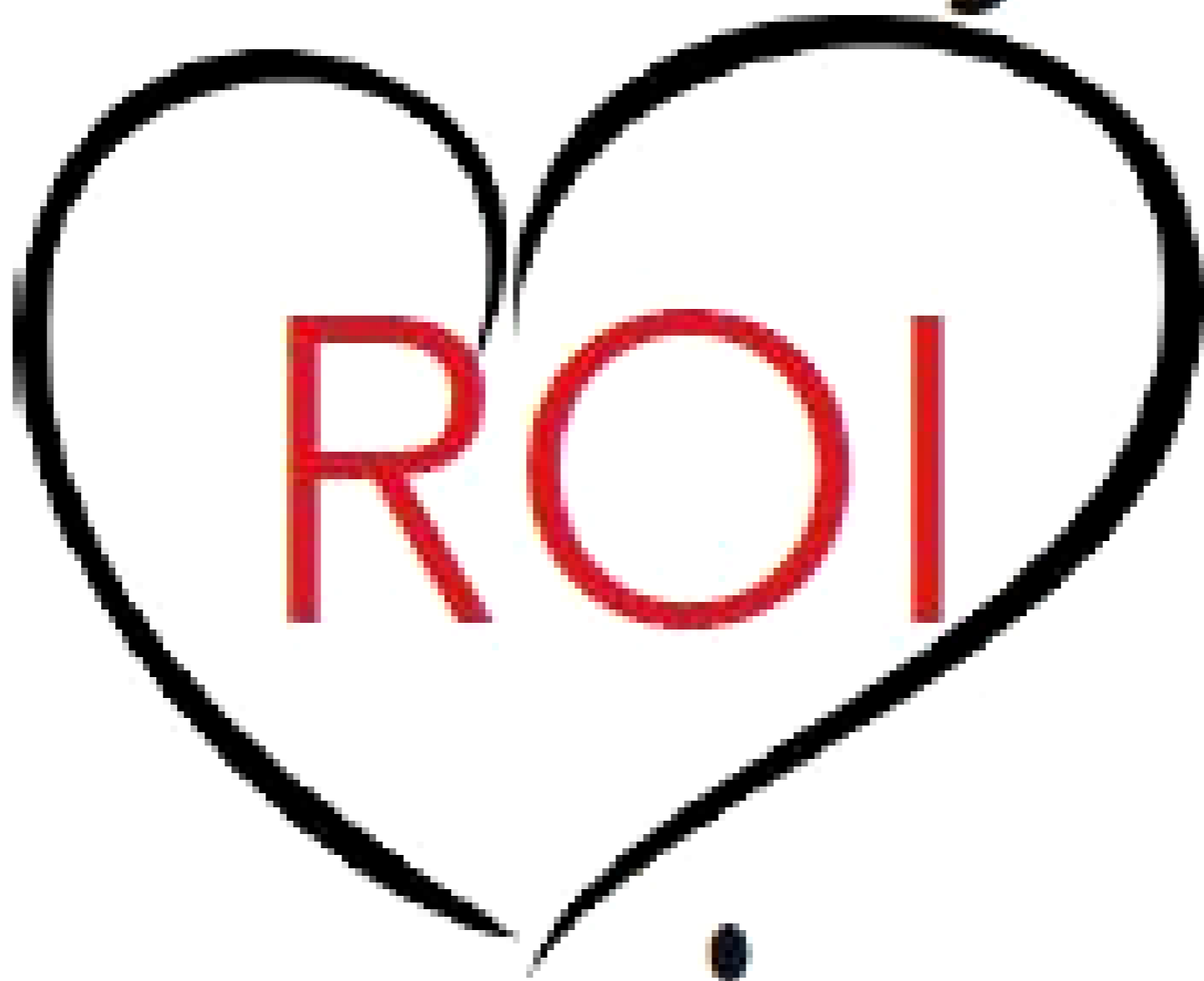


What's your



on joy?

Kristina Ercegovic

MY BUSINESS. MY LIFE. MY RULES.

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WHY I WROTE THIS BOOK

I was having lunch with one of successful entrepreneurs. You know the kind one that has a perfect FB life. We were discussing our businesses and he told me he never looks for joy, he only works and invests in what brings him ROI.

Seeing my reaction, he repeated this 3 times, with same conviction. After initial shock I felt sad for him. I am in love with business and entrepreneurship. I have been an entrepreneur for 15 years in countries where you succeed despite of everything and everyone. I have motivated thousands of people to start, and taught them how to grow their business. However, I know, we all know that the purpose of life is to be happy, fulfilled and to feel joy. One of my Business Café guests said 'Joy is the real measure of success' and I agree.

Scientific research already showed that what makes us happy are experiences and relationships, and not money and things.

I have met successful entrepreneurs who have profit but lack impact. I have met entrepreneurs with impact who lack financial success. I have met way too many 'wannabe' entrepreneurs who have great PR, who are famous but lack a lot.

I have met successful entrepreneurs who lack PR.

Unfortunately, most of the people I met lacked JOY, and sense of fulfillment.

They have it all, but something is missing. Quality of life is missing. Sometimes even LIFE itself.

I believe spirituality in business is the missing link.

PROFIT + IMPACT+ JOY = sense of fulfillment the way I see it.

So this book is about how to start, build your business and sell it if you want but without a burnout, and to be happy along the way.

This book is about you, how to create your business, how to live your life and do it your way, by following your own rules.

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BONUS - 30 most popular lessons from online education

To my favorite person in the whole wide world, my son.

Luka Horbec, I just want you to listen always to yourself and be happy, because it is your life and your rules. Never let anyone tell you otherwise.

Love you till the end of Universe and back.

Mummy

SPECIAL THANKS TO

I want to thank all my clients and Business Café guests and friends for sharing their stories and letting me help them start, grow and sell their businesses and be happy(ier)

I want to thank my Business Café family, my assistant, my partner for his love and support.

Special thanks and love goes to my two best friends Anita and Beti for always being there for me, no matter what.

All the people who are part of this book – thank you for all your contributions.

Let us all redefine the rules of entrepreneurship. It's about time.

