support than at any other time.

In the event that you get into business first before marriage and are crazy about business, I recommend that you look for someone who is in the same kind of business like yours or someone who has the desire and will to be patient and fruitful in business. Your marriage as business skewed persons will be interesting. Any business person needs someone who is patient, someone who can wait for the business to grow and eat of the fruit over many, many years. Getting into business is no easy thing to do. The unwilling partner destroys

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the vision of the willing partner, unless the visionary partner is strong enough to overcome all forms of resistance.

There is one big difference between poverty and wealth. Those who move from light to darkness leave nothing behind for their offspring yet those who move from darkness to light leave empires behind for their offspring and the community at large.

Pull of the world

This is a very strong force you meet once you are in business or whenever you want to challenge the status quo. The world is comfortable with that. Any challenge to the norm meets with sour venom. You need a strong heart to challenge the status quo. It will always remain like this. But, we can convert this force that works against us to work for us. Those who oppose and scorn at you, you must come out with strategies to harness their negative power and convert into something useful for your business.

The following five chapters spell out some of the desired manners of Jacob which if Esau emulates and his success is guaranteed, his smell before the world businesses will be like the dew of heaven.

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CHAPTER TWO: GIVING

One of the manners we listed above about Jacob was that he is a giver. I have for a long time now followed America's richest. I have followed Zimbabwe's own super rich. Those from South Africa and Egypt are no exception. They have many things in common despite the fact that they live in different countries or continents. Chief among them is the manner of just blessing others by giving away. They give away millions or billions through their businesses in their lifetimes. They whole heartedly give big and receive big in return. What they give away solves problems for others and this pleases God, who, in turn, blesses them tremendously.

Their economies at large and their individual businesses prosper like never before. How much do you give away in terms of money, love, time etc? If you give little, you will receive little and if you give big, you will receive big. That is a natural law of the universe. We can't be financially independent until we make others financially independent. We cannot be economically independent unless we learn this ancient old wisdom of giving away part of what we have for the betterment of others. We can't be financially literate unless we make others financially literate. We can't be prosperous unless we

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make others prosperous. Our businesses can't be successful unless we help make our stakeholders successful.

God wants us to solve other people's problems first before He can solve our problems! If you want your business to succeed, go out and help someone whose business is struggling. Give him the vital ideas he desperately needs. Give him the assurance that though it's dark today, God is working with him to bring out the best out of an unseemingly unending darkness. Educate them that God always starts with the worst to bring out the best. Esau withholds his knowledge and fortune yet Jacob gives away both.

Tell them God wants to take them out of that darkness that fills the face of the deep to a point of light. Ensure them that God doesn't do it overnight but gradually until we have grasped all the vital lessons He wants us to grasp before we succeed.

I have seen people give others the exact opposite of what they themselves believe to be the correct solution to a problem for fear of competition. This is not giving but destroying and God is not pleased with that. As we give, we must give out of joyful hearts. As we help others in business, we mustn't do it out of jealousy. If we do so, God won't respond. He wants us to increase whatever He has given us. Increase someone's business knowledge and God will increase yours.

Warren Buffet, the mega-billionaire owner of Berkshire Hathaway is the world's leading investor. The world better knows him as a

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philanthropist. Each year he invites students from various universities for an intense business learning day with him. He has given billions to charity work the world over and what happens to his business. It continues growing from strength to strength. His business continues buying the most profitable businesses in the world. His business scales new heights every day. Giving has become an ingrained culture to him. He enjoys it. He puts smiles on other people's faces and God smiles back at him and prospers him.

Bill Gates is wealthy. What does he do with his huge sums of money? He gives away yearly, a lot to charity work the world over through the world famous Bill and Melinda Gates Foundation. What does God do with his business? He tremendously blesses the Microsoft Corporation. God blesses those who bring light to those in darkness. He Himself does so and richly blesses those who emulate him. How many businesses are you going to help from now on?

Carlos Slim, Mexico's telecoms tycoon is known for his generous charity donations that run into millions, yearly. He has topped the world's billionaires several times according to the Forbes Magazine.

Jairos Jiri, founded the Jairos Jiri Association in 1951 to cater for the needs of the disabled in this country. He donated his time and effort to the cause of the disabled in Zimbabwe and God blessed him more. He gave them a livelihood. He gave them joy which seemed beyond their reach. He gave them hope when there was no hope. He gave them a smile in the face of adversity. Once your businesses live for the community, you will tip God's scales in your favour.

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If you want God to solve your problem, get up and solve someone's problem, today. That alone provokes God to solve your problem. This culture has not yet taken root in many of our businesses where ignorance, greed and selfishness still rule the roost. Most of our businesses still behave like Esau who lives for himself only. And the more your business refrains from giving, the poorer your business becomes. It's time we earnestly take a look at our businesses and do that which progresses human causes. Copy Jacob and see what God will do.

One day, a man by the name John Harricharan of the US went to a supermarket to purchase some few food items. He didn't have money and his wife had just passed on. As he passed a red traffic light, he noticed a young man, a young woman and a child on the road side. The couple and the child looked unfed for some time and desperate. He wanted to give them a few dollars but if he did, there wouldn't be enough for him and his hungry kids. He had four dollars between him and poverty. His kids were facing starvation anytime, thereafter.

As the light turned green, he spade off feeling guilty for not helping them. As he drove away, the pictures of the three unfed people stuck on his mind until he couldn't take it any longer. He turned around and went back to where he had seen them. He handed the man two dollars out of the four dollars he had and headed for the supermarket. As he parked at the supermarket, he felt good about

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his helping of the couple. As he stepped out of the car, he slid on something on the pavement. He fell on twenty dollars!

