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In this issue: Ultimate Finance In The New World Order, John R Fergusson • Why Conformity Will Bankrupt Your Business, William Arruda • Crowdfunding Around The World, Wil Schroter • The Illusion Of Instant Start-up Success, Wil Schroter • 5 Tips For Launching A New Business, Grace Hightower De Niro • **Ultimate Finance in The New World Order!**

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

John R Fergusson

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 Finances" system. This is the "ultimate system" and is the foundation of the 21st century's "Neo Feudal Two Class Social Structure"! No one likes the term "Feudal System" or "Serfs" of past history ilk, so it was given an acceptable name change some time back called, the "User Pays System". But this was only the beginning.

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 System) order of business.

"User Finances" is a public system, set up for private organisations of both government and large corporate business entities – the contemporary rulers/controllers – in order to get their financial supply from the citizenry/public – now of course termed "The Users". This is the new "two class" or "two tiered" society known as "The New World Order" past president, George Bush senior an-

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 no-As at this moment the world is well on the way to initiating the second major step in the "New World 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 al-They resist being changed!"

lowed to use it. You want it – you finance it. You use it – you pay for -Peter Senge "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 the users, 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 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 Thrice, until of course we draw down little by little a ser-

common law as the public owners. Privatisation is putting something valuable you will never be a quick end to public ownership of anything we the peoable to truly change at all, because ple enjoyed as the citizens and public owners of Australia. you can't give up." – Andy Law The "New World Order" is a "Privately Run and Operated World" between powerful big business and cooperating

Yes, we, as the individual citizens, are the new financiers and we can't charge them a cent for

loaning them our money. In fact, they will begin charging you for looking after it and the more you use your money the more they will charge you to do so. Many of us are already experiencing this phenomenon. This "User Finances System" allows big government and big business and some very sharp and clever small businesses to access free money (at no cost to them), for unlimited amounts over time, in perpetuity. That is, they don't pay any interest on the money requisitioned in advance off the user. In most cases it is taken long before the users get to use the goods or services the user is paying in advance for. In fact they can earn interest on your money for themselves if they so choose, or use it for all kinds of projects, growth and expansion locally or worldwide, at no cost and with no

interest costs to them other than the minimal costs to manage it in the course of their business. This is how Banks became the equal in profits amongst the world's big corporations and the governments of the world, by using our money to make money at little or no cost to them. In fact most Australians are paying the Banks to not only look after their money but are paying them to use it as well through fees, interest and other sundry charges, all totalling billions of dollars per year, dollars that we are giving them because they tell us to, or else, else we can't use our own money. Imagine having a business where all of your stock is paid for in advance by the public or a business

where you can finance your entire initial and ongoing infrastructure and building costs such as roads, rail and sea with free money that we have given them in advance. Our money up front so we can collect some stock against our advance when ready, or use their private roads, rail and sea ferries (and all their upgrades when completed) and then they can just top it all up again from our accounts - as agreed of course??? No! We are just told we have to or we can't use their services etc!!! These amounts accumulate into millions, billions and trillions of dollars at any given time depending on the size of the numbers of users at any given time paying in advance for their poten-

tial use of the services, goods or products.

confront the holy grail of your

company and your board-

rooms secret business. You can only be successful in a world

that you can control, and that, you must do within yourself be-

fore you will be able to do it with-

The most successful businessman is the

man who holds onto the old just as long

as it is good, and grabs the new just as soon as it is better."— Robert P. Vanderpoel

or services by the Gift Card recipient.

them before you can use them. They work in the same manner as bank debit cards i.e. using your own

money loaded onto their card which is in their ac-

count waiting for you to use it one day. Again, this is free money for the bank or merchant. Your bank Pay-

by our governments own passing and practice of law.

only to the past or present are certain to miss the future." John F. Kennedy

your past with your friends and

Terror is about using and abus-

ing, intimidating and controlling people and anyone who does it

is a terrorist. Explosive people (hot tempered psychos) are terrorists, terrorising spouses and children, controlling businesses,

live and worship god" manual.

"Only those who risk going too far can possibly find out how far they

can go." T.S. Eliot

Which do you think they prefer?