1. INTRODUCTION

Ah, being your own boss. Working when and where you want, with whom you want, how much you want... Sounds so attractive!

Working your ass off, hustling... fighting, hiring, firing, stress, goal chasing, sacrificing your family, love life, health and relationship with friends, so you can later rest and live like you and everyone else really wants. Sounds so well...?

Anyway, entrepreneurship is a way of life. 24/7 all year round. For some it is a cool new thing. (Here I mean the growing start-up community.) For some, it is a matter of prestige. For all entrepreneurs it has definitely become a lifestyle. Some misinterpret entrepreneurship as a 'quick get rich without work hard' scheme, which can't be further from truth.

Some misunderstood it is about ideas, and not performance, it is about new IT thing and chasing investors and then spending their money instead of solving problems for customers. For many being an entrepreneur is their (main) identity. It is who they are. It has been for me for years, so I know.

Anyway, there is no doubt that entrepreneurship is popular and will be even more popular.

And for sure, entrepreneurship is all about freedom and happiness. That is why we start our own business in the first place, right?

Most entrepreneurs tell me, and I have interviewed more than 1000 of them in the past 7 years during my Business cafe events, that if they knew exactly what they are getting themselves into they would have never started in the first place, but now they only regret for not starting sooner.

However, entrepreneurship, like everything else in life, has its difficulties. There is that excitement that we, adrenalin junkies, feel when we create something from scratch, but then there is that dark side, as well. There is sometimes even depression. There was at least one moment (daily) when most of us at least once thought - what the hell do I need this all for? What is the point? I could just f... everything off and go work for someone from 9 to 5 and detach my brain, and maybe I would be happier then.

Then we soon realize – hell no. We are not employable. We just cannot stand working for anyone else. No matter what.

We have freedom, and our lifestyle and quality of life is priceless. However, along the way we encounter many problems in our entrepreneurial life.

And fight many myths. We work hard and burn out. We lose families. We lose health. We stop and think – is the price of success too high?

We are not alone.

Maybe it is time we question business and entrepreneurial rules. And define our own success.

When we start out we lack adequate knowledge, capital, contacts... and so we make so many stupid mistakes.

However, it is who we become on our journey, not how much money we make. That is what matters most. To be, become and stay human all the way. This is what I have been saying for 15 years of my entrepreneurship so far.

So, how can you build your business without getting burnt out? IN ADDITION, be happy on the way. ALL the way. Because happiness is what we are after for, right?

First, let us see what business and entrepreneurship are all about.

2. YOUR BUSINESS

What is the purpose of any business? To make money? No. Of course, we should and must make money, but the purpose of business is to solve problems and add value. Money will follow, because of energy, actions and effort invested.

Ideally, your business i.e. entrepreneurship is an expression of you. Your unique talents packed into products and services you offer to your customers in order to give them value and to solve their problems. Did you know? A research about what makes us happy showed that, unfortunately, only 10% of people love what they do for a living, and only 5% follow their passion.

When dying, second most often thing people regret is not doing what they wanted, but not taking risks and following their dreams. So be yourself. It is your life. Your business. Your rules. There is no rerun. This is it. Live your life. To the fullest.

So how are we going to build your business?

By working ON instead of IN your business.

But in order to change things, first YOU must change.

So let's take a deeper look at who you really are, what do you want out of your business and life.

3. YOU. YOUR LIFE.

To change things, you must change first.

It is easier to blame, criticize and complain, to ask your employees, suppliers, customers to change their „unreasonable behavior“ but it is a long-term better choice to take 100% responsibility because we cannot and must not change others. We can only change ourselves. You can only change yourself.

Let us think about basic stuff. Ask yourself...

Who am I?

Please, do a short exercise on your own – answer these questions for yourself. If you really knew me, you would know that I am

What makes me happy?

What is my definition of success?

What am I good at?

What matters to me? What do I stand for in life?

What is my WHY – why do I do what I do?

People say that the others buy the reason we do something, and not what we do.

Setting goals – what do I want from life?

Three techniques I use most often.

Bucket list – all the things I want to do, I have and I want to be.

Vision board – setting goals by using pictures.

Three questions – What do I want to experience, how do I want to grow, how do I want to contribute

Goals are nice to set but a possible trap we might fall into is that we are going to be happy when and only when we achieve them, which is a proven bullshit. The key is to be happy no matter what, no matter whether we achieve them or not, and regardless of any circumstance we might face.

Two most important ingredients for success in business are MINDSET and PEOPLE.

MINDSET referring to the power of our thoughts and words - what do we believe in, words we are saying to ourselves. Words are our most powerful weapon. Use them wisely. Be your own mother not a step-mom. Stop criticizing yourself!

Next to mindset, I said **PEOPLE** are key to our success.

It is said we become the average of five people we spend the most time with.

Who do you drink your coffee/tea with? What do you discuss and most importantly how do you feel after being with that person?

Please carefully select people around you. Choose who to lose. Find your tribe, those crazy people that will support your wildest dreams.

Those people who will say yes you can, and why not. That is why I started Business Café movement, www.businesscafe.info Join us in the closest country. If we are not in your city – let us know for franchise opportunities.

On our road to success MISTAKES are inevitable. It is important to learn to deal with them so that we don't give up. Let's treat them as a **learning experience**.

In addition, we must always remember that everything happens for a reason. Unfortunately, we see that reason afterwards, not at the present moment when dealing with challenges and problems. So surely, we will all face difficulties along the way – the point is to realize what we can learn and what is good in a certain situation.

In addition, it is important never to forget – we are who we are because of our past, and not despite of it. So remember to forgive yourself everything. And if you still haven't - forgive everything to everyone. Forgiveness and gratitude are the way to fulfillment, which we all so long for. Happiness is temporary, what we truly want is the inner fulfillment, and this is the way.

So what are you grateful for?

I realized I wasn't going to be a perfect parent and that I am going to make many mistakes. However, I realized my job is to teach my son how to be independent and happy. Therefore, before we go to sleep we always discuss what we are grateful for that day, since he was four years old.

Before getting into business stuff.... one more thing!

