

Newsletter - Future Insight

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Ultimate Finance in The New World Order!

Today's Businesses Are Chasing a World in Rapid Change? Funded by The People. Are You Ready to Take Advantage?

John R Ferguson

In Australia and the West we are being fast forwarded from a government and private enterprise system of "User Pays", which most thought was a reasonably fair concept, toward the end purpose of why that system was initiated in the first place, which is a comprehensive "User Finances" system. This is the "ultimate finance" and is the foundation of the 21st century's "Neo Future Class Social Structure". No one likes the term "Feudal System" or "serfs" of past history...

Right now, every small and medium to large business needs to look seriously at its future in order to calculate, adjust and accommodate the coming PIAS (Pay In Advance & S/tem) order of business. "User Finances" is a public system, set up for private organisations of both government and large corporate business entities...

The New World Order's first step was to create a "User Pays World" that everybody would accept, and it appears to date, that no one minds shouldering the altruistic responsibility that comes with it. You use it - you pay! "Fair enough", Australian's chirped happily - "you use it, you pay for it!" Ditto, ditto, ditto all around the world. Unfortunately most people to this day haven't got the foggiest notion that this was only the first step.

As at this moment the world is well on the way to initiating the second major step in the "New World Order" which is "User Must Finance" everything also.

"People don't resist change, they resist being changed." - Peter Drucker. So to recap: Step one, Users must pay for what they use. Step two, Users must finance in advance what they use or they won't be allowed to use it. You want it - you finance it. You use it - you pay for it.

"User Finances" means the "users" are the "financiers", not the Banks. That's right! Not only are we paying to use everything as an individual (which in many cases we have paid for already in our tax dollars which means we've used, are paying more than once), but we are now being required to finance it as well in the first place, else we won't be allowed to use the services nor purchase goods and products!

First we must pay our taxes to pay for all kinds of services = Paid once. Then we must pay to use the services we paid for in our taxes under the "User Pays" system = Paid twice. Now we are being required to finance the services, goods and products in advance under the "User Finances" system before we are allowed to use them = Paid Three, until of course we draw down little by little a service, a good, or a product whereupon reaching a certain level of drawdown the government or company or business, at its own discretion, will take from your nominated account a "top up amount"...

The "New World Order" is a "Privately Run and Operated World" between powerful big business and cooperating governments. Businesses everywhere are quickly catching on to this unending supply of free money, as they take it from the governments and businesses worldwide. Of course there are legal requirements and obligations to the delegated and designated authorities and to understand and be a part of the participation rules and regulations is obligatory. Never-the-less it is well worth the financial benefits attained and sustained with the added security of having a pool of free money at your disposal.

Examples on how it works. 1. The new NSW "Opal Card" (along with many other similar schemes), is extortion of the people, but extortion is now legalised due to the massive pools of free money it generates and perpetuates as the NSW and federal governments continue to move us all from a "user pays" system, on to a "user finances" system for everything from capital works programs to the growing welfare system, goods, services and products.

"Yes, you can now Pre-finance the future!" B.A.C.U.P. The Future is here to confront the Holy Grail of your company's secret business. You really can be successful in a world that you can control, and that, you must do through yourself before the Holy Grail is taken away from you. Otherwise you will not know the pathway and will wander all over the place relying on experts...

The thing I have against these so called "convenience for you" schemes (much like the banks pay/wr/draw detail cards) is they are called "Protection Investments" i.e. Mafia and others, "Prism" systems and "Ponzis schemes" i.e. taking money (and investments) off people in advance against future products, services, or user life-styles, who were going to enjoy sometime in the future, what they called "User Finances System" is open to all governments and businesses worldwide. Of course there is the company or business in credit and the penalty prevent it going bankrupt!

This is how the NSW government will finance all of our new train-lines and destination stations, buses and bus-ways and ferries of the future for NSW at no cost for the finance to do it, seeing the users are financing it all in advance. Great isn't it! I guess that is so they can free up the taxes collected from all of us to pay for their war games and the billions they give to the so called developing nations and their 3rd world needs - bless them!

