

10

*Things To Look At
if You Are Thinking
of Starting a Business
in Kenya*

Philos Mudis

10 Things To Look At if You Are Thinking of Starting a Business

by

Philos Mudis

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If you have any questions, you would like to ask, [click here to get in touch with me](#).

This ebook is meant to do one thing: To get you thinking of ways to start a business and give it a chance at success. If you have read about the business failure rates in any country, you will immediately realize how every step of starting and running a business is of utmost importance.

This ebook gives you a few important things to look at before you even start. These things will fill your head with ideas which you will need as you start and grow your business.

The ebook is divided into ten sections - all filled with questions and answers that should help you build a business that offers solutions people are willing to pay for.

I highly recommend that you refer to it from time to time, and follow the instructions at the end of the ebook to get download links to future editions (of this ebook) whenever they are made available to [Niabusiness.com](#) subscribers.

So get your pen and paper ready, and let's begin.

1. What is a business to you?

To have done anything just for money is to have been truly idle – Henry David Thoreau

When you get seriously thinking about starting your own business, this simple question has to be given enough attention. After all what one considers a business, may be to someone else, just self-employment.

And even if it is a business, there are different types, and they fall under different categories. And some decide to get caught up in all this, always trying to reach the top, to build a type of business or start one in a category that turns heads.

Actually that is why you see, sometimes, people expecting ridiculous amounts of capital to start their business. Sometimes it is not that their business really needs all that money to work, it is their definition of what a business is that pushes them to go after large sums of money in order to start.

Tiny, or some call them, micro-enterprises, may not be their idea of a business. Instead of starting a small shop, they tell themselves that a mini-supermarket is there level 0. Not a shop.

In the matatu business, some won't start with one 14 or 33 seater passenger service vehicle. Their idea of what matatu business should be may be something like

- Starting with a 45 to 60 seater bus, plying a long distance route, or
- Starting with two or more 14 or 33 seater PSVs

Anything less, and they convince themselves into waiting for the time when they'll meet all those right conditions or worse start drifting from their dream.

Why does this happen? Mostly it is a result of:

- What we associate the word *business* with

- What we think the people close to us, and even peers in the industries we want to join, will think of us
- How much work we want to avoid, and how fast we want to reach our goals

So many things involved. Most of which matter least, if one decides to start with what they have and work slowly to the definition of business that even exceeds their comfort level.

While others measure business using these *scales* I have mentioned, some use size, profitability, their position in their industry, innovation, buzz, the amount of money they can keep (very different from profits) and more when defining what a business is.

So think about your own definition. Write it down. Read it. Re-read it. See what influences the choice of words you use. Is it fear? Is it a strong belief in a long term goal you promise to see through to the end? Is it influenced by the need to conform to what others think truly fits the definition of what a business is? Is it influenced by assumptions? Is it influenced by what your peers tell you? Is it influenced by what the media tells you a real business is?

Do this simple exercise. Know where you stand. And see if you still want to stand there when you are done reading this ebook.

Know that there is no one correct answer (also there's nothing wrong with dreaming big), and that's why writing down your own definition can help you a lot in embracing your unique twist, so that, as long as your business is something good, you go about it without shame, without feeling the need to conform to standards that really have nothing to do with starting and growing a business.

2. What is your business all about?

The world is waiting for you to figure out what only you can contribute. Take as much time as you need to find the answer, and then get started – Chris Guillebeau

Every time a business is started there must be a big reason for it. A reason that goes beyond just making money.

That is why you see some businesses start as solutions first. The founders of these businesses, might out of the need for a (better) solution to a common problem they've experienced, decide to build something new for their own use, to come up with a solution. Then people see what they've built, and out of the need for a solution to this same problem that they too experience, pay them money for it.

And soon enough, a business is born. And this business does two things. It offers a solution people are willing to pay for, and two, it brings in money.