The Law of First

This universe operates on what I term The Law of First. Businesses that run on a Jacob mentality seek to understand this Law. You sow first and then reap that which you have sown. If you want love, give it away and you will get it back. If you want a smile, smile first, you will get back your smile. If you want money, give it away first. You will get it back multiplied. If you want books, give away those books you have first and you will get more of them. If you want business advice, give away that advice you have first to someone and you will get rich advice in return that will take you somewhere. If you have knowledge, give it to others and you will glorify yourself.

When the devastating tsunami floods hit Japan, many people across the globe donated food and clothing to the affected people of Japan. Esau mentality businesses gave very little, if any! There was a flood in Zimbabwe dubbed the Tokwe Mukosi Disaster and what happened? Jacob mentality businesses gave tremendously to the cause of humanity and Esau mentality businesses gave very little donations out of their many while our brothers and sisters suffered. If your business still behaves like Esau, a non-giver, turn it around today so that it starts ploughing back into the community.

The principle of giving is similar to sowing. You cannot reap where you did not sow anything. When you sow some seed in the ground,

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you wait for it to germinate. Once it germinates, it slowly grows until, after some years, it gives fruit. Those in the business of tree plantations know and understand patience. It takes an average of ten years for a tree to mature to give back a return. It doesn't mean that when you donate today, your return will come tomorrow. It may take years before your investment in the form of giving gives you a return. But sure it will come. You need patience. Patience is one of the manners of Jacob. How, as a business, do you fare on patience after giving?

God is the greatest giver. He gave his beloved Son Jesus Christ for the atonement of human sins. This brings us to the point that giving is not only limited to material things. Even time or life can be given away. You can give away anything especially those you treasure most. God had one begotten Son but He gave Him away. He requires us to give a part of what we have not 100% like Him when he gave his Son!

To be a giver and see the light God has for you, remove your mind off yourselves. I reiterate, Jesus lived a selfless life. He entirely lived for others. Who do you focus on, yourself or others? In my locality, I have heard many stories about people who gave away one thing or the other and received it back multiplied. On the other hand, what you have can be equated to a talent. If you bury it underground, by not giving others, you have done your business and the society at large bad. Multiply your talent by giving it away.

CHAPTER THREE:

SAVINGS

In the first chapter, we compared Jacob and Esau manners. We realised that Jacob practices saving for the future yet Esau does not. Let's look at savings and see if there are any bad traits that Esau possesses which we also do. It's high time we do away with them. Prophet Hosea states it well, "*My people are destroyed for lack of knowledge,*" **Hosea 4:6. KJV**

In our cultures, when it comes to spending, we spend big and the society knows us just for that. We have big names as spenders. People gather around us and we just dish money! We become money trees. When it comes to saving, we save small. We have no names as savers. Spending provides a lot of fun in the immediate, but saving provides security in the long run. Benjamin Franklin once said "*a penny saved is a penny earned*". There is tremendous wisdom in that statement. How do we fare as families when it comes to savings? How do we fare as businesses when it comes to savings? How do we fare as society when it comes to savings?

In the bible, Joseph, after interpreting Pharaoh's dream, introduced a method of saving for looming lean years. Saving can only be done

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when times are good. You save something out of something. When the lean years strike, you have something to fall on. Ants are great savers! Jacob's mind sees deep into the future and he takes necessary steps to cover himself in the worst of times yet Esau sees today only. He has no plan for tomorrow. He is naturally a consumer and a today person.

Take care of the cents, dollars will take care of themselves

I once stayed in Bulawayo around 1992 at Queens Park East where one of our neighbours was Mr. Peters. He had accumulated a good fortune. I discussed with Mr. Peters how he had made such a fortune for himself. He told me that in order to have wealth, he jealously cared for the smallest sums of money which people think are useless. *"If you jealously guard a cent, what more of a dollar?"* he asked me. You get to be more serious with dollars. It really didn't make any sense in my mind until now when I am in business. I am one of those people who threw cents away thinking they were valueless. The most important thing, I realise today is to save by accumulating the smallest sum of money. These cents will accumulate into something big, over time, when well looked after. Once you develop a culture of taking care of the smallest sums of money, you can easily do that with huge sums.

That is moving from darkness to light. Mr Peters built a wonderful fortune for himself in Bulawayo by saving small sums of money. I have seen people throw away cents, like I used to do terming them useless or thinking that they have a very small sum of money to start

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business. How small is small? A small sum of money can build a fortune if well handled. How are you faring on this?

Legend has it that one businessman in Borrowdale Harare, used to wake up very early in the morning and walk around his premises picking up all the cents thrown away by uncaring customers. Are you ashamed of picking up those cents thrown all over? They can buy you daily bread. That cash that was supposed to buy bread will be saved for profitable ventures!

Walt Disney arrived in Hollywood in 1923 with a saving of USD\$40. only in his pocket. How far can you go with a saving of USD\$40? Probably you will not go far. He was from a poor family. His father never encouraged him to take art but he persisted. He could express himself through art, better than anything else. Walt was a dreamer. *“Dream, diversify, and never miss an angle”* was his motto. He was wild with his motto and drilled it hard down on his employees. When he was advised to exercise to improve his health, he woke up at 0430, exercised early in the morning to be in the office by 0700hrs. He just did the exercising to get it out of his way. What he could not get out of his way was his dream. A dream that troubled him! A dream that had been coined from a paltry USD\$40 saving, took the film industry by storm.