2. The motor vehicle tags is next. Regular as well as spasmodic users of the tollways must pay in advance for using them. When I first set up an eTag, a regular user had to pay \$80 dollars in advance for its use. If you are not a regular user, just a spasmodic one like me, then the required amount is \$50 in advance. Once your advanced payment is drawn down to \$20 or \$25 dollars, eTag (or equivalent) takes from your nominated account \$50 or \$80 dollars depending on your usage frequency, up to that bill back up. \$100 or so dollars of yours sitting in their account.

Remember, they are not giving your money to another entity every time you use the tollway. It doesn't go anywhere. All that happens is an automatic deduction takes place from your tracking account on their ledger to their account on their ledger, which is just keeping track of your road usage. The "User Finances System" is open to all governments and businesses worldwide. Of course there is automatic requisition is initiated which takes the selected top up from your nominated account to replace your subscriptions. Thus they can never be in the red or in debit. Instead they are accumulating billions of dollars out of which they may pay their overheads, wages etc., leaving them with billions of dollars accumulating in perpetuity to use as well according to their own discretion.

For example if just 300,000 regular users were paying just \$20 per week in tolls (some pay that and more every day), the users would be providing \$80 to the toll company every time their account dropped to below \$25 on a regular 3 weekly basis or so. Others would be required to provide a top up of \$80 every day. Let's just say it is once per week that 300,000 users are paying out \$80 - that will equal \$24,000,000 (Twenty-four million) per week they are taking just from those alone and there are millions of users on the roads every day. I think it is easy to see "User Finances" is a fantastic no risk whatsoever way for the provider to do business! There is absolutely no way they could lose or fail with such a guaranteed intake!

3. Gift Cards are another example. Most gift cards are paid for by someone else other than the user the card is given to. The percentage of these never being fully utilised or spent is quite high. It is thought the main reason for this being the user never paid for it in the first place. Secondly, to fully spend a gift card you have to buy something of greater value than the gift card and pay the difference in cash or with other card types. Most we are told don't bother doing that as it was given to them and cost them nothing so there is little care to manage it properly and so the left over's remain with the merchant. When the gift card expires the balance becomes the merchant's money. If the Gift Card expires before any of the money is spent which also happens quite regularly, it reverts to the merchant, the card becomes redundant having not been exchanged for any goods or services by the Gift Card recipient.

There are a growing number of organizations and merchants who only do business with Gift Cards or Loyalty Cards, or Merchant Cards, or a combination thereof that must have money uploaded to them before you can use them. They work in the same manner as bank debit cards i.e. using your own money loaded on their card which is in their account waiting for you to use it one day. Again, this is free money for the bank or merchant. Your bank Pay-Way/Wave or Swipe cards are like gift cards in that anyone can use them up to a value of \$100 per any transaction where ever they are accepted for an unlimited number of times per day. So look after them. Your bank isn't going to run after you just because you are sloppy with your own money!

All of the above "User Finances Systems" are referred to as "Electronic Wallets" full or partly filled with your money paid in advance to the merchants, companies, and banks and held in their accounts. None of them will give you cash out with your usage. The banks and certain big retail merchants will only give you cash out on your eTops debit/credit card, nothing else, from which the retailers get an immediate top up return from your bank the same day.

4. A New Form of Direct Debit. Did you know that if you don't pay a merchant, retailer, utilities and services companies, real estate rental agents, finance organisations and mortgage institutions, certain government departments etc., the freedom to dip into your nominated account to take your money in advance they will charge you a monthly, fortnightly, or weekly fee (whatever the case or term) for not letting them take from your account full self? In some instances it is called "failure" or "not letting them help themselves to our money".

I trust you can see the psychology of guilt being crafted up on those who won't or don't comply with their wishes, but want to make the transactions themselves in order to stay in control and be responsible for their own finances! Some companies are doing so well through this intimidation process they are now taking it a step further by offering you a "guilt free" option. If you opt out of the future, depend on the company or business in credit and the penalty prevent it going bankrupt!