So many times, you can get caught up in the last bit, only dedicating a little time to the first part. This is often the case especially if you go online to read articles about the best, popular, new and most profitable business ideas.

Here's what happens.

You not only read one list. You find ideas that are similar to ideas you have been thinking about for a long time. And the bigger the list, the more you think about how much money you can make. Yes, you can offer solutions people are willing to pay for. But at this point, this is overshadowed by your emotions about how these ideas could net you such a big catch every single day or month.

To some, this is a bad thing. It shows that you are only interested in getting money from people. It shows that, making money is what you care about the most. But to some it is a good thing. This gives them the motivation to start. To

start implementing. To open the gates of financial abundance. It is like the cherry on top of their will power.

Whichever side you find yourself in, the best thing you can do right now is to just sit down, with pen and paper, and ask yourself the following questions:

- What is this business all about?
- Why do I want to start it?
- What solutions do I want to offer?

As much as we know that making money is one of those big things that business is all about, answering the three questions helps in getting to know so much about what you can offer.

When you know so much about that, it helps in pricing, it helps when negotiating deals, it helps your prospects and customers see why you are selling at a certain price, it helps you come with different pricing strategies to sell more without compromising on the quality of your products or services and the trust you build with everyone who makes your business what it is (employees, suppliers, customers, competitors, critics etc).

Answering these questions will help you figure out your responsibilities as you go about your daily activities. When you are clear about your responsibilities it will be easier to bring to them to the attention of your customers. It is a good thing, when, people on both divides are aware not only of their rights, but also of their responsibilities. You start a relationship with your customers when you know really well what you are dedicating your energies to.

As soon as you know how you want to make money, spend more time on the solution. Why? Because that's one of the biggest solutions to the questions most business owners ask: How do we sell more? How do we keep our profits up? How do we keep the money that's handed to us? How do we do more of what's making this business grow?

3. How much money does your business need?

Get out of your own way...stop the paralysis by analysis...decide what you want, create a simple plan, and get moving – Steve Maraboli

Normally the question isn't *how much money does my business need*. The question we often hear about is *how much money do I need to start the business*. See the difference? One puts the spotlight on you more than the other. And that is ok. But that is where the problems starts for most people who want to start their own businesses.

They put themselves above their ideas (or business) and deny (or delay) them the chance to become actual businesses that don't only exist in a brain.

See, two people in similar circumstances, with similar resources are likely to demand different amounts of money to pursue a similar business idea. And there is a high likelihood that one will often start with what they have, while the other will solicit the people around him for more funds before they can even start.

Then the big question becomes:

Do they need the extra to start?

The short and sweet answer to this question is usually just two letters long – no - while the answer most people looking for the capital will be drawn to will start with a 'because' followed by several sentences, meant to convince, persuade, and make people see things the way they see them. Which is not a bad thing because one, sometimes the extra funding is necessary, and two, people are good at coming up with reasons why they think the extra is necessary for them to start.

But you can force the brain to think of ways. To make the brain uncomfortable. To force yourself to start with the little at your disposal.

You can do this by taking the 'I' from 'I need X amount of shillings as capital' and come up with something like 'This business needs X amount of shillings as capital'. This second line takes the comfort away and forces you to focus mainly on what matters, which is the exact amount you need to turn your business idea into a real business.

People usually shy away from this line because it means starting without the fancy things that are a big part of some of the established businesses we'd like to copy, borrow from, be like or compete with. The first line at least guarantees a chance for you to be like what is considered acceptable or popular but doesn't necessarily inspire you to come up with better solutions for the people you want to serve and get money from.

Look at the business idea you want to pursue once again. Take your pen and paper. Write down the two lines, then answer them.

Notice any difference? In the amounts under the two. In ideas you had not thought about before.

Now make a choice and stop reading the answers under the first line if that is what is stopping you. Go with the second line, even when doubts start to seep into your brain.

Choose.