Always remember – be you/stay you - your way to success must be aligned with your values, if you want to feel happy at the end and along the way. That is why I keep repeating BE HUMAN. STAY HUMAN. It is more important to be/stay human in business than how much money we made along the way.

**And now it's time do to business! And yes, with profits. Lots of profits.
Don't forget, you do it by your own RULES.**

4. HOW TO START YOUR BUSINESS?

Ok, you have an idea or just a wish to be your own boss someday.

However, then excuses come up.

I am not an entrepreneur. Entrepreneurs are born.

Nope, they are made – entrepreneurship is something that can and must be learned. However, it is like in sports you have to have a talent, but it is 1% of talent and 99% hard work.

I don't have a great idea.

Maybe you don't need one.

Performance is far more important than the idea.

There is so much already in the world. We can only do something better, cheaper, with better customer service.

Look for problems to solve. What bothers you bothers someone else, too.

Solve that problem.

Transform the industry. Take a business model from one industry, take it to the other and disrupt it.

Change happens when new models are created.

However, there is already something similar in the market.

Great, so they already did the hard work of promoting it and creating it, and educating the market. Being second or third in the market has its advantages, too. The most important thing is to position yourself as the first choice product or service in the minds of your customers. That is what counts.

I don't have time.

I love this one. Who does? You don't find time, you make time for things that are important to you and you focus. And work hard. Why do so many mums during maternity leave start their businesses? You think they rest and have time.

When is the best moment to start? I don't think I know enough now.

First I have to do this, then learn that.

True, we all have to learn. Continuously. The best time is always now.

Timing is important but you will never feel ready. It is enough to know 10% and the rest you can learn along the way.

Drop the perfectionism issue. It doesn't have to be perfect. 80% is enough. You are enough. Let the customers' feedback shape your service and product. Give them to try.

I don't have money

Enough bullshit and excuses. If you want to build your business let's do it.

What is your definition of success?

What are your values – what do you believe in – what do you stand for in life, what matters to you

What is your WHY?

What is your vision?

Who is your ideal client, ideal supplier, and ideal employee?

I am not brave (enough)

Courage doesn't mean you are not afraid; it just means you act in spite of your fear. So don't sit and wait until a moment of time comes when you will not be afraid because this time will never come.

What if I fail?

Let go of a need for other people's approval. Who cares what they think. The surest road to unhappiness is trying to please everybody. If you fail – you will still be whole and complete. Don't compare yourself to anyone. Everyone has its own lessons in life. Don't try to please everyone. You will have even more valuable experience. In average, rich people fail 2.9 times before succeeding. Therefore, failure IS a part of success. Not avoidable. What you should do is to surround yourself with your tribe. People who will support your wildest dreams. In addition, they will be there to lift you up when you fail and to tell you to continue. Because, you will fail only and only if you give up. What is more important – there is only one life to live. You don't want to be one of those people regretting they failed to follow their heart and do what they really loved and wanted, right?

Whatever you do, don't take it personally, stay positive and never give up.

I am afraid; it is difficult to leave a safe paycheck

You don't have a safe working place nor a safe paycheck. You have a regular paycheck but that is not the same. Someone somewhere maybe even right now while you are reading this might decide your job is not necessary any more. It is called downsizing.

I don't know how to write a business plan.

There are people who do; there are free examples on internet. More important is to figure out your business model and to make it profitable. Who buys, what they buy and why.

So I am sure you get it by now – get out of your own way. It's not even about you. Your business is bigger than you. You are your biggest obstacle. Just be yourself. Then you are the strongest. Find out your strengths and work on them even more. Usually, we make mistakes and try to improve in areas we are not good at. Sometimes we need to, but don't forget to be yourself. Be better every day.

5. HOW TO BUILD YOUR BUSINESS?

Ok, so you opened your business, let's build it now.

5.1. NOTHING HAPPENS UNTIL SALES IS MADE.

Sales are everything. Nothing else matters. Nothing.

Unfortunately, many of us are afraid and embarrassed to sell.

We have all had bad experiences of pushy sales people trying to push us into buying something we didn't want.

Result? We have lost many sale opportunities.

Solution? Proper sales conversation.

How is it done?

After a kind greeting, ask questions, ask many questions to identify needs of your potential client. Ask open-ended questions - those are not the ones with yes or no answers...

Listen and don't just wait until your client stops talking so you can tell him about your product.

You have to care genuinely about people.

You are here to solve their problems, to add value to their lives, remember the purpose of business?

After you have listened, now you know what bothers your customer, and now you can solve his problems.

Offer him a solution - offer him your service or products but he will buy benefits not features. WIFM (what is in it for me) - that is the only thing your customer has in mind.

Up sell - try to sell something else.

Cross sell - sell something additional, which solves your customers' problems.

Answer his questions, clear his doubts. Argue everything.

Offer him the best possible payment plan.

Be sure to follow up on how they are satisfied, ask for feedback, ask for testimonials, ask for recommendations. Post sales activities are great chance to up sell as well as, of course, to take care of your customer. Always be proactive in sales. You are not here just to answer a call or arrange a payment.

No matter in what business you are in, you are always in business with people. It is always about people. People doing business with people, regardless of technology we might be using.

You must always be aware - what do we really sell - what do customers really buy.

How will you do this - ask them. They will tell you. As simple as that.

What about competitors?

There are no competitors. There are, of course, but always focus on yourself. You are your own biggest obstacle and the idea is to be better today than we were yesterday.

Again, there are many competitors. How do you fight them?

You don't.

I am sure you heard about Blue ocean strategy - it means don't compete directly with those already in the market.

You create a new market - new niche. You are a leader. In addition, others follow YOU.

5.2. MARKETING

Let's talk shortly about basics of marketing.

Marketing is everything, everything is marketing. I remember that was the first thing we learned about marketing during my study at the University.

Sometimes we might be afraid of marketing because we don't know it and we don't understand it well.

To make it simple – marketing means all contacts we have with our customers. All those so-called moments of truth.

In marketing, few things are important to remember.

We must speak like human beings.