5. Mobile Phone. Well, we all know the good ole mobile phone is being groomed as the be-all and end-all and all-in-one electronic wallet that the business and government world want the human born and educated human "robot" to let control them! To meet our every need and desire is the main reason for the mobile phone. It is a DD for their goods and services or they won't do business with you. Again, this is extortion which would have been a crime not too long ago but is now legalised by our governments own passing and practice of law.

6. Mobile Phone. Well, we all know the good ole mobile phone is being groomed as the be-all and end-all and all-in-one electronic wallet that the business and government world want the human born and educated human "robot" to let control them! To meet our every need and desire is the main reason for the mobile phone. It is a DD for their goods and services or they won't do business with you. Again, this is extortion which would have been a crime not too long ago but is now legalised by our governments own passing and practice of law.

7. The old systems of CO = cash only, CUF = cash up front, CWO = cash with order, COD = cash on delivery, are still sounding pretty good to me so what if I say there is a system that still works the same way as cash but without the risk associated with letting lots of cash around and that also bypasses all the hefty bank fees and other charges credit and debit cards attract, not to mention all the hefty merchant fees and POS rentals as well? And, how would you like to make payments and transactions without having to divulge any of your personal details and account numbers etc to anyone including total encrypted transaction security? This is an Australian concept and invention and is brilliant. I am happy to run some classes on this for those who are interested in being part of the future way of doing business. Contact me at: recap@fbnfi.com.au

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"Can't steal always involves risk; you can't get ahead big and keep your foot on first." Frederick Wilcox

Why Conformity Will Bankrupt Your Business

A few decades ago, the market for succeeding in business was built on a platform of employee conformity. Employees maddled who they were, leaving their true selves at the office door, and went to great lengths to fit into the corporate culture. They knew that if they didn't make too many waves, they would stay at the company and retire somewhere warm with a pension. Conformity was the route to success. Meriam-Webster defines conformity as "responding to others in form, manner, or character, according to a specified standard. If a word that plays out each week in today's episodes, and in some mechanistic workplaces.

The challenge for today's leaders is to get the best from each of their employees during their tenure at the company. It's not about locking your tight control over them that will be here forever. Note that I said "best", not "most". **Conformity doesn't help you retain people, nor does it help you maximize the value of your talent.** To get the best from each employee, you must adopt a mindset that creates a clear distinction between conformity and consistency.

Let's start with conformity. Even today, conformity has an important role to play - although it's more of a bit part. Conformity is the antidote to anarchy. People at IBM know they must use the blue IBM eMail logo and can't make it pink because that's their favorite color. They also know there are certain policies and procedures that must be adhered to in order to make things happen. For example, they have certain rules to follow to ensure that travel expenses get approved and reimbursed. Associates at accounting firms know that to successfully complete an audit they need to follow their firm's proven process. They can't just decide to skip step 4 because they don't enjoy it. These elements of business require conformity. Conformity is the motto when it comes to processes and procedures, but not people.

When it comes to the human element of business - everything associated with building enduring relationships (the currency of business) - consistency is the danger. Meriam-Webster defines consistency as agreement or harmony, which implies compatibility. In this case, consistency will be the enemy of your brand. As a leader or company owner, you want all the people who come into contact with your brand to have a consistent experience. You want all of them to use the same words to describe this experience. To achieve this, you need all employees to deliver on the brand promise in a way that is authentic to them - taking into account who they are and what makes them great.

When it comes to interactions with people, consistency is key, but this requires empowerment. Consistency means offering more finess from your people while placing greater trust in them. Yet they have the freedom to deliver on the brand promise in a way that is authentic to each individual. **It's giving your employees the mandate to infergate who they are into what they do and how they create value for the organization.**

Without that level of authenticity, your brand promise will seem hollow. And as a bonus, when you encourage your employees to live their personal brands in support of the corporate brand, you increase engagement, longevity and impact.