4. What might stop you from starting?

If you want to break out of the mold of average, the first thing you need to do is to make a decision to be radically different. Most remarkable people are people of action, and for a good reason: if you don't take decisive action, nothing will ever change – Chris Guillebeau

We have looked at capital a bit in the last section. And here's where you get the chance to think about all that might stop you from starting: from lack of 'enough' capital to things that have to do with you, the individual.

I'd say that there's only one thing that can stop you. But someone, or even you, can jump right into the discussion and point to two more things. Then another person may jump straight in and convince you that there are only five to ten things that might stop you.

All this comes down to one thing: we may all be right or wrong. It all depends on how you see things, on what you do when doubt clouds your mind and you start thinking of the million ways you could fail, if at all you make the choice to start.

But there is one thing you need to remember. The things that can stop you from turning your idea into a business can go beyond the number ten. Eleven, twenty, thirty, fifty or even a hundred things can stop you. But that can only happen when one condition is met.

That is if you let them.

That means that I am not going to point you to specific things that can stop you for one simple reason. Every person sees things differently, and what you might let stop you can be another person's main reason to even start their business without any further delays. A second reason why I am not going to give you a list of things that can stop you is that you might actually decide to

focus on them, reinforcing the idea that, 'These things have stopped many. May be I am not different.'

God has given you great gifts. The power to turn doubt into faith, turn an idea into reality, turn a step into two, turn a shilling to two, turn disappointment to opportunity, turn failure to success, turn no to yes. And vice versa. You just have to make up your mind, to start or to stop before even starting.

It all comes down to you, and how far you are willing to go to use these God-given abilities to come up with solutions that benefit people and brings in the money.

There will always be things that will always be a threat to your ideas and creations. Every time they threaten you, God has given you a heart and a brain to think, feel, fight or ignore. You only choose what works best for every situation you find yourself in.

Start by not stopping yourself. Before looking outside for other parties (critics, family, friends, colleagues) that you strongly believe might be, or are, erecting high walls all around you, look deep within you.

Whatever you find out, bad or good, do two things. Make it all better, so that the bad becomes good, and the good becomes great. Don't rush yourself into being perfect, into filling your mind with tons of books on personal development and business. But prepare yourself, so that when these things try to stop you, you'll do one thing courageously: not let them stop you.

5. When are you launching?

There is nothing worse than delaying a decision. It's not motivating – Shiro Nakamura

After reading the previous section, I am sure you have made yourself a promise to work on your mental fortitude. Whatever seemed like a big wall, almost stopping you from starting, has now begun to attract solution after solution. Ideas are jumping at you and you now believe even more strongly in your ability to start soon.

But when are you launching?

I ask this question for two reasons:

- To help you figure out where you stand at the moment and the distance you have to cover before you can open your doors to the first customer
- To ensure you put all the essential things in place without rushing, so that when you start, you start prepared for the new opportunities that present themselves and the problems that may need your immediate attention

This is the time to *do things your way*. Some businesses make big plans for the launch day: parties, cakes, balloons, ribbons, inviting whos whos in the political arena, public or private sector, ads on TV, radio or newspapers.

Some businesses are launched with a lot of fanfare while some are quietly introduced to the public.

There is not a single script that one can follow. So you have to create your own, and not spend every shilling you have on day one in the name of publicity, PR or marketing.

You should understand one thing though - the reason why these things are done by new business owners.

Some of the reasons might be:

- To get the word out
- To get the attention of people who might be interested in what they are selling
- To give a product or service momentum

So don't, as many people would, wish that you had a bigger budget to carve a spot on TV, radio or have two or more bill boards all to yourself.

Think of ways you can make your launch day, a day worth remembering, following your own script. Or don't even have a script at all. But start planning now for that day. Start making it memorable now.

6. Marketing...what are you going to do?

Want to learn to eat a lot? Here it is: Eat a little. That way, you will be around long enough to eat a lot – Tony Robbins

When thinking about starting your own business, you will naturally think of affordable ways to do marketing. Why affordable? Because cheap doesn't cut it and expensive may not be within reach, besides, expensive doesn't equal better marketing in every case.