People remember stories that cause emotions. Emotions are those that will get us to act.

And reputation is everything. Watch out. It is hard to build it, easy to screw it.

Be honest. Be human. You will do well.

Today lots of things change but basics have not changed. We still have the problem we search solutions for.

We might learn how new digital marketing works, and each social network has its own rules but never forget to get back to basics.

There are experts in this area, of course. However, this is what you, as a small business owner, must know.

The biggest mistake every business makes is – they speak their language, not customers' language. They don't listen.

Customers just want to know WIFM – what is in it for me. And usually we talk about us – how great we are, and we should talk about them, what their problems are, how can we solve them and how can they benefit from us and our services. And that's it.

5.3. (Excellent) **CUSTOMER SERVICE – Are we destined to quality?**

After attracting our customers and sales it is time to provide a great customer service.

In today's competitive world companies offer similar products and services, on similar locations with similar prices.

Customer service is exactly one thing that can and does make a difference, and therefore represents the source of competitive advantage. One of my favorite definitions of customer service I heard from one of my clients is **CUSTOMER SERVICE IS MANAGING MISTAKES**. And that is what it is all about. We will make mistakes. No machine works 100% precise, let alone human beings. **It is about how we handle those mistakes**. That is what matters most.

Customer service is a result of management and employees' relationships, and that influences how employees treat customers. Customers are those that pay all our salaries.

Nothing happens in a company until a sale is made. We already know that.

Therefore, it is about people. In addition, common sense.

Question: How can we achieve a great customer service without sounding like usual blah blah advertisement – we care, we put our customers first...

The Answer: We need knowledge, skills and actions.

What precisely do we need to learn and apply?

Knowledge, facts and information – we must be aware of them all the time:

68% customers stop buying because of a bad customer service.

75% customer make their final purchase decision based on a customer service.

Now that you know this, do you really think anyone can work in direct contact with your customers? How much do you need to educate them? Will your budget plans include education of people in direct contact with customers, people who pay all your salaries?

Only 4% of customers complain when they are not satisfied. Which means that for every complaint we receive, there are at least 25 discontent customers we will never hear about.

Now that you know this – how smart is it to set goals to reduce the number of customer complaints?

Long time ago, before the social networks era, people used to share their dissatisfaction with 9 to 20 other people in average. Doing so, they exaggerated, and result was that every other person that heard about a bad experience would not buy there anymore.

Of course, now this kind of information spreads like fire.

While you are reading this, not every other customer is receiving a proper customer service.

Also, every third customer, which we managed to attract and get interested in our product, will lose that interest when he gets into contact with our people.

So, think about that the next time you spend money on advertising.

How about allocating some resources to measuring so-called moments of truth, meaning all those contacts customers have with our company.

All above-mentioned information shows us importance and necessity of a great customer service in modern business. That is why we are all in a way forced to quality.

Although a number of companies with a bad service will survive for a while because of human nature – resistance to change even when it's bad, in the long run a bad service is not a sure way to survive, not to manage your business.

It is more profitable to use this opportunity, and branding your customer service will achieve a competitive advantage, not only in mature product phase cycle but all the time.

If customer service is so important, why is it so bad?

It's both management and employees' responsibility.

Management often lacks understanding that customer service is a real potential. Also, they don't invest (enough) in education, there is no quality manual, pressure to make profit in the short term is always present and management doesn't understand that not everyone can work directly with customers. For a direct contact, people must feel empathy. Also, people in management hesitate or can't fire employees who provide bad service.

On the other hand, employees themselves are often not motivated to work; they do not invest time or effort to learn necessary skills, product info or sales skills.

SKILLS WE NEED TO HAVE FOR A GREAT CUSTOMER SERVICE

First, we need to have great communication skills necessary to build and maintain relationships, both with employees as well as with customers.

RELATIONSHIP WITH EMPLOYEES

Did you put your employees first?

The way we treat our employees reflects how they treat our customers. Are you aware that your employees are your best market research department?

There is no point in sitting in your office, thinking – my doors are always open. Have you set up a system, have you enabled your employees to simply and quickly let you know what can be improved, because they are the ones who are in daily contact with your customers. Can they, do they want to, and do you reward them for this?

Are you aware that there is no lazy man, just a problem of motivation? As a leader, how actively do you listen to people, do you delegate well, do you spend time with your employees? Do we honestly care about people working for us? As human beings?

CUSTOMER RELATIONSHIPS

The most important thing in any company is that everyone knows that customers pay all salaries.

Do your customers come second? Our employees must come first so they can put our customers first.

Do you know that our customers are our best and FREE OF CHARGE employees?

Is it really cheaper to keep every customer?

If you could, who would you choose as a loyal or satisfied customer?

Do you listen to or do you hear your customers?

Are you aware that a claim is a free consulting?

Do you apply the golden (treat your customers the way you would like to be treated) or diamond rule (treat your customer the way he wants to be treated)?

BEHAVIORS/DAILY ACTIVITIES we must apply

How can we improve customer service?

First step is to ask your customer what is important to them and how much?

After that, we must set up procedures to meet our customers' expectations, and then measure if they are applied and correct.

Besides using traditional surveys measuring subjective customer satisfaction we must use mystery-shopping method as well measuring performance objectively. Mystery shopping is the only way to find out how it is to be our customer.

Upon receiving all results, we must communicate them to our employees, pointing out what can be improved not looking for faults and who has done something wrong. Then we must educate and motivate our employees. This circle must be repeated and improved constantly because competition is bigger and customers' expectations higher.

How to solve claims?

We must never forget that a claim is a gift and a free consulting.

(Remember only 4% of discontent customers complain) so firstly and most importantly - THANK your customers. Listen to them, no justifications and interruptions, calm them down, don't take anything personally, take full responsibility, and try to solve, apologize, and give a gift.

95% of customers become even more satisfied after a claim well solved than they were before.

CONCLUSION

You must CARE about people, your employees and your customers.

You must set up a SYSTEM, because common sense is not so common.

What gets measured gets done, so MEASURE CUSTOMER SERVICE - because improving your service by only 5% can lead to 25% increase of profits. (Source: HBR)

Only excellent companies are really customer oriented, others just blah blah talk about it. Be among the first.