When he died in 1966, the whole world knew about Mickey Mouse, a character he created. The paltry USD\$40 saving had grown like a tree over the years to dizzy heights and had achieved this for him:

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- *240 million people saw a Disney film.*
- *100 million people saw a Disney TV show weekly*
- *800 million people read a Disney book or magazine*
- *50 million people listened to a Disney record*
- *80 million people bought Disney licensed merchandise*
- *150 million people read a Disney comic strip*
- *80 million people saw a Disney educational film*
- *6, 7 million people visited Disneyland*

My brother, God has always worked with visionaries to turn darkness into light. God is the greatest visionary! He desires that you move out of the Esau mentality into the Jacob mentality. He wants to be serious about your vision. What are you doing with your sum of money, talent, education etc? Is it too small? It's never too small or too late. Small sums of money have built empires yet huge sums of money have been wasted into nothingness.

Ruthlessly pursue your vision with passion and enthusiasm. Your dream must know your address. When you go down to sleep every evening what do you dream about? That which you dream about most is your deepest wish or vision. If what you call your vision does not appear most in your dreams, it's not yet a vision. Your vision must be your life. It must be your dream. Tell your dream to your neighbour and he will tell you your desires and hence vision. When your vision becomes you, it must shiver at your presence. It must trouble you to the extent that you become restless.

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Eat your vision. Dream your vision. Dress your vision. Walk your vision. Identify with your vision. Don't be ashamed of your vision. If someone laughs at your vision, he is challenging you to move on. Great visionaries are labelled lunatics. They first see what others don't see. Wasn't Jesus called a lunatic? Wasn't Mohammad spat on? How come people haven't yet called you names for your vision? It's still a cold-blooded vision. When it gets hot-blooded you will tell me how people will treat you.

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CHAPTER FOUR

BUSINESS PLANNING

Let's go to chapter one again and relook at Jacob and Esau. Jacob's manner is polished yet Esau's manner is unpolished. Jacob buys tomorrow yet Esau buys today! Lack of laid down business plans is one of the major causes of business failure the world over. As upcoming entrepreneurs, you need to lay down plans so that businesses have well planned paths to follow. If there are no plans, you can just do anything at any time. Business needs order. In an earlier chapter we looked at how wealthy families pass knowledge to future generations. Those are the other business plans for the future. It's a preserve of a few.

But for now let's focus on some of the necessary steps in business planning which Jacob does:

Lay down the vision for your business

What is the vision of the business that keeps you awake all night long? What is that vision that makes you restless? What is that vision that dictates the paces of your dreams, that whenever you close your eyes, it's on the screen of your mind? Write it down in a very clear

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manner. Hang it in your office or workplace in a place where you will always see it when in your office or workplace. Give copies of your vision to all of your employees and your children so that they clearly are aware of it. All their effort must now be channeled towards the achievement of that vision.

Lay down the mission of your business

Clearly state the reason why you exist as a business. Identify your methods of achieving the vision. What resources do you need to achieve your goal?

Lay down the objectives by department

Each department must have its objectives. The departmental objectives identify with the vision of the business.

Work as a team

Everyone in the business should be guided by the objectives of the business and not follow individualistic goals. Involve your employees in making business decisions. They are the ones on the ground. They know the problems affecting their departments and workplaces than the owner, in most cases. Let them contribute in the problem solving of the business. When you are seeking for a solution, throw the problem at their table and see what they do. They come out with intelligent solutions to problems affecting the business.

Get a wage from your business

If you are really serious about your business and would want it to grow from one stage to the other behave like Jacob-an orderly guy, who pleases God in the way he conducts his business. Include yourself in your company's payroll. Accept that you are still at the stage of darkness and are slowly moving towards the point of light. In some cases, when chips are down you, the owner may have to go without anything whilst your employees get their wages.

When we looked at Esau's behaviour, we saw that he craves for instant gratification. A business can't go anyway if you start by demanding a high wage out of it. Or just grabbing all the income and lavishly spending the money. Wait for a number of years until the business can do that for you without having to close shop. Mr. Peters, one of my childhood business mentors taught me that for you to stay at the top of the economic ladder there must be some economic pillars below you that prop you to stay up there. Build your props first, like Jacob does and enjoy yourself ever-afterwards.

When I was setting up Mox-Mart, now a formidable force in business, I went for a number of years initially getting a meagre wage from the business. Then the company started paying me a better wage for survival but today it pays me a handsome wage. It was tough to go initially without a meaningful wage and those around me were

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totally unhappy with it but I knew that the company was still in the stage of darkness and needed all the time to gather muscle and move gradually to a point of light. Today everyone around says to me you are an instant success! No. I have climbed the highest mountains for the business. I have gone down the deepest valleys for the business. I have handled massive rejection. I have handled massive frustration to be where I am today.

When I visited Musanhi Bus Company some years back, their system of administration was impressive. They operated with a Jacob mentality. Mr Musanhi himself was paid his wage from his company. The celebrated Kukura Kurerwa Bus Company followed the same practice and they prospered. Sometimes, the two companies paid wages in advance to the owners and recovered from their wages the month following. God desires that we bring light out of darkness not darkness out of light. How do you do it in your business? Embrace the Jacob system of doing things if you were not doing so. Your company will prosper. Light will shine in your business.

In the late 1980s, there was a company in Gweru by the name Edison and Sons (Pvt) Ltd. They were leading specialists in the clothes manufacturing sector in Zimbabwe. They etched a niche market in the high Zimbabwean society and made a good fortune out of it. The company prospered for many years. They behaved like Jacob and reaped all the blessings promised to Jacob.

Then, the Managing Director, Mr Edison, then behaved like Esau. He moved the company from light back to darkness. The Esau

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mentality became more appealing to him than the Jacob mentality. He visited the accounts office any time he wanted and demanded to be given any sum of money he desired. He instructed the accounts staff to write journals for the misappropriated cash.

The accounts staff realised this terrible weakness in the business being perpetrated by the owner. They then paid themselves well from the same safe, every time the MD did it. This unwanted Esau behavior brought that giant down. The company closed shop in no time. Whenever we move to the point of light, we must be wary of going back to the dark position. Wealthy people fight tooth and nail to keep their wealth. God dislikes seeing us getting back into the same terrible conditions He salvaged us from.