This? Get your money in advance by the new PIAS

way of retailing and put all the product on the

shelves you have paid for in advance at your cost

regular basis, or charging a fee for the opposite practice of using your card too often. How does that make you feel about all this convenience for you stuff? Again, "whose convenience" is the

true question! It is certainly not the consumers. It is definitely a big

of the future way of doing business. Contact me at: reception@fcla.com.au

Mad Men episodes, and in some anachronistic workplaces.

tween conformity and consistency.

and procedures, but not people.

among them is safety.

Goethe

they create value for the organization.

to catch onto crowdfunding.

zart over two years to finance the performance.

also made equity crowdfunding legal.

documents required under securities law.

rently being practiced by platforms like FundedByMe.

being made in early stage businesses across the world.

advance-

Canada

New Zealand

Sweden

Kenya

United Kingdom

crowdfunding continues to grow.

multiple crowdfunding sites.

due to lack of operating capital.

http://www.forbes.com/sites/wilschroter/

across the globe.

wil@fundable.com.

0.52%, right? Not exactly.

Launching isn't Success

Color, or Wesabe.

value.

Funding isn't Success

be paid back some day.

reach to build a real business.

Success Takes Time

a sustainable stride.

and others fade into obscurity.

By Grace Hightower De Niro

work for generations to come.

Planning saves on costly mistakes.

ness. Be flexible and adapt to change as needed.

duction of coffee and the people who drink it.

Rule #2: Know your Product & Your Market

Write a business plan.

place full of competitors.

who can help you.

thy to create a buzz.

Grace Hightower De Niro:

every good company does well: getting real customers.

Launching a product is an important part of the

increase engagement, longevity and impact.

Future Class Leadership Academy at B.A.C.U.P. the Future Pty Ltd Ph: 02 9898 0681

(the old way of retailing), or

plus though for future business!

William Arruda

the world at large.

TO VIEW A SUMMARY OF Potential is the operative word here because many people, indeed GLOBAL EXPERIENCE & millions of us, never get to use our potential PIAS dollars in full for EXPERTISE OF months and even years in many instances and then when we do zip/suck – it is uplifted from our nominated account into theirs ready B.A.C.U.P. THE FUTURE for us next time we may want something. We are not just talking PTY LTD about one business or one government department doing this – it is TEAM going to be thousands, so choose very carefully as you will not be able to claw any of it back! Of course in many cases we won't have **CLICK HERE** any choice but to go along with their dipping into our accounts demands, or we won't be allowed to use their services nor enjoy their goods and products. Apple just brought the PIAS scheme into their whole product range this year and is firmly planted in

their new T & C's (terms & conditions), with their own new lucky dip for themselves linked directly into your nominated account without which they won't let you use, not just their products and services, but also all the free ones users up til now, have been able to enjoy without penalty or fee on Apple's devices. Well those freedoms have gone for good, which we will talk about further on The New World Order brought in legalised extortion under the "User Finances Scheme", in order to finance the control of everything, worldwide. This is "coerced crowd funding", out of the masses. The "User Finances System" is open to all 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 $\boldsymbol{\alpha}$ B.A.C.U.P. your Future... "user pays" system, on to a "user finances" system for everything from capital works programs to the growing welfare system, goods, Yes, you can now services and products. Pre-finance the future! It wasn't too long ago these schemes were totally illegal and were B.A.C.U.P. the Future is here to called "Protection Investments" i.e. Mafia and others, "Pyramid sys-

tems" and "Ponzi 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

paid for upfront, with ongoing fees and contributions etc., to keep

the company or business in credit and hopefully prevent it going

amount is \$50 in advance. Once your advanced pay-

ment draws down to \$20 or \$25 dollars, eTag (or equiva-

lent), takes from your nominated account \$50 or \$80 dol-

lars depending on your usage frequency, to top it back up. So until you use it again they now have \$70 or so or \$100 or so dollars of yours sitting in their account.

"I'll go anywhere as long as it's forward."

David Livingston

need, as well as being the ultimate baby-sitting device of big brother tracking your every whim and

move for yours and the worlds safety.

"It is said: Practice Makes Perfect - But Traditional Practice Prevents Future Change!"