So how do we grow our business?

5.4. THE POWER AND IMPORTANCE OF NETWORKING

Networking is a game changer. Because it is true – you become like the people you spend your time with.

Contact isn't a number, it's a relationship. And it takes time to build relationships.

Being an entrepreneur can sometimes feel lonely and misunderstood.

That is why associating with like-minded people is important.

Networking is a habit all successful people have.

Networking is a part of working ON our business.

It is said we become the average of five people we spend the most time with. Ricard Branson often says – not working, try networking.

Our network is really our NETWORTH. Therefore please join our Business Café family www.businesscafe.info

Networking is not urgent but it is important like hell. 57% of businesses are done just over coffee.

Networking doesn't mean showing up on an event, it doesn't mean giving your business card to someone.

Networking means building long-term business relationships with the goal to grow your business.

It is something we do systematically, not randomly. And it must be a win-win thing. It is about relationships and it is about long-term strategic thinking.

One of the biggest values networking can give us is talking to people who have already gone through what we are going through. We can exchange ideas, help someone to solve a problem, to realize we are not the only ones dealing with certain things, usually things become clearer and we can solve problems easier and quicker.

So, it is more important WHO you know, and not WHAT you know.

So how can we build business relationships and friendships?

1. Get to know a person and what he/she does
2. Gain trust in a person and what he/she does
3. Actively promote that person
4. Help each other

Three PHASES of NETWORKING CONVERSATIONS

1. Small talk – it is necessary, but it is important we know how to move on to the next phase
2. Asking questions – in this stage we find out what a person does, what challenges he/she faces, we actively listen, we do not interrupt just to start talking about ourselves.
3. Offering help – now is the chance we can offer advice, information or a contact. If you are talking with someone famous, you might think, ah, what can I offer him, he already has everything. Trust me, we are all interested in love, health, money and spirituality. And no one has everything, everyone could benefit from information, advice, contact in any of the above areas.

Finally, yet importantly – never forget – networking is not sales. In the beginning, we must decide whether we are going to build long-term relationships or whether we are looking for short-term sales.

NETWORKING EVENT TIPS, DO'S and DON'TS:

You are not alone. You are not the only one. We are all sometimes embarrassed and feel like it is our first day of school. We eat, often look at our mobile phone, and go to toilet as often as possible.

DON'T

Never approach people, interrupt them rudely, give them your business card, try to sell them something and then run.

DO

- Come in early
- Remember – you are not here to meet everyone, but certain people
- Let the organizer of the event know you are here, ask him/her if he/she can introduce you to the person you would like to meet
- Have your business cards ready – note to ladies, yes, I know, you change bags, blah, blah... put some in your wallets.
- When you approach people, remain at a distance, let them finish the conversations they already started earlier, wait for the right moment you can jump in.
- When you introduce yourself, have a firm handshake and smile. Smile is the only thing that means the same thing in all 7.000 world's different languages.
- Always have an interesting way to introduce yourself prepared. What do you do, which customer's problems do you solve, etc.? Keep it short and simple like you are talking to your 6-year-old kid or your grandma. As A. Einstein said. „If you can't explain it simply, you don't understand it well enough. “
- Look people in the eyes
- Listen to them actively
- Ask them what is their biggest challenge and how you can help them
- Then if it makes sense, give them your business card
- Never forget to follow up – only 50% of people do something actually with all those cards they collect.

The most important advice – BE AND STAY YOU – you are ok, just the way you are, just FIND YOUR TRIBE.

No matter how you decide to grow you will need to have a system.

5.5. THE POWER OF SYSTEM

Do you have those “boring” procedures written?

Or you assume people know how to read your thoughts?

94% of mistakes happen because of a mistake in the system, only 6% happen because of a human mistake.

Control brings you revenue, and revenue brings you FREEDOM.

If you think something is logical by itself, it is very probable that you are wrong, and you will be surely misunderstood.

So the real question is if you have a system for EVERYTHING, yes EVERYTHING.

I know you hate this, you don't know how to do this and you don't know where to start. Start with a manual where it is written your mission, vision, your values, what do you stand for, define your services, how you relate to customers and to everyone else. Write down how things are done in your business.

Benefits of having everything standardized are huge:

People must know WHY you do something, WHAT you do and what a good service looks like so they will be able to provide it.

New employees will sooner pay off. It will be easier to delegate, to hire people, and you will see your company grow.

You will be replaceable and free to go on vacation, and eventually you will be able to sell your company if you wish to.

Your customers will receive same/similar standard of service

You can build a brand.

Franchise is a great way to build and spread your business and for that you must have every single thing written down – because by selling a franchise you actually sell your mistakes.

GOOD procedures . . .

- save time and mistakes
- reduce training costs
- ensure consistent results
- empower the workforce
- get read and used
- support quality goals

When there are no procedures, the situation

- causes errors and frustration

- increases training costs
- wastes time and money
- distracts from quality goals
- doesn't get read or used

People must read and apply them, usually they are considered as boring... and useless.

It must be real – paper must match reality.

Everyone must be included.

Mixing up policies and procedures all in the same document is one of the biggest mistakes that can really keep your policies and procedures from being read and used.

For best results, keep policy information separate from the how tos so you focus on the specific information employees are looking for.

5.6. HOW TO ATTRACT AND KEEP OUTSTANDING PEOPLE

We cannot fulfill our ideas without the help of other people.

Our business cannot grow without other people.

We cannot do everything on our own.

We don't have to do it all alone.

There is no machine more important than employees.

Investing in ourselves and in our employees is the most important and most profitable investment.

For outstanding results, we need outstanding people.

Therefore, you started your business alone, and luckily your business started to grow and you need to hire someone. Usually we have expectations that are too big, at least once all of us tried to hire friends someone recommended, or even worse we hired a friend or a relative.

We don't know how to set boundaries and no with love, we delegate poorly or not at all, we are perfectionists, it is hard to let go of control, there are no policies and procedures, we believe we are worth more if we work harder, we forget along the way to whom we prove what... We think we can do it better, no one can do it as we do it... Until when? Until we burn out.