Investing 20 percent on every dollar, initially

Whenever you get a dollar, I recommend you closely observe Jacob, Gods favourite at work. He first accepts that despite the fact that he has some wealth, his position is not the best one as it is still a position of darkness and therefore he has to move to a better position. Therefore, accepting that his position is not the desired one, he jealously guards his dollar and spends it in the following manner initially:

1. *10% goes towards tithing-God first*
2. *10% is profitably invested*
3. *80% he lives on*

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Over the years he will do the same with every dollar as he moves from darkness to light or a better tomorrow. Once he is in the desired position of light, he will keep his tithes at 10%. He may reduce his investments since he would have invested for many years and increase what he lives on, to enjoy his life or increase his investments further.

When he passes to the next world, his offspring have something to inherit. Yet Esau, the angel of darkness does the opposite. He lives on 100% of his dollar today. He is in a position of light, a resourceful position. Whatever amount of money he has because of his Esau mentality; he consumes it and leaves nothing for his offspring. South Americans have a philosophy that any people should not look to their land and resources as given to them by their ancestors but as loaned to them by their children.

His value system does not pay regard for others. He entirely lives for himself only. Small businesses must be socially responsible. Let your business send one or two underprivileged children to school. Let it feed the orphans. Let it dig a borehole for the community and see what God does for it. He will love it and bless it and prosper it.

Buying non-income generating items on credit

The best approach is that whenever your businesses get money, think of investments that will give returns in perpetuity first. You need investments that pay even when you lie idle in your grave. You need investments that pay your kids whilst they do their own thing

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anywhere in this world. But, to do this, you need to have the Jacob mentality not the Esau one. Instant gratification is no good.

Your partner may have a propensity to spend big on personal effects, which is not good for business. When your partner goes to the shops, they are aware of what they want to buy. But once they get there, they forget about that. They see their neighbour pushing a trolley, full to the brim and they tell themselves they want to outdo their neighbour. They drop everything in their plans and buy exactly what their friend has bought which is not what they really want. Your friends have their plans. Accept that you are not your friend, but yourself. I urge you to be ruthless with yourself and do away with the Esau mentality.

When they get back to the business or home, they just find they have spent all the money on the unwanted stuff. Still the need for the wanted stuff will not go away. The spirit of Esau is killing businesses. We need God to say “Let there be light” so that we behave like Jacob who sees light even when darkness envelops him. When you are in a position of light, you cannot see darkness. But when you are in darkness you can see light. Let’s emulate God’s actions in our businesses.

Financial Plans

Jacob plans for tomorrow through financial plans yet Esau doesn’t. One way Jacob uses to bring about financial independence for tomorrow is through budgets. Every business that desires to move

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to light does financial plans. Jacob can also monitor the financial situation of his business through cash-flow statements, sales plans, income statements and production budgets among a host of other monitoring measures.

Failure to put down financial plans and controls on expenses is movement from light to darkness. The business cannot get anywhere in the long term. Involve your staff during the budget exercise. Carry out meetings with staff regularly so that they are aware of what needs to be done, when and by whom.

Write up action plans for what needs to be done. Action plans are very important. They save as a reminder to every employee and they are a permanent record of business deliberations. They can be drawn every time a meeting or business deliberations are carried out or when the need arises. An example of an action plan is shown below:

Mox-Mart (Pvt) Ltd

Action Plan

<i>Date</i>	<i>Problem</i>	<i>Action Required</i>	<i>Who</i>	<i>When</i>	<i>Status</i>
23.4.15	No lighting in the main office	Replace worn out lights	Electrician	24.4.15	Done

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An explanation of column headings is hereby given.

Date column

Insert the date the meeting was held or business issues deliberated on.

Problem

State the problem the business is facing under this column. This provokes you to think of appropriate solutions to the problem in an instant. You will obviously come out with solutions to the problem being discussed.

Action required

State the action required to solve the problem at hand. This assists the person tasked to solve the problem to remember what needs to be done and when.

Who

Indicate the title, not name of the person tasked to solve the problem at hand. The business owner can follow up with the tasked person anytime they want to check progress.

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When

The problem must be solved by the date shown. Time is a very critical element in business. Anything done without regard for time can be done anytime, even next year. Time tells the seriousness and urgency of the required solution.

Status

Indicate whether the problem has been solved or not by stating Done/Outstanding. If an item is still unresolved by the indicated date, come up with a new action date by which it should be resolved. An item must not remain outstanding for too long. Monitoring is very important in business. That which gets monitored gets done.

Remember, we said above that Jacob is the smart guy whose dealings are done in an orderly manner that pleases God, yet Esau does his business in a disorderly manner. We need to do our businesses in a proper manner, despite the stage the business is still at. Every business goes through the normal phases of introduction or infancy, growth, maturity and declination. Once declination sets in, rejuvenate the business by introducing new, appropriate strategies.

Cash-Flow Statements

A cash-flow statement shows the business owner how much he expects to get, when and from where. Business plans can then be made based on the cash flows. Cash-flows are the lifeblood of the

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business. A business that does not generate cash will soon be gone. Shown below is a simplified version of a cash-flow statement:

CASHFLOW STATEMENT

<u>CASH IN</u>	Jan	Feb	Mar	Apr	May	Jun
Cash start of month	500	500	500	300	-200	250
Cash in from sales	200	100	150	300	500	500
Cash from other sources	150	100	50	-	300	200
<u>Total cash received</u>	<u>850</u>	<u>700</u>	<u>700</u>	<u>600</u>	<u>600</u>	<u>950</u>
<u>CASH OUT</u>						
Cash out for materials	50	50	100	300	100	100
Cash out for labour costs	50	50	50	50	50	50
Purchase of equipment	200	-	-	250	-	-
Loan repayment	20	50	100	100	100	100
Any other cash out	30	50	150	100	100	100
<u>Total cash out</u>	<u>350</u>	<u>200</u>	<u>400</u>	<u>800</u>	<u>350</u>	<u>350</u>
<u>Net cash end of the month</u>	<u>500</u>	<u>500</u>	<u>300</u>	<u>-200</u>	<u>250</u>	<u>600</u>

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Budgets

A budget is a planned result that a business aims to achieve. Entrepreneurs need to have at least some appreciation of how budgets are drafted and how they work.