Here's a true story of an experience I had that illustrates the difference between conformity and consistency. I tell this story a lot during my keynotes. I once checked into a hotel in Chicago - it was not a brand I typically chose, but I was speaking at a conference at the hotel early the next day. My check-in process they made you to sign a DD for their goods and services or they won't do business with you. I asked the reception agent behind the counter for a room on a high floor, then the response was, "My Pleasure," in an awkward tone that felt scripted. Then when I asked if she would check to see if a package I needed for my presentation the next day had arrived for me, I got the same "My Pleasure" response - in the same unexciting way. Of course, it is a phrase you hear a lot at Ritz Carlton, where it's part of their brand vernacular and is always delivered with sincerity. My check-in felt stilted and uncomfortable, and just wanted to get out of there as quickly as I could. As she handed it to me, I looked over the registration counter and saw taped to every check-in station a large black sign with yellow letters saying "... you guessed it! My Pleasure. That's our conformity. The reception agent didn't enjoy saying it like a robot, and I didn't enjoy receiving it. Needless to say, my experience did nothing to endear me to that brand of hotels.

The best brand ambassadors seamlessly weave their brand's brand with the corporate brand. If the hotelier had said to the reception agent, "Our brand is all about consistently fulfilling our guests' wishes. You play a vital role in delivering on this promise. Let them know you are willing to help them with whatever they need," my experience would have been different, and I guess the hotel employees I encountered would probably have enjoyed their jobs a little more.

"No man will make a great leader who wants to do it all himself or get all the credit for doing it." Andrew Carnegie

Crowdfunding Around the World

Australia and the United States is abuzz with crowdfunding. From discussions about the potential ramifications of the JOBS Act to the millions raised through crowdfunding, the movement to raise capital online is gaining serious momentum. With all of this nationally-focused noise, it's easy to forget that crowdfunding is not an American institution. In fact, we were one of the later countries to catch onto crowdfunding.

The concept of crowdfunding has deep international roots, used frequently to finance book prints in Europe in the 17th century. Hopeful book purchasers were able to pre-order printed publications in advance—making it one of the world's first subscription services as well.

Crowdfunding was also used in music as far back as the 1700s. Even the famous Mozart lacked sufficient funds to bankroll concerts, and used crowdfunding to raise money to hold three events at a Viennese concert hall. Mozart also had the jump on greater backer rewards, offering manuscripts or two-centros to his most loyal fans. Not surprisingly, without the power of the internet it took Mozart over two years to finance the performance.

Modern day crowdfunding has become an incredible force for businesses throughout the world. As more countries make steps to regulate and legalize equity crowdfunding, more investments are being made in early stage businesses across the world.

Some rewards crowdfunding platforms operate across multiple countries, but for the time being, equity crowdfunding platforms are regulated and operated within individual countries. Whether through rewards or equity crowdfunding, it's incredibly exciting to watch the international startup community grow. Here's a peek into what's going on in the rest of the business crowdfunding world.

Canada

Canada allows for rewards-based crowdfunding with minimal regulation but like all of the countries below, has more stringent rules surrounding equity crowdfunding. In 2009, an Ontario, Canada's first equity crowdfunding portal, **Optimize Capital Markets**, launched in 2009 in Ontario, because of the segmentation of regions within Canada, equity crowdfunding is being approached on a regional level within Canada. In 2013 the Ontario Securities Commission announced that it would allow equity crowdfunding in a way that attracts investors. In the winter of 2013, the province of Saskatchewan also made equity crowdfunding legal.

New Zealand

New Zealand pre-emptively established legal guidelines surrounding equity crowdfunding in 2013, making it a legal form of raising capital within the country. Several platforms have launched since, allowing New Zealand companies to raise up to \$2 million in a 12-month period without the typical offer documents required under securities law.

Italy

Like the U.S. and Canada, Italy has several well-functioning reward-based crowdfunding websites, and has been active in the space since 2011. Just two years later, Italy became the first country in Europe to implement a complete regulation on equity-crowdfunding, creating a national registry for crowdfunding operators. Equity crowdfunding platforms are now operational in Italy.

Sweden

Sweden embraced crowdfunding early on, with the launch of Crowdfunder in 2010, a platform for funding cultural projects. Equity crowdfunding became possible in Sweden in late 2012 and is currently being practiced by platforms like FundedRise.