There are several inevitable facts.

For outstanding results, we need outstanding people.

We need to put our employees first so they can put our customers first. Today, real battle and real competition are the ones when we fight FOR great employees, and not among them.

So how can we attract top employees?

As small entrepreneurs, what can we offer them, when they can choose where to work?

Why would someone work for us, and not for our competitor?

First, start with yourself...

What is your mission, your WHY, your vision, your values, what you stand for, write your manifesto – how the things are done in your company. Who is your ideal employee, what can you offer him?

People buy WHY we do something, and not what we do.

One of the biggest motivators is that people want to be a part of something bigger, and contribute to it. It is also smart to hire people who share our values.

When I often say HR is PR, I mean you must watch every single detail in the process of selecting people, because this gives an impression about your company. Look at your potential employees as potential customers, too.

Hire for attitude, train for skills. Always hire people with the right attitude; I always look for street smart, proactive people, because all skills can be learned shortly with the right attitude.

Hire slowly, fire quickly.

Think about different, innovative ways to hire people. How about organizing a free workshop for your target group? Even if you decide to go the traditional way with an ad, make it an innovative one.

I am often asked to help find and hire great employees at different positions.

What is my approach and why it is successful? I always look at a motivational letter, ask them to do something which is relevant for the job, e.g. if they need to know Excel I ask them to do some short analysis in Excel or similar.

Then I invite selected candidates in a group interview, and after that to an individual interview. Why group interviews? To be honest, only to save time and to compare them more easily. I am interested mostly in only two questions – WHY YOU, WHY ME i.e. why they want to work for a company that is hiring, and why should we choose them and not some other candidate.

I also like to ask questions related to EXPERIENCE – how they solved some situations, complaints, difficult customers, conflicts with a boss etc.

No matter what, the real selection process begins on a first day of work.

In case you still don't have it, write down policies and procedures. How the work is done in your company. Everything. Every single detail. No one can read your thoughts. Together with MANIFESTO, I suggest you write HOW TO HANDLE ME procedure as well as a WELCOME BOOK – on who is who in the company.

No matter how big your company grows, never forget your stars, your best employees, as well as newcomers. Only you can share that passion why you started the company in the first place.

Ask your employees what is important to them. We are all seeking experience, we want to grow and we want to contribute. Find out from them what is it that they want, help them achieve that, and in such a way you will motivate them and keep them.

In the end, the only way to keep your employees is to respect them, understand them, honestly care for them and be grateful for them because they invest their time into making your vision come true. If you will have to fire people, do it with dignity. Be and stay human. Do it as soon as possible, otherwise you don't do them a favor. Give them all the money you owe them, even more than they are entitled by law. In addition, let them go home. Worst thing you can have is a discontent employee mentoring new people. A bad energy in the office. You don't need that.

Next time you will have better luck. Everything is ok. We all learn by making mistakes, that is why mistakes are called learning experience. There is no other way.

5.7. SHOW ME THE MOOOOONEY - FINANCES

I have sold 2 out of 3 companies I built. I have been in a situation I didn't have to work for 5 years. I have been in a situation where I was not able to pay for a car toll.

I have met people who earn a lot, but have nothing.

I have met people who earn little, but manage to have it all - education, second homes, vacations...

I told you already how I met people who only looked for ROI, and not for joy.

I have met people with millions of euros who were not able to relax for 5 minutes and have a coffee.

I have met people who earn millions of dollars a month just from one of their companies, and were not able to relax. They want more. There is never enough for them. Inside of them is a little boy longing for his daddy to tell him he is enough and worthy of his love.

I have met rich people scared to give away anything, they keep everything, their apartments are like warehouses. I have met people who help the poor but only with things and food that are of a lower quality because they themselves already used them, and then they try to look good and nice.

I have met people who stay in nice hotels but then drive a long way to find a cheap breakfast.

Also, I have met people who are enlightened and good but poor, and can hardly make ends meet. They have no clue about money and how to do and build a business. At the end they can't help people they want to because they are scared how will they pay their bills at the end of a month.

So, greedy capitalism doesn't bring joy and fulfillment as it seems, and quality of life is questionable.

However, modern spirituality is also not a solution because we do live in a material world and there is no such thing as money just magically showing up. If we want to do business we must learn the rules of building a business and money management rules.

So what can I add to millions of books already written about money?

I know it's about emotions, beliefs, but also about money management. Not just hard work. And a lot of smart work.

However, this isn't a chapter where I teach you metrics. There are plenty of books out there for HOW to... What I will do is to share what I think is important for your business to be healthy.

You can either work for money – exchange your time for money by working for someone or being a solopreneur or you can make money by having your own company, and work on your business and investments. You can attract money, but you also have to learn to keep it and multiply it.

Money is a result of providing value and solving problems. So, when you lack money in your business stop focusing on yourself, focus on your customers. What problems they have, how can you solve them, how can you add values. Because customers pay your salaries.

I have learned and earned my lessons the hard way.

It is not how much you earn; it is about money management.

Whatever comes in – divide into 6 and have a system:

50% expenses

10% donation

10% education

10% play money

10% pay to yourself first

10% long term expenses

Think about creating multiple streams of passive income – early on. Best investment is in YOU – education.

People first then money – I know there will be times you will have nothing – always do the right thing. No matter what.

Divide private and business costs – all of them.

Spend money on experiences.

When projecting costs multiply it with 3.

When projecting revenues divide it with 3.

VAT is not your money.

Don't build your business model on incentives and angel investors or VC funds. Build it on customers.

Stop playing small. Price is information about quality – don't sell yourself short. You are worthy and you deserve it. Someone else's lack of resources does not determine your value.

Nielsen research showed that 50% of customers in five countries are ready to pay more for goods and services with higher purpose.

You have to give in order to get.

Put yourself always into your customers' shoes.

Focus on giving value and solving problems. Customer experience in total. How it is to be your customer. Why am I mentioning this here in the chapter about finances, and not marketing? Because as long as you understand this, your business is safe.