Budget periods

This refers to the period of time for which a budget is prepared and intended to be used by the business. These periods vary from weeks, months, years etc., depending on the needs of the business.

Budget functions

1. **Controlling**-Once a budget has been prepared it can be used to control activities. Which activities have been approved by the owner and which ones are not approved? Even if the owner is not around, the business does not have to come to a halt as every employee will be aware of the path that the business is taking. Each department must have their approved departmental budgets.
2. **Communicating**-A budget for the business is a good communication tool for the business to clearly show its objectives to the employees.

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- 3. Authorising**-Once the owner has okayed the budget for the business, the budget automatically becomes an instruction to be carried out by the business.
- 4. Instructing**-An approved budget is an order to be carried out.
- 5. Co-ordinating**-If the business has grown to have two or more departments; each department will have its own budget. These budgets will then need to be put together into a master budget.
- 6. Mapping**-A budget can be used to show the road to be travelled period by period.

A simplified version of a budget or your business plan can look like this:

Six months sales budget

Details	Jan	Feb	Mar	Apr	May	Jun
Sales	2500	2000	2200	3000	3000	3000
Less Material costs	500	400	500	600	700	600
Labour costs	500	500	500	500	500	500
Overhead costs	100	100	200	300	300	200
<u>Total costs</u>	<u>1100</u>	<u>1000</u>	<u>1200</u>	<u>1400</u>	<u>1500</u>	<u>1300</u>
<u>Net profit</u>	<u>1400</u>	<u>1000</u>	<u>1000</u>	<u>1600</u>	<u>1500</u>	<u>1700</u>

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Variance Analysis

The above is a simplified version of a budget. Once a budget has been put in place and authorised by the entrepreneur or delegated person, actual results can be compared to the intended result, or budget in the following manner:

Two months variance analysis

Details	January Actual	January Budget	Variance	Explanation of variance
Sales	1800	2000	-200	There is illiquidity in the market
Less Material Costs	500	400	-100	Material purchased was poor quality, hence used more than anticipated
Labour Costs	500	500	-	
Overhead costs	100	100	-	
Total costs	<u>1100</u>	<u>1000</u>	<u>-100</u>	
Net profit	<u>700</u>	<u>1000</u>	<u>-300</u>	

The variance analysis allows the business owner to point out what makes the business fail to achieve intended results. He can take

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corrective and preventive actions. Corrective action refers to addressing the problem in view of what has already happened yet preventive action refers to ensuring that the same problem will not happen in future.

Working on the business versus working in the business

Do you work in your business or on your business or you do both? Working in a business or on a business are worlds apart. Working in a business refers to behaving and doing like an employee. This is an Esau territory. You will be enjoying the hands on work yourself but usually, the vision suffers if you delve deep into working in the business. The problem emanates from the fact that sometimes when we start businesses we start because when we were employees, we thought managers did not treat us fairly and we thought we could do our own thing better. We therefore start businesses using our hands-on experience. Business success requires much more than that. You need the entrepreneurial flair.

Working on the business on the other hand, refers to having the mindset of an entrepreneur who plans for the business, has the business vision in his head and contaminates others with it. You spend most of your time looking into the future, not the now. This is a Jacob territory. A business that can't see deep into the future can hardly survive a few years.

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Walt Disney is known to have drilled hard his vision to his employees. We need to do the same. In the story of Jacob and Esau in the Bible, Jacob is a visionary yet Esau has no vision, like Eli the high priest who had no vision at all. He even failed to understand why Hannah was interceding with God-only referring to Hannah as drunk. A high priest thinking of drunkenness! Eli's vision was now directed towards eating and drinking. The business owner who works on the business participates by putting systems and controls in place. He will see how far he has gone in relation to his vision. He checks whether he is succeeding or not and why he is failing to achieve his plans. He quickly puts in place corrective and preventive measures.

An entrepreneur is a dreamer. A businessman who has no dream cannot take the business anyway, except beyond an anthill. If you stop dreaming you are dead. Only those who sleep dream. I used to tell myself in my school days when I was burning with enthusiasm.

A lot of problems do arise when we run businesses according to what we want rather what the business wants. Customers shape the business. They tell us what they want and what the business should provide. Gone are the days when it was the seller's market. Long back, the seller simply told you to take what was on the table or march out! Today there is competition everywhere. If you do that, your business dies sooner than later.

Time spent in the business

Some successful businessmen spend many hours at their workplaces yet others spend a few minutes in their businesses. Truly speaking, when the owner spends most of his time away from the business not much moves. The eye of the employer is worth more than a thousand hands of employees. You cannot succeed in business unless you fully understand the business you are involved in. One successful businessman in Gokwe, Leonard Shoko Chikomba told me that for me to be successful, I had to invest heavily in the business in terms of time.

Know Your Customer – K.Y.C

Banks are well known for employing this tactic very well. K.Y.C refers to Know Your Customer. Understand the needs of your customer. Exceed their needs. Know where your customer stays. How many kids does your customer have? It's no longer the leave or take it world. Customer specifications are the success to business. Customer focused businesses are winners today.