©John R Fergusson More Information "<u>Don't Cheat Your Future</u>"

major supermarkets that offer "Gift Cards", "Loyalty Cards" (including Membership Cards) and "Fuel Cards"

etc., which are all paid for up front. We are told it is like us-

ing cash but it is nothing like cash. Cash is legal tender for purchasing goods, products and services of any brand any-

"Security is mostly a superstition. It does not

exist in nature, nor do the children of men as a

whole experience it. Avoiding danger is no

safer in the long run than outright exposure. Life

Cardinal Newman British Preacher (1801-1890)

"Progress always involves risk; you can't steal second base and keep your foot on first. Frederick Wilcox

out. Otherwise you will not know The thing I have against these so called "convenience for you" the pathway and will wander all schemes (much like the banks pay/wave debit cards) is they use over the place relying on experts, the millions if not billions of dollars paid in advance under the "pay your board, spouse, partner, guesswork, luck and other fictiin advance user schemes" such as the Opal Card - Gold and othertious unintelligent nonsense wise - to finance for free all of their initial and future capital works the panacea of the masses. The right help is here - now! Your future depends on insight and programs goods and services at our expense. What an incredible guarantee of future funding for nothing!! Again, at our expense! foresight's applied future knowl-This is how the NSW government will finance all of the new train-lines edge. Learn it now! 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 eTags 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

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. When the column tracking your total subtracts to the trigger designated amount an automatic requisition is initiated which takes the selected top up from your nominated account to replace your subtractions. 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 at will 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 few days. Let's just say it is once per week that 300,000 users are paying out \$80 -

bankrupt!

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 then 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 all reverts to the merchant, the card becomes redundant having not been exchanged for any goods

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

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 of or partly filled with your money paid in advance to the merchants, companies, and banks and held in their ac-

counts. 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 eftpos 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 give 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 to suit themselves? In some invoices it is called a "Fee for Failure to Authorise a DD". That's right, we are being "punished" and called a "failure" for not letting them help themselves to our money! I trust you can see the psychology of guilt being craftily put 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 demand you to sign 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

5. Mobile Phone. Well, we all know the good ole mobile phone is being groomed as the be-all & end-all and all-in-one electronic wallet that the business and government world want the human born and educated human "robots" to let control them! To meet our every need and desire is the mindset of the mobile phone. It is no longer a servant communicator and has already gone beyond being a comprehensive wallet extraordinaire, to fast becoming a totalitarian master controller of "Change is the law of life and those who look only to the ultimate call the decrease the gate-

How we forget so quickly the past living examples of those who take or seize control, whether by stealth or by popular demand, coups or fostered public uprisings, who use various forms of terror once in control, to subjugate those who resist for any reason. We need to keep in mind that anyone, any organisation, government, company or institutional monopoly is by nature a terrorist in waiting. Where our freedom to question and speak and our freedom of choice is removed by the threats of others, for whatever reason, only terror remains. Make no mistake – partial control equals partial terror and we can still fight back! Total control equals total terror and there is no fight back – just slavery if you want to survive. Hidden beneath the joy of having your own personal technological social media tool, to share yourself with the world, is the underlying fear of rejection, cyber bullying, and the terror of not being in control of your own life and living, especially as future potential employers, government departments and spy agencies troll the internet about you, only to drop you onto the trash heap of human being rejects, based simply on your frivolous and unwise posts of

My Quote:

add fees and more default charges on to your suspended account that they are using for "your convenience" until you have corrected your payment faults or defended yourself in court! Innocent until proven guilty does not allow fees or charges to be levied against you until guilt is established while the reverse does. een the giants (Google/Android OS & Apple IOS) to gain supremacy ultimate control and the lesser players/providers are being forced to take sides in order to establish the ultimate battle ground. Part of the lock-in mechanism of Apples IOS to legal adoption of its consumer/customer base is your signing over to them their rights of access to your nominated account for them to use at will, as established in their new T & C's this year (as stated above), or they won't let you use the Apple family's property and associated member free apps. This is a defining moment in the PIAS of big brother running your life for you, with you paying all the costs in advance for big brother to have that privilege of controlling and giving you what it knows you need and want – before you do! Why are they doing this you ask – because you are paying them to do so and they need your loyalty to do it which is why you have authorised them to access your bank account at will – because of your loyalty! In marketing parlance it is called "Brand Worship" which is just like religion, where a "brand of religion" is prized more highly than the god it supposedly represents. In religion, the importance of "brand worship" exceeds by far the "worship of the god" it teaches.