Cheap or expensive are defined differently by different business owners. You have to weigh your options, to find the right place between cheap and expensive which we call here, affordable.

First take a look at the different ways businesses labour to get your attention, to give you something in return for your money. Look at the way they do it offline and online. This simple exercise should give you ideas you can use to help people know about you, what you do, what you have for them, and how they can get these things from you.

Make a list of things you want to try out to get the word out there, to make it easier for those who might be interested in what you do, to come even closer and take a good look.

Take a minute or two, or even thirty seconds if you think you don't have much time on your hands. So what is on your list? Want to share them with me? You'll find more information about how you can do that at the end of this ebook. So keep your list. Don't throw it away.

The most affordable way to do marketing is to create a great product (offer a great service) and give your customer or clients a great experience. That is where it all starts – doing your work exceptionally well.

We talked about your responsibilities earlier on. This is one of those responsibilities that you can't pass on because when you do, you give your customers a chance to make you look bad because they don't like it when you take your responsibilities and add it to theirs, especially when money has exchanged, or has to change, hands.

Guess what happens when they find out that you have done your best to do your part, and shove no or very little responsibilities on them? In their hearts, they'll be thankful for having found you. They'll remember you. And there is a high likelihood they might share their experience with one or two people. Recommend you to the people close to them and do business with you again in the future, not once or twice, but many many times.

You like the sound of that? Yes. It sounds great. It also sounds like a lot of hard work. And that is because it is. But this work, you can do it really well.

With that bit done, and more energy directed that way to constantly give your customers even better products, services and experience, you can then:

- [Start a blog](#) and use it to inform, share, educate and sell
- [Collect emails](#), build great relationships with your list and promote your business
- Use social media. Create accounts on the sites you most prefer and engage with others. You can even go ahead and place ads on sites like Facebook to get more likes and turn those likes into email subscribers, and then paying customers
- Create an affiliate program. Partner with the customers who buy things from you. Help them make some money while recommending your services or products to others
- List your business in business directories. Some are filled with junk but there are some great ones. Search for them and list your business with them. Don't do it for links
- Start a campaign with Google Adwords
- Advertise on local blogs. There so many bloggers willing to work with you. You just have to find the ones who own blogs relevant to what you are doing and reach out to them

- Use free to entice people. You can have a product, one with limited features selling at zero shillings and a premium version that costs money. People who outgrow the features in the free version will open their wallets and go pro
- Advertise on local classified ad sites. There are so many of them. Search for them. Look at their categories. Find the ones that are relevant to your business, write your copy and place your ad.

You can also still place a big or small ad in a daily newspaper or magazine, advertise on the classified sections of newspapers, place an ad on radio or TV, sponsor an event or show, give branded gear to your customers, enlist the help of an agency, get a spokesperson, publish on YouTube or Slideshare, publish a book, invite the president to get a free sample, work with another business that offer products or services that complement your own... The possibilities are endless.

You decide what is affordable to you. Then you make things happen. Then learn from successes and mistakes. Then you do better. That is the power of affordable. The power within your reach.

7. What questions are nagging you?

It's not the daily increase but daily decrease. Hack away at the unessential - Bruce Lee

The journey to anything remarkable is a journey of questions, answers, decisions and action. And in every journey there are always some questions that raise their head higher and higher until you get satisfactory answers to calm them.

Business has its set of questions that can fill your head with doubt and leave you a worried man or woman.

Before we go any further, there's one thing I need you to know. Sometimes these questions seem so big they threaten your faith in your God-given abilities.

And you can toss in bed with a head so full. Run to Google and search blogs for answers and do different things just so you can move on to other things.

That is why I recommend knowing your business, being clear about your ideas and what you want them to turn into in the real world.