Cash is king. Every penny counts. Forget credit cards.

If you take loans use them for building business, and use other people's money only.

Pay in advance – and then ask for discounts. Money is always more valuable now.

Do not negotiate to lower the price – someone else loses then. Don't do unto others what you wouldn't like them to do to you. How can you expect to be valued if you decrease prices negotiating with a single mom entrepreneur? Will that really make you happy to see her not being able to pay vacation or education for her child? Will that really save some money for you? I mean, really?

Pay your friends and support them. Just greeting them on FB is not a support. Paying for your friends' services and goods is a support. Not asking them to give it to you for free. Asking something for free has another name.

Pay to everyone on time. What we see today is that small entrepreneurs are creditors of big giant corporations. Because someone in some corporation wrote 60 to 90 days' payment deadline policy. This is not right and we all know it.

First, you have to give in order to get – always. When you lack something – give time, attention, love, money, just give what you can. Our road to success must match who we are – and I think that is so important. I could have had so much more if I hadn't listened my intuition. But I am glad I did. Always be and stay who you are. You are not for sale.

One of the definition of success I like very much I heard from one of my guests on Business café, and he said that for him success is to be able to look at yourself in the mirror and go to sleep peacefully.

Receiving is as important as giving. That was my problem for years. I solved it by realizing that giving makes us happy so in order to let others be happy we have to receive from them and make them happy that way.

Celebrating is important too. I often meet entrepreneurs who run their companies for 5, 10 or 15 years. They never stop to celebrate. That's sad.

For things to change we must change – ah, yes. We would like so much that all our problems are solved if something outside of us change. But life doesn't work that way.

What we believe in, what we say to ourselves is our biggest strength. Never ever underestimate power of your words, and who you hang out with.

For me personally, my biggest obstacle for years was that I believed that rich people are greedy, and less spiritual. But who said that? Churches who have most of the money and live on other peoples' money and don't have to deal with daily life. Money is just a tool. Who you are is up to you.

In addition, I needed to focus more on being grateful. I was always living in future, until I stopped and realized I have to live in the present moment, and how much I have now.

And I realized what I had done so far.

How about you?

6. TIME/ENERGY MANAGEMENT

People often ask me how do I manage all this. I am far from Zen... but I accomplished my bucket list, I travelled to more than 50 countries and saw everything I really wanted. But until the age of 35 I sold 2 companies, built 3, received many awards... married, had a son, divorced...

I always had the feeling we don't have so much time on this earth, and that we should not wait to do what we really like but we should do it now. As long as we can. So I may have done many things very soon. I really don't regret anything and that is such a calming feeling. However, the trap in chasing and fulfilling goals is that we believe achieving goals will make us happy and then we achieve them and nothing happens. Happiness is a decision. Not having it all but being grateful on what we do have now is what makes us happy. And we want happiness, now. And joy. And fulfillment.

So, not only me, majority of women are often asked that fu... stupid question we hate – how you balance your private and personal life. You don't. There is no balance. That is a myth. There is harmony, more or less. There is your percentage of time, it's how you divide it, sometimes in your career you just want to go out, sometimes you just want to work and you need to if you are just starting up, sometimes you just need to rest. Or you want to.

There is a wizard and a worker mode.

You can work harder, but to whom you are proving what? Again, what is your definition of success? You can have it all, but at what price, losing your health, friends, relationships. What is the point?

The point is to be and stay happy. Everything comes down to that. If you are happy and joyful, you are successful. Success without a sense of fulfillment is failure.

The point is in the way, and not in the goal itself.

Comparing yourself today with yourself yesterday, everyone has his/her own cross to bear as they say. We always think grass is greener on the other side. However, that person fights his/her own challenges.

First of all, you cannot make more time – we all have 24 hours a day. How many days of this life we have we do not know that is why we need to live our life in fullness. Our life is God's gift to us, use it well. It is how we use time.

It is about MANAGING ENERGY.

And how do you do that?

I am not a doctor but everyone will tell you – sleep enough, drink enough water, exercise, eat healthier (more green vegetables, and nutrients, and less processed food).

The other thing we MUST choose is who we spend time with – remember – we become the average of five people we spend the most time with.

Who do you drink your coffee with and what do you talk about with him/her?

Choose who to lose. You cannot make everyone happy. In business you cannot be everything to everyone because that means you are nothing to no one.

Usually there are 20% of people that will never like us, 60% of people we can influence, and 20% of people who will always like us. And what we usually do – we focus on those 20% that whatever we do, they will hate us.

We must and can choose our thoughts.

How do we speak to ourselves? When we do something wrong do we treat ourselves as mothers or stepmothers, do we encourage and forgive ourselves?

Learn to say no, but with love. To people, to exciting adrenalin projects, to trips, activities, clients, people that drain your energy... Saying no to others often means saying YES to yourself.

Put yourself before your business – that means next time you have to decide something ask yourself if it is good for you, and then if it is good for your business.

Make your life simple. Less is more. Detox on all levels.

Make your business simple. What brings you joy, what brings you profit? Combine those two. How do you make money most easily? What are those 20% of clients that bring you 80% of money?

Check your procedures. Do you really need to do this all, and in that way? Is there a simpler way? If I change only one thing, will it have the most impact? Delegate. Hire people. Stop with unrealistic planning. Give up on these unrealistic deadlines.

It is great to have a ‘wow’ customer service but don't give too much to prove your value.

Stress is inevitable. Learn to manage it. It is not what happens to us but how we react to it. There are no coincidences. Everything does HAPPEN for a REASON, it's just that we can only connect the dots afterwards. In addition, yes, everything happens FOR US, not TO US.

Visualize, affirm, pray, meditate, and spend time in nature. Clean yourself with crystal, water, salt... whatever. Find your way.

Just remember – on what we focus that will grow, so I suggest you focus on gratitude. If you are reading this you are most probably in 5% of people on Earth who have the blessing of clean water, clothes, roof over their heads, food...

Do you write a gratitude journal? I suggest you start. This is a great thing to discuss with your kids. I started doing this with my son Luca, when he was four.