A story is told of a man who was asked by his wife to build a pole and dagga house with thatching. The man went to town and sought the best modern plans of the latest houses. He hired a construction company to build the house for his wife. Meanwhile, the wife watched in silence. When the house was complete, the wife told the man that she wanted a simple pole and dagga house. The man razed

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down the house in disbelief and built another one according to his wife's specifications. Jacob minded businesses do meet customer expectations.

Money knows names and addresses of tough people

It is no secret that all those who have made money are tough people. Henry Ford was termed "cold blooded". Money follows and favours those who seem like they don't forgive. Money loves those who love it. However, this doesn't mean be unforgiving. It means don't lose your money unnecessarily. Tough people look at you like they can tear you apart, if you want to borrow from them. They tear you into pieces before you even borrow. What more if you lose their money? Esau is careless with his money.

Contaminating others with your vision

A businessman who has a vision will infect all people around him with his vision. He is not ashamed of his vision. He is drunk with it and always talks about it. He grabs every opportunity to talk about his vision despite mountains of challenges and opposition he faces. When I was setting up Mox-Mart, I took every opportunity I got to bring it to the attention of people. Though the world told me that I would never make it, I told myself I would and I did.

What you know versus what you do with what you know

Those who succeed in this world are doers. Even Jesus told His followers to be doers of the Word, not listeners only. It is not about what you know but what you do with what you know. Henry Ford didn't know much but did much for the world with the little he knew yet those who knew much did nothing above the normal for the world.

The Tonga people in Zimbabwe and Zambia knew much about the Victoria Falls. It was their way of life. When David Livingstone arrived at the Majestic Falls, he knew very little about them but he did much about them. He took it upon himself to publicise the Victoria Falls to the world. The world came to the Victoria Falls and wondered. Today Livingstone is a hero. People from all over the world bow down and worship at his graveside! Leading personalities of the world worship at his graveside. The Victoria Falls is one of the seven wonders under the sun. The person who brought them to the world knew nothing much about them.

The richest place under the sun is the graveyard. Wonderful plans have gone with people to the unforgiving grave. Whenever you have a plan, dear brother, execute it now. Do not wait for tomorrow, for tomorrow is imagination. Today is reality.

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In my hometown Gokwe, most of the successful businessmen have had little education but they run empires. The educated are content with their degrees and never achieve beyond the normal mark. If you want to succeed, forget your academic qualifications, get down and do something.

Risk taking versus risk averse

I have read numerous stories about sailors. These men dived with death. The journeys they took to the unknown seas spelt danger. Most of them never again set foot on soil. They perished in deep, ice cold oceans. They met sea monsters. They faced terrible waves. However, those who kept on going and fighting the monsters hard despite the perils of the sea have their names etched in well preserved history. Kings praised them for their bravery. Everyone has heard about Christopher Columbus. Everyone has heard about Vasco da Gamma. The Wright brothers risked their lives by flying a machine in the air, first time. The machine flew for a few seconds in the air. Their normal business was the manufacturing of bicycles. Scorn was poured on them for announcing that they wanted to take to the skies. Their dream was not in vain. Look up in the sky and see evidence of their wild dreaming. Risk takers are the winners.

The technical skill versus the entrepreneurial skill

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Which skill are you using most in your business, the technical skill or the entrepreneurial skill? In order for the business to grow, you need to use more of the entrepreneurial skill than the technical skill. More emphasis on the technical skill blurs the vision, as most of the time will be spent focusing on the present rather looking deep into the future thus making the future suffer. I reiterate, Jacob looks deep into the future, Esau looks at today only.

Employee training

In a business that aims to move from the point of darkness to a point of light, over the years employee training is emphasized. Once employees are trained, they become very confident of what they do and this increases productivity. Make it a point that you train your employees on what you want them to do.

Employee contracts and wages

It is good business practice to have employees fill in contracts when ever employment takes place. The contract must specify a number of issues-

- *name of the employee and ID number*
- *Specify the job title*
- *Wage to be paid daily, weekly, monthly etc*
- *Employee and employer signatures required*

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Keep copies of the contracts in file and let the employees keep their copies. Disputes always arise when employees are required to take a break. They tend to claim what is really not what you agreed on. A written down contract can be of great value when the employee takes you to court. Jacob is an orderly guy and will always have his business records well preserved. Esau, will not have any record at all. He does his business in a higgledy-piggledy manner. God declares that Jacob He 'loves' and Esau He 'hates.' Let's endeavour to do that which pleases the Creator. Follow that which is productive.

Job descriptions

In a well organised business, employees will be furnished with Job descriptions. Job descriptions spell to the employees what is expected of them. They are known to contribute significantly to the performance of the business. You will not always be behind employees reminding them of what needs to be done. They have their reminder with them always-the job description.

Customer Care

The customer is the king. He can bring down the strongest of empires by simply shunning your business and doing business with a different one. Satisfy your customer by just doing that which the customer wants or exceeding that level just to keep him smiling. When your customer is happy, he will sure come back. He will bring one more customer, at most. Do him bad. He will tell 20 other

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potential customers that you are a bad business. This kills your business.

The customer is always right. You can never win a war with a customer. If you disappoint him, he walks away to the next business yet you need him most. Great businesses have been built based on customer suggestions. Have a suggestion box for your customers. This drives the business to be customer focused. Customer focused businesses are the winners in business, I remind you, my reader.

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CHAPTER FIVE:

DEBT

During the course of one interview, Warren Buffet, the world's greatest investor and one of the richest persons under the sun was asked what advice he would give to the youth. He simply advised the youth to stay out of credit cards or debt. Debt is evil. It can bring down an empire. Jacob mannered business persons shun debt at all costs unless the situation becomes untenable and there is surety that repayment is possible.