United Kingdom

After years of active rewards crowdfunding in the UK, Seed&Spark was the first equity crowdfunding platform to be certified by the FCA (Financial Conduct Authority) of the UK. UK regulators move more quickly than those in the U.S. and elsewhere. Non-accredited investors can invest in startups as long as they agree not to spend more than 10 percent of their net assets in a year.

The FCA of the UK has recently come forward with additional proposed regulations, but true equity crowdfunding continues to grow.

Kenya

Kenya is at the forefront of the evolution of startup financing. Home to several accelerators, there has become a hub of startup activity. Crowdfunding has never been a distant concept in Kenya; there is actually a word for the spirit of communal fundraising—**Harambee**—that is a keystone of Kenya's culture. South Africa and Nigeria are also home to a strong startup community and host multiple crowdfunding sites.

In Kenya, crowdfunding platforms Babandoo and M-Changa have experienced great success due to their mobile payments features. Crowdfunding could solve a critical problem facing startups in Kenya: a lack of business angel networks. Most businesses in Kenya are self-funded and many fall due to lack of operating capital.

Crowdfunding, much like entrepreneurship, is truly an international movement. As countries hone in on their equity crowdfunding guidelines, I look forward to seeing an influx in entrepreneurship across the globe.

As the founder of Fundable, I spend most of my day working with entrepreneurs and giving advice on how startup funding works. It's really fun to give you a hand. I'm easy to find - will@fundable.com.

The Illusion of Instant Startup Success

"Did you hear about XYZ.com? I just read about them yesterday. They've raised a \$5 million round from a top tier venture firm at a crazy valuation. It's like they popped up overnight!" Ah, the familiar refrain of "instant success". This press loves you, investors love you, everyone wants to have five year and join your mission. You're on your way to becoming the next Google, GOOGU, 0.52%, right? Not exactly.

Well, unless in that same minuscule time period you've managed to build a profitable business with a sustainable customer base and covered your market, you haven't proven anything. Success doesn't come instantly, and it sure as heck doesn't come from big announcements. It comes from a long term dedication toward building something real.

Launching isn't Success

Launching a product is an important part of the startup game, but no matter how well received your launch is (or isn't) it's only one day of many to come. It's always great if your customers love and use your product. But again, that's just one day. People don't get medals for starting races, they get medals for finishing them.

Look at your big launch as a nice start, but only one step in the larger race. Companies don't magically become successful from launches, it's what they do after the launch (and years down the road) that every purchase, every customer, every professional you can connect with. Joining groups and organizations in your industry will allow you to promote your business and meet key people who can help you.

Never be afraid to ask questions and never think you know it all or can do it all. Being an entrepreneur means you are always learning something from someone!

Rule #5: Spread the Word!

Traditional marketing/advertising and PR is effective but can often times be expensive for a start up business—tools such as social media, viral videos and guerrilla marketing are more cost effective and sometimes more successful. Partner with other events that target your demographic, reach out to bloggers who cover your industry, find ways to tie your product or service to something newsworthy to create a buzz.

At **GHOC** we celebrated National Coffee Day with a logo-wrapped food truck serving free coffee throughout New York and we asked people to take pictures of the truck to share their social media accounts. That guerrilla marketing effort along with a strategic social media plan proved a fun and effective way to introduce the brand to the consumers. It allowed us to engage with customers and share first hand our message and mission.

Grace Highower De Niro is the founder of **Grace Highower & Coffees of Rwanda**, the new unique coffee line in a series. It's for the caffeine connoisseur. With every purchase, consumers are helping to support the future of the people in Rwanda, Africa through the coffee company. Along with providing delightful flavors, Grace Highower & Coffees of Rwanda is enhancing the lives of the Rwandan people by empowering them with the opportunity to market their unique products to the world. It has been featured in The New York Times, The Wall Street Journal, PEOPLE, O.K!, NY Daily News and more.

"There's a way to do it better—find it." Thomas Edison But only if you know how!

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