Clarity helps you quickly cast off your head any questions that might just suck your energy, cause a lot of tension, and in the end contribute very little to what you are doing.

As someone thinking of starting a business, you want to make sure that the limited time you have is used for two things

- Asking the right questions
- Seeking the right answers

Everything we've covered, from the first page, should help you ask the right questions.

But where should you get the right answers from? Blogs, Q & A sites, forums, ebooks, courses, videos, business magazines & newspapers or podcasts? You can get answers from all these.

You have to embrace research. To learn about the industry you want to be a part of. To learn about those who have succeeded and failed at what you want to do. To learn about other people who have dealt with successes and disappointments that may land at your door once you start.

This is one way to deal with the nagging questions.

Another thing you can do is to find the people already doing what you are thinking of doing and talk to them in person, or over the phone. Want to start a shop, how many shopkeepers are in your neighbourhood? Talk to them. Want to start a restaurant or get into the business of constructing and selling or renting houses? Find the people who are already doing these things. For the answers you seek, they likely have.

Free your mind of these questions and in their place have answers that will help you start and grow.

Ask questions. Even the dumb ones. Once you get answers, they usually don't seem dumb anymore. Plus, you never know how much the answers you get will eventually benefit your business.

So, for every nagging question you have, get an answer for it.

8. Do you think you can do it?

There's always a way - if you're committed – Tony Robbins

Now, when you tell someone about a business you are thinking of starting and they ask you, 'Do you think you can do it?' the answer that usually follows is a 'yes'.

And that is because, usually you can.

But there are instances when 'no' is the best answer, at least temporarily until one is truly ready to go beyond thinking and starting, and actually decide to commit to seeing their business grow, one step at a time.

Here is where you place your weaknesses and strengths under a lens, looking closely to see if there are certain habits, beliefs that can lead to self-sabotage.

You might find that you have one habit that can be useful to your business and one that, if not replaced, can lead to massive losses.

For example, we have people who are good at selling. But not only that. They are also good at spending and not reinvesting the profits (or a reasonable chunk of it) back into their business. One habit brings home the money, the other throws all that money across the fence.

The result? Slow growth. Stress. Failure.

So with your pen and paper again, list your strengths and weaknesses.

List your habits, the ones that can help you start and grow your business and the ones that can help you reach failure fast.

This exercise is not meant to paint failure in a bad way, or make you fear it or stop you from pursuing your idea because you have two habits that are similar to the ones I have described in the example above.

This exercise is meant to help you learn about areas you can improve on as a person, so that your business gets the best from your strengths and

weaknesses. The exercise is meant to help you think of ways of using both to start and grow. That's what we want to focus on in this section.

One thing, I am so sure about is that you can use your weaknesses to your advantage:

- By giving them fewer chances to influence your decisions. How? By working on your strengths on a regular basis, daily if you can
- By replacing them over time with new, better, habits
- By getting help in your areas of weaknesses. You can hire an employee, freelancer... get a coach or mentor
- By finding quotes that you read to keep yourself in check every time you are tempted

These are just a few things you can do. Think of more and use what works best for you.

Whether your answer is a yes or no, place more emphasis on your strengths as you work to turn your weaknesses into strengths.

Start.

The customer must get what he wants from you. And the money must not cross the fence.

9. How are you going to make money and be profitable?

There are people who think it's their product or service that is going to make them successful. But people desire a person-to-person connection; they want to be heard and their needs to be filled – Dani Johnson

'Profits, you got to come home to me; if you don't, then I might...' if that was part of a chorus, then you'll know that it was coming from a business owner, singing, tired and longing for better days.

Your business needs profits, even if you don't. For that's the stuff that gives a business honour. Take it away, and we start talking about topics most people dread: losses, failure, bankruptcy, redundancy. Oh, the words! They make the heart pump blood slowly to the head. They make the head so heavy it has to reach for either hand for support.

Have you figured out a way to not only make money, but be profitable?