Why get into debt?

The reason why we get into debt is because as businesses we are spending more than our income. Walk or drive that old vehicle a little longer. Tarry buying expensive food a little longer. Save a penny here and a dollar there and spend them on business. Avoid borrowing whenever possible. It's an evil trap which once it entangles your business, it will be very difficult to move out of. Spending is fun in the immediate but saving will be satisfying in the unforeseen future.

Avoid show off. I have seen people behave like Esau by showing off that they are rich. The wealthy never pretend that they have money.

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They have the money. Those in the show-off business spend a lot of money on fuel to just aimlessly move around displaying their expensive vehicles and apparel yet their businesses suffer. Leave mean and let your business grow. If you want to see people who are strict with their money, go out and observe the Indians and the Chinese. You will understand what it means to be mean with expenditure. You will understand the value of a cent. Their regard for it is amazing. Definitely, fortune cannot be accumulated by taking the road to spendthrift. If you live like Father Christmas, you will never live to accumulate a fortune. Living like Father Christmas leads to uncontrolled borrowing and spending which is a form of slavery on its own.

Sometimes we get into debt because we have expanded too fast. Our income allows us to take one venture at a time but we rush to venture into many things at a time. If we want to grow too fast we need to rapidly sell so that our income always exceeds expenses. That way, you will never go wrong.

Dealing with debt

If you are deep in debt, your first job is to take control of your feelings. If they control you, you can't solve any problem. Negative emotions can cause failure, anger, depression or paralysis of the thought process. Jacob never lets his emotions control him.

If you are out of debt now, avoid it completely. Debt is one form of financial slavery. Most of us have been brought up that way.

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Sometimes we get into debt for things that we must not get into debt for: sofas, clothes, food etc.

If you are already in debt, there are a number of steps you can take to avoid further worsening of the problem:

Stay Cool and focused

Even if you are deep in debt and there seems to be no way out, you have yourself to start with.

Be confident you can solve the problem

Whenever we are in debt problems, we can easily lose confidence in ourselves. Whatever happens, assure yourself that you are capable and are a good person. Sometimes, God wants us to go through these problems so that we learn vital lessons out of those problems. Again, the bigger the vision, the bigger the challenges! Those who have no visions have no challenges. William Feather once said, “Success seems to be largely a matter of hanging on after others have let go.”

Cut losses

If you find you are in a hole, stop digging further like Esau. Don't continue borrowing to increase your debts. Empirical evidence shows that of all the business decisions we make, 70% of our plans tend out to be wrong. The same applies to borrowing. If you borrow

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today anticipating repaying tomorrow, there is a 70% chance that you will not be able to repay tomorrow.

Manage the crisis by applying the Parreto principle

Whenever trapped in debt, the best thing we can do is manage the crisis. Otherwise it will get worse and worse. One way of quickly solving the problem is applying the 80:20 Rule popularly known as the Parreto principle. Identify 20% of your debtors that will give you 80% of critically required cash to solve the debt problem you have. Focus 100% of your attention on the 20% of customers, markets, products or services that will give you 80% income in the immediate.

Exert 100% of your effort on 20% of your attributes that will give you 80% of your intended results. What is that one thing you can do all day long that will give you all the cash you need? How do you organise your time so that you spend all the time doing the very few things-20% that will give you the best profits in the business.

Discussing with creditors when in debt

When the situation seems unpalatable, visit your creditors and boldly discuss with them. Tell them about your situation. Honestly tell them how much you can afford to pay monthly, weekly, daily or yearly. Together, you can come out with a workable payment plan. If the plan again turns out to be unworkable, revisit your creditors and

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redraft the repayment plan or ask for a restructuring of your debt until your financial situation improves. As I said before, its only 30% of our plans that normally turn out to be correct. The rest usually is off-mark!

The job of visiting creditors cannot be assigned to junior persons. It is the business owner or a senior manager who can visit and talk to the creditors. The issue of debt can easily bring down a business as creditors may grab all assets in the business for repayment.

Ways of raising cash to solve debt problems

- **Get payments from debtors**

To speed up solving your problems, visit your debtors and encourage them to pay up so that your cash-flow problem can be solved. If you find it necessary, give them discounts to encourage prompt payments. As we discussed in one chapter, draw up your cash-flow projections daily, weekly, monthly or whatever period you want. This will encourage you to achieve your set objectives.

- **Sell something**

Selling something on a cash basis can quickly provide the critical cash that is needed to resolve cash flow problems to clear debts.

- **Provide a service to someone**

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Selling something on a cash basis can quickly provide the critical cash that is needed to resolve cash flow problems to clear debts.

- **Beg from friends**

When push comes to shove, hang your garment of pride and do the unexpected. Beg from friends who are in the money. This is meant to survive the business. You may be out of the money for a while, but you will also be in the money.

CHAPTER SIX: INVESTMENTS

This is one manner that clearly distinguishes Jacob businesses from Esau businesses. Jacob invests for tomorrow yet Esau consumes everything today. If he does, he does it the wrong way. I have noted over the years that in many communities, most businesses and most of our parents in the farming business make a lot of money in their prime years but as age catches up with them, their wealth diminishes until at last there is nothing. Thus, they die poor like church mice.

Why is this so? It's because we operate businesses like Esau, who buys today and today only. What we term investments in fact, what we expect to be long term investments are just temporary, transitory investments which quickly vanish like dew. We buy consumables and assume they are investments. Real investments take three, four, ten, twenty years to mature. Very few of us ever think of starting our own businesses, growing them, employing others and leaving empires behind for future generations. Sometimes we think of it but fear the pain that is associated with it. Success never comes on a silver platter.

Starting your own business among a host of other proven investment avenues, is one of the ways we can build better communities and

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leave a handsome wealth for our kids. This can bring us respect and recognition in society.