People kill for a "religious brand" long before they will kill for a god, especially when the god is no more than "a god of convenience" tuned to political agendas and purposes through its, "how to

6. Coming Soon - New PIAS Super Market Scheme. PIAS schemes are already well advanced in our

where at any place. Not so with "Gift, Loyalty, or Fuel Cards". First of all they are branded, meaning you may only purchase their brands in their stores. Secondly unlike cash you cannot receive any

Now here is the paradox; if you use cash, merchants are bound by law to give you change for overpayment to them in tendering cash when you purchase from them. In tendering a Gift or Loyalty card the law says they don't need to give you any change at all for any leftover amounts no matter how large or small. Not only that, but because they are paid for up front in the first place they already hold all of your money the card represents in their account, whether you spend it or

This? Put their entire product on the shelves at their cost and wait for the "Cash Buyers" to come in

leftover change, whether you spent a small portion or most of its value.

companies and nations all over the world. Now, under the "User Finances System" the terror of not being able to buy or purchase goods because you have defaulted on your "top up" amount is just beginning! Are you ready? Many are already running the gauntlet of defending themselves under the stress of this new totalitarian guilty until you prove yourself innocent culture. That is so they can

and wait for you the card owner to come in to is either a daring adventure or nothing. collect some product against your card and then **Helen Keller** let the retailer top up their account from your bank account, so they can purchase some more product for you, with your money, that you may collect when you are ready! Now you see who is financing who – and the Super Markets (and of course other retailers who jump on board this system), no longer need to borrow money with interest from the banks, to purchase goods, or products to restock their shelves, because they are using free money supplied by us under the PIAS scheme. You would expect all the prices to drop considerably wouldn't you, since there is no longer any borrowing costs to factor into their budget for financing their stock! Since all of their stock is prepaid i.e. sold already, they figure they need to charge you also for minding it for you, until you collect some of it, after which they can top up their account from your account you so kindly authorised for them to use. So expect prices to rise, not fall. Not only that, but there is argument taking place right now, over whether the following practice needs to be made legal, and that "A man would do nothing, if he waited until he could do it so well that no one would find fault with what he has done." is the practice of charging people for not using their card on a

7. The old systems of CO – cash only, CUF - cash up front, CWO - cash with order, COD - cash on delivery, is still sounding pretty good to me so what if I could show you a system that still works the same way as cash but without the risk associated with toting 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 a retailer? 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

Why Conformity Will Bankrupt Your Business A few decades ago, the model for succeeding in business was built on a platform of employee conformity. Employees masked 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. Merriam-Webster defines conformity as corresponding to others in form, manner, or character, according to a specified standard. It's a word that plays out each week in

Today, we all know the lifetime employer has gone the way of conformity. Job security is as outdated as the black and white TV. Job security is not promised, nor is it expected. As career expert and CEO of **CAREEREALISM** J.T. O'Donnell says, "Every job is temporary." The speed of business has made it impossible to predict what will happen in the next fiscal quarter, let alone in the next 30 years. Employees are fully aware of this new paradigm, and they're viewing it as an opportunity to seek greater fulfilment and flexibility in their work. Analyst Claire Schooley from Forrester Research

The challenge for today's leaders is to get the best from each employee during their tenure at the company – acknowledging that they may not be there forever. Note that I said "best," not "most." Burnout 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 be-

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 eight-bar 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

When it comes to the human element of business – everything associated with building enduring relationships (the currency of business) – consistency is the 'The dangers of life are infinite, and word. Merriam-Webster defines consistency as agree-

tent 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

When it comes to interactions with people, consistency is key, but this requires empowerment. Consistency means eliciting more finesse from your people while placing greater trust in them. Yet they must 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 integrate who they are into what they do and how

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

them – taking into account who they are and what makes them great.

ment or harmony, which implies compatibility. In this case,

consistency applies to the experience delivered by your

brand. As a leader or company owner, you want all the people who come into contact with your brand to have a consis-

predicts that today's youngest workers will hold at least 15 jobs in their lifetimes.