Tell me you have. Or sing that song above adding your own words after the word 'might', as you list down ways you expect to turn in a profit. Hope you still have space left in your paper.

Figured out something already?

Profit by the way, is not just about money you get when you make a sell. Any other thing that happens in the interaction between you and your customer that results in money staying in with you and not going out, with both the parties, you and the customer, coming out of such an interaction satisfied can still be considered profit.

Now, let's go back to the definition that most people focus on. Profit is all about making sure that after all your input (money, time, research, product development) money must come in that exceeds the cost of all your input. Simple as that.

Your business must make profit because:

- You can then use the money to develop better products and services
- That money can be used to reach more buyers
- You then limit your chances of depending on debt (for example loans with really high interest rates) to grow
- You can use the money to increase efficiency in your business
- With money to do what you need to do to grow, stress or any pressures similar to it doesn't get a big chance to interfere with the progress you've so far made
- The money can be used to hire only the right number of people with qualifications that becomes a plus to your business
- That is business

Different businesses have their own ways of ensuring they become and remain profitable. If you study the *industry* you want to be a part of you'll find answers that will inspire you to answer your own questions about profitability.

Study other businesses similar to the one you are thinking of starting. Borrow what works. Come up with new strategies unique to your business. Then concentrate mostly on spending money on things that help your business attract more profit. Don't just buy and hire, because you have the money, only to lay off your employees and auction stuff you didn't need in the first place.

10. How do you intend to keep more money in?

The right thing to do and the hard thing to do are usually the same thing – Steve Maraboli

One of the unwritten rules of business is that money must get in (profits) and some of it *must get out* (the money spent by the business so that even more money finds its way into the business). That is a good thing.

But sometimes the spending can get out of hand, which is a bad thing.

It is upon every business owner to keep learning and refining their skill of attracting money and ensuring that it only gets out if it's going to come back with more. Of course there are exceptions to this rule that are perfectly understandable, but they must not be used as an excuse especially when there is a violation to this rule.

If businesses could operate themselves, they'd make decisions different to the ones their owners take when the question of *how much money should go out* arises. That is why, as mentioned in an earlier section (on capital), every business owner must put the business in the first spot and jump to the second one every time this question arises.

This is not an easy thing to do. But it can be learned, and practiced.

It should also be remembered that this rule does not lead to more profits every time, but at least it guarantees that as little as possible emotion is allowed to seep into every decision touching on how much money goes out.

It gives the business owner a chance to double check his reasons and to, in most cases, make decisions that really benefit the business.

You might think getting a company car may be the right decision at a particular point but it may not. The furniture, rent, the suppliers you work with, the electronics, the employees, the partners, the new products and

services, the contracts – all these should be evaluated carefully to ensure that the parties at both ends win.

Don't deliberately short-change your business by failing to carefully examine the direction the money goes, and how fast it travels to the direction you point it to.

Don't use your own services and products and fail to pay for them because you own the business. That is money out, pointed in a wrong direction, a direction that doesn't take back to the business what is due to it.

Don't copy the spending habits of business owners who have started similar businesses, if their habits violate this rule.

Be tempted to use the money you make for other things that won't help you grow your business, but don't fall for the temptations. If you do fall, stand up, dust yourself and come up with reasonable ways to avoid falling for the same traps again.

Loose money, but don't throw it away, especially to the people who don't care much about whether your business grows or fails. And not people only, even inanimate things that are so pleasing to the eyes – the ones that guarantee comfort for a limited period of time before another great product hits the market.

You'll know when you are throwing away money or sending it to come back with more in most cases. So listen to the two voices inside your head that will be competing for your attention, talk to someone you trust when it comes to money matters, starting and growing businesses and stick to keeping the money, if, at the end of it all, that's the right decision.

Still thinking of turning your idea into a business? I bet the answer is yes. Re-read the ebook if there are some areas you'd like to go through again, come up with a plan, and start.

Thank you

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