Investing tantamount to planting a tree, watering it for many years, harvesting lastly

Starting a business is no different from planting a tree. You take a seed which is your idea, your capital, put it into the ground, cover it up with soil and water it for some time. Meanwhile, the seed goes through some metamorphosis whereby it rots. By rotting, it gives out new life. Once it germinates as a new plant, young, tender and beautiful, it will need a number of years to grow and give fruit.

As the young tree grows, enemies in the form of termites, marauding animals, humans will be standing by to destroy it. But, should it make it to maturity, the owner starts enjoying endless harvests. It takes an average of 8 years for trees to mature. The same with business, once the owner exercises patience and is prepared to go through the rough, feeble years of a tender business, he will enjoy endless harvests at the end of the day. Never forget to invest your time with God and you will reap in due season. Exercise enormous patience like Jacob. In the long run you will be the winner.

Common investment avenues

One striking manner Jacob possesses over Esau is that Jacob spends some time seeking for investment knowledge. Once he has it, he

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appropriately uses it for the benefit of his business. Sometime ago, I took a course on Treasury Management at the University of Zimbabwe. A certain lady from one wealthy Indian dynasty attended the course together with us. We discussed various real business issues. As we discussed the topics on the course, she revealed to me that in their vast business empire they were not worried about the degrees or certificates.

What they wanted most was the knowledge to apply directly to their business. And for sure midway through the course she told me that what they wanted in the business was already covered and she dropped from the course. She told me that they usually sit down as a family and select certain members of the family to attend various beneficial courses.

Once they got the real relevant knowledge out of the course, they applied it into the business for its growth and profitability. My brother, seek for the relevant knowledge for your business. Time never waits for anyone. Get that vital knowledge today and apply it. What did Jacob do to get that vital blessing from his father? He got the appropriate knowledge from his mother and applied it directly and got wonderful results. His vision towards that goal was intense. He wore animal skin to get it.

The word investment means a lot to different people. Let me narrowly give you a definition of investment. This simply means the placement of capital in expectation of deriving income or profit from its use. The profit is better known as return on investment. If your

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business correctly places its capital, the return on investment can be handsome. If capital is badly placed, the returns can stifle the business.

Now, let's take a look at some of the possible investment areas where you can place our hard earned dollars.

The share market

Many people have scanty knowledge about investing in the financial markets. They see them as too complicated. Yes, but not to the point that we cannot participate in that market. We can. We can make a dollar out of it if we give ourselves enough time to learn about them. The commodities traded in the financial markets are financial securities.

The financial markets are divided into two main markets: the **capital markets and the money markets**. The difference between the two markets lies in the maturity of the instruments traded.

The capital markets

The capital markets are markets for long term securities. That is, those securities which mature over a number of years. Your investment must be allowed time enough-two or three years to cover management costs and overcome fluctuations in financial markets before being expected to bring in meaningful returns. The duration can be even 5yrs, 10yrs, 20yrs etc. In financial markets that perform

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badly, the expected returns may take longer than those of performing markets. Shares may rise and fall in value on a daily basis but over the years the returns tend to be average. This brings us to the point whereby if your business invests in more than one security, it's better to invest in different industries so that if one of the industries goes down the other one will remain profitable thereby averaging your return on investment.

The stock exchange, for example, The Zimbabwe Stock Exchange, is the physical market that represents the capital markets. Securities that are dealt in on the stock exchange embrace, among others, the following: stocks or shares and government bonds, which are common in Zimbabwe.

The money markets

The money markets are markets for financial instruments that usually mature within a year. Treasury bills and negotiable certificates of deposit are very good examples of instruments traded in the money market. Not so long ago, this used to be a very good market for raising money in the short term in this country. I have personally raised lots of money from both the capital and money markets.

Property market

Properties generally refer to commercial buildings such as offices, shops, factories, farms etc. Once you put up properties in an appropriate place, you are assured of reaping income for ever in the

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form of dividends and rentals. This is a good investment avenue which Jacob minded people can look at. Today, in Zimbabwe, people are building private schools, private hospitals and clinics, lodges, hotels etc as investments. This is wonderful. You are doing the nation proud. The beauty about the property market is that risk levels are low. As the values of most other investments fall, properties tend to rise in value because it requires more cash to buy them. Properties grow in real value. I urge you to invest your business money wisely so that you don't bring down the business. If you are not good in managing finances for your business, get someone who is knowledgeable about it to do it for you.

Businesses

Starting a business is always a very noble idea. Start yours today. By starting your business today, you will help the community by creating employment for hundreds and adding value to the community. Once your business becomes successful, it will bring you respect and prestige.

Savings

You can invest in cash savings. This is a very simple way of investing. You lend your money to the bank or the government or quasi-government institutions and they in turn pay you an interest for that. However, this type of investment generally does not attract high returns on investment.

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Manufacture something

Currently, the Zimbabwean manufacturing sector is down. This gives glaring opportunities to those that want to get into the manufacturing of goods that are in short supply in this country.

Unit trusts

This is whereby a number of investors pull their financial resources together and buy shares as a group. A group of people can own one share, for example. Profits are therefore shared among those who jointly own the shares. They are very good for those who are new entrants into the money market and would like to gain experience. Risk is shared among the owners.

Buying and selling commodities

Some people are into the habit of buying commodities cheap; hold them for some time while prices appreciate. The commodities market can provide good returns if well timed.

In sum, I urge you to operate like God himself. He takes a situation that seems impossible, works on it and brings out light out of it. He favours productive manners represented by Jacob in this discussion and hates the unproductive Esau manners.

If we understand this, we have achieved financial wisdom that benefits everyone around.

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Good God guided luck in your search for financial wisdom

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