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 choose, but I was speaking at a conference at the hotel early the next day. My check-in process was textbook example of 1950s conformity. When I Limitations live only in our asked the reception agent behind the counter for a room on a minds. But if we use our imagihigh floor, the response was, "My Pleasure," in an awkward tone nations, our possibilities bethat felt scripted. Then when I asked if she would check to see if a come limitless. package I needed for my presentation the next day had arrived for me, I got the same "My Pleasure" response – in the same un-feeling way. Of course, it's 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 strange and uncomfortable, and I just wanted my room key so I could escape the experience. As she handed it to me, I looked over the registration counter and saw taped to every check-in workstation a large black sign with yellow letters saying ... you guessed it: My Pleasure. That's 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 personal brand with the corporate brand. If the manager had said to the reception agents, "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** Wil Schroter

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 rewards 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

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

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 great backer rewards, offering manuscripts of the concertos to his most loyal fans. Not surprisingly, without the power of the Internet it took Mo-

Modern day <u>crowdfunding</u> has become an incredible force for businesses throughout the world. As more countries make steps to regulate and legalize equity crowdfunding, more investments are

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 allows for rewards-based crowdfunding with minimal regulation but like all of the countries below, has more stringent rules surrounding equity crowdfunding. An early adopter, 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 via accredited investors. In the winter of 2013, the province of Saskatchewan

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

Sweden embraced crowdfunding early on, with the launch of Crowdculture in 2010, a platform for funding cultural projects. Equity crowdfunding became possible in Sweden in late 2012 and is cur-

After years of active rewards crowdfunding in the UK, Seeders was the first equity crowdfunding platform to be authorized by the FCA (Financial Conduct Authority) of the UK. U.K. regulators moved more quickly than those in the U.S. and elsewhere. Non-accredited investors can invest in startups

The FCA of the UK has recently come forward with additional proposed regulations, but true equity

Kenya is at the forefront of the evolution of startup financing. Home to several accelerators, they have 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

In Kenya, crowdfunding platforms Babandu 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 fail

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

As the founder of Fundable, I spend most of my day working with entrepreneurs and giving advice on how startup funding works. If you'd like me to give you a hand, I'm easy to find -

The Illusion of Instant Startup Success

"Did you hear about XYZ.com? I just read about them yesterday. They raised a \$5 million round

Ah, the familiar refrain of "instant success". The press loves you, investors love you, everyone wants to high five you and join your mission. You're on your way to becoming the next Google GOOGL -

Well, unless in that same minuscule time period you've managed to build a profitable business with

Success doesn't come instantly, and it sure as heck doesn't come from big announcements. It

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.

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 upon years after that). If you need proof take a look at the launches (and subsequent crashes) of Airtime,

Many people in startup culture believe that getting funded doesn't always guarantee success, but not getting funded can guarantee failure. (But that's only true if there is absolutely no way to get your company launched without funding. For most startups, funding still comes from personal funds,

Getting a big funding round, no matter what the valuation or the source, doesn't guarantee any outcome. It's a crutch toward building, but the team still has to prove that it can build something of

Even successive funding rounds only guarantee one thing: that a whole lot of people will need to

Getting great press coverage can drive some customer attention your way, for a short period of time. The press isn't likely to cover your startup daily for the rest of your company's growth, so those great articles you see today are a only a blip in your marketing plan. You need sustainable out-

It's easy to get coverage with a new concept, because you've got the benefit of not having to prove your idea with real customers and revenue yet. Novelty, much like pixie dust, wears off very quickly. A year from now no one will care about your startup unless you're doing the thing that

If you want an indication of whether companies can achieve instant, lasting success, look back two years at the hot companies that were launched, funded, or making headlines. It's like listening to pop music from two years ago. When the luster of "new" wears off, some continue to be popular,

Gangnam Style was great at the time, but it ain't Stairway to Heaven. Success takes a lot of time. Even the fastest growing companies like Google or Facebook took years to develop before they hit

5 Tips For Launching A New Business

Bonus: Trade Not Aid-

Grace Hightower & Coffees of Rwanda was started with the mission of helping the farmers of Rwanda to built sustainable businesses for themselves by creating a demand for their product. Thanks to emphasis placed on environmental care, ethical business practices, fair trade, and direct sourcing, the sustainable business created in Rwanda will provide farmers in the African nation with

The coffee supports a farmer in Rwanda and his or her family for a year with one harvest. The launch of this company was no easy feat, and it took months of hard work to get it ready for the day when it would finally begin to sell coffee. Here are 5 tips for successfully launching a new busi-

Before we could launch Grace Hightower & Coffees of Rwanda, we spent months planning our business model and strategy. From trips to Rwanda to meet the farmers, getting an education in the coffee production process, learning how to import beans to the US to discovering how to distribute

Just remember that even the best plans can change depending on the reality of running a busi-

When I first decided to enter the world of coffee—I admit I was a novice with much to learn. While our mission was clear, in order to make the business thrive I needed to understand both the pro-

Before you start any business it is imperative that you've done your homework. Research the mar-

mind. By informing consumers about the coffee industry in Rwanda, the awards their coffee has won and how coffee supports a farmer and his or her family for a year with one harvest—Grace Hightower & Coffees of Rwanda is sharing a new story and helps the brand stand out in a market-

For anyone looking to launch a business it's essential for the business to stand out from the rest. A business that's unique is one that has a much greater chance of succeeding. Does your product have a unique back-story? Did you invent a product based on your own needs and a void in the

I may be the face of the company, but it takes a team of professionals to build a successful business and I make sure that I'm surrounded by the best in their field. From coffee experts, roasters, marketing and public relations professionals to sales and distributors—every member of our com-

Create a network of people who you can call upon when you need help. Use LinkedIn or other business networking sites to build a database of professionals you can connect with. Joining groups and organizations in your industry will allow you to promote your business and meet key people

business—tools such as social media, viral videos and guerilla 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 newswor-

At GHCOR 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 on 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 cus-

Line up your financing and over-budget not under-budget. Get professional help.

Talk to lawyers, tax professionals etc., to start your business the correct way.

ness—tips I've learned through the trial and error of starting my own business.

product. Only when we had a solid plan were we able to start our business.

Rule #1: Plan, Plan, Plan – But be Flexible

'Imagination is everything. It is the preview of life's coming attractions" - Albert Einstein

from a top tier venture firm at a crazy valuation. It's like they popped up overnight!"

a sustainable customer base and cornered your market, you haven't proven anything.

comes from a long term dedication toward building something real.

credit cards, crowdfunding, and long hours from the founders.)

People don't get medals for starting races, they get medals for finishing them.

for crowdfunding operators. Equity crowdfunding platforms are now operational in Italy.

as long as they agree not to spend more than 10 percent of their net assets in a year.

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 com-

panies to raise up to \$2 million in a 12-month period without the typical offer

"Nothing is so embarrassing as

watching someone

do something that

you said could not

be done."

Sam Ewing

—making it one of the world's first subscription services as well.

Valuations aren't Success Even if you are fortunate enough to find an investor crazy enough to back your idea, getting an insane valuation proves nothing other than their willingness to take less equity to be in the deal. A valuation is just a speculative number. It's rarely based on real revenues or proven history. The fact that some Ivy League graduate has convinced himself that your company will be worth a billion dollars doesn't mean you've actually done anything. You still have to build a billion dollar company like everyone else, one customer at a time. Speculation doesn't buy you anything. **Press Coverage isn't Success**

ket, your competitors and how they launched their businesses. Is your product priced competitively? Is there a best time of year to launch your product? Who is your customer? Asking and anyour brand. Rule #3: Stand Out Among the Competition When most people think of coffee, it's Colombia or Brazil, not necessarily Rwanda that comes to

marketplace? Tell this story to set yourself apart from other companies.

Rule #4: Build a Successful Team

pany brings experience that's invaluable to our success.

tomers and share first hand our message and mission.

PLE, OK!, NY Daily News and more.

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! People don't buy what people don't know. Exposure especially for a new business is key to generating sales. Traditional marketing/advertising and PR is effective but can often times be expensive for a start up

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

Grace Hightower De Niro is the founder of Grace Hightower & Coffees of Rwanda, the new unique coffee line offered in "4 series," fit 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 Hightower & 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. She has been featured in The New York Times, The Wall Street Journal, PEO-

F.C.L.A. (Future Class Leadership Academy) Your future is a road untravelled and unless you yourself are prepared, and plan the road and the journey with the right people, it will be unmercifully déjà vu, or, you may lose your way. Call 02 9898 0681 More Details: www.fcla.com.au

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nounced to the world several years ago. tion that this was only the first step. Order" which is "User Must Finance" everything also.

vice, 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". This process continues in perpetuity until you stop using their service, goods or products. Of course you can never get all of your money back as the moment you try to use it all they will top up the full amount again so you will end up leaving them with your unused money as a sort of gift so to speak. So, as fast as you draw it down they will top it up, so you and I are always paying in "Unless you are prepared to give up

you'll be forever in the control of things

advance up to three times for many of the goods and services we used to only pay once for in our taxes under

governments. Businesses everywhere are quickly catching on to this unending supply of free money, which they can take from you at will as you use up your money stored in their account against the services goods and product you may wish to use, or take home from them in the future.