One essential thing that cured me in my second burnout was Psalm 139. I am spiritual not religious, but Bible - Psalm 139 helped me to remember God loves us the way we are, all the time. We don't have to do anything to deserve that love. We are loved just by receiving the gift of life. So love yourself, your children, and all people as God loves us. 100% acceptance and 0% judgement.

7. HOW TO SELL YOUR COMPANY

If you get tired, learn to rest not quit.

So you are thinking of selling your company.

Great. I did it twice so far. Great feeling. Freedom. Relief. Freedom.

Anxiety what now, omg what next?

Why do you want to sell?

Do you really want to sell or are you just overwhelmed by your current work and need to set up (a new) business model and operating procedures so that your company works and grows without you? Maybe you just need to attract better employees and delegate more and more effectively. Maybe you just need a longer vacation. Maybe you are just burnt out and therefore you lost your motivation. It's ok, you are not alone.

Maybe your children don't want to inherit this and you want to retire... maybe this and that, never mind – you want to sell.

Ok. Where to start?

What is your why? Why do you want to sell, really? What will you do after? Do you want to cash and carry or are you just looking for a partner or investor? Maybe you are just tired of being in it all alone. Alternatively, you just need a financial injection.

It will take a while. More than you plan. At least double the time. In addition, be patient.

It will be stressful to work on both tracks – growing your business and constantly preparing and analyzing data and explaining plans to potential buyers. You will be sick of Excel spreadsheets and you will definitely want to send all related parties to hell.

Selling your company is a rare opportunity. You know that only 20% of companies survive the first 5 years. Therefore, you can imagine how very rare it is to be in a position to sell. Take your chances. Carefully.

First, prepare your company the following way:

Divide all private and business costs – clear your balance sheet and profit and loss accounts. Be strict. No excuses.

Standardize all your operating procedures – which means define the way you work – to the smallest details. Common sense is not so common – remember?

Attract excellent employees and introduce them into your system so they can run your company without you so you are free even if you will not be able to sell your company at the end. That is what you really want – to be free, and happy. Relaxed. Fulfilled.

Prepare yourself. You are selling your baby. There will be emotions. Many emotions. Beside that, no one to talk to. Rarely anyone understands. Only few people have been through this experience.

It is good to find someone neutral (a financial advisor) who will evaluate your brand/company. It is always worth more to us than it actually is on the market. How does one determine the value? Well, actually simple - value is the price someone is willing to pay. Moreover, that someone has his/her reasons to buy.

Identify potential buyers - competitors, suppliers, third parties. You can do this better than your consultants because you know your market best.

Why would they buy your company? What are they actually buying? They are entering your market, your clients, your IT, your employees, your expertise - find out what exactly because this is crucial for negotiations.

How much it is worth not to you but to them - think from their point of you. Your baby is always precious to you, but a potential buyer wants his/her investment to be returned within 3 to 5 years. It is logical. Offer. Present. Your consultants can send out an invitation to potential buyers to listen to your presentation and then to pitch with proposal to buy.

You present how it all started, let your consultants present hard core numbers and sales and all financial estimations, Consultants receive all offers and consult you which one to accept, depending on your goals and expectations.

Don't be surprised or disappointed if negotiations fail - many due diligences are false pretending - they just want to get more info on you to compete. Be prepared for literally anything. Shit happens. Cash and carry on.

Give your consultants their fee (usually 3 - 5 % from a sales price). What now? Go and enjoy your life. Be sure to rest for a while. You deserve it. Don't rush. You will probably turn into a serial entrepreneur. But be sure to take your time and put yourself first.

8. ENTREPRENEURSHIP AND RELATIONSHIPS

Hah, this is a topic people rarely discuss about.

I witnessed so many scenes – people receive rewards and thank their partners for their support and acknowledge they would not succeed without them.

I have heard grown children say they hate their parents' businesses because they were never there.

I have seen people who are always working on their laptops and talking on cellular phones instead of talking with family members and children. I have seen entrepreneurs losing their friends. Because they never have time for coffee.

I have seen so many divorces.

It is about quality of time but is also about quality of life.

Let's not lie to ourselves.

Let's go from the beginning...

Dating an entrepreneur is hard.

Marrying one is even harder.

It is a tough balance – entrepreneurship and relationships.

For many entrepreneurs being single is an inevitable fact.

Entrepreneurs are weird people.

They think about their business all the time.

Everything else and everyone else they often consider as a waste of time.

They work long hours.

They read and study a lot.

They hang out with lots of people.

When an idea comes, they must follow the challenge.

They really have a hard time turning off.

They experience emotional rollercoaster.

Everyone else rarely comes first. Their business comes first.

They invest all their money into their business first.

Long time passes until they have money to spend.

They need solitude.

They never work 9 to 5 schedule.

They miss events, forget anniversaries, travel a lot.

It is hard if your partner is not an entrepreneur, and even harder if he/she is one.

A prenup hm... Questions like why you invest all your time, where you invest...

Money is what people fight the most about.

Money must be managed. Love is blind, being in love will pass.

Business must be protected. You build your business no matter the support you have. So take care of your business.

Ideal partner for one entrepreneur is a person who supports his/her goals, who gives him/her freedom, who forgives him/her for working long hours, and of course who loves him/her.

It is knowing you know.

We become the average of five people we spend the most time with.

Carefully choose your friends.

Remember – you are not your business. You must come before your business.

Choosing a life partner is one of the most important decisions you will make – who will you spend your life with? Find a person who can support your entrepreneurial spirit. Find a person who lets you be who you are.

And don't settle for less.

However, at the same time always work on putting yourself before your business and don't let your business becomes your life and overwhelms you. There is more life than your business.

Love is what we all need and long for. Love is WHY we are here for actually, and not to build a business. But please do found one, the one you love, of course 💎

9. THE DARK SIDE OF ENTREPRENEURSHIP

Another topic in this book - truths we rarely talk about.

With this entire positive thinking, you can do whatever you want to, there is no better time than now to become an entrepreneur, and anything is possible but bullshit happens and we rarely talk about the other side of entrepreneurship. However, there is one. The dark one.

Entrepreneurs work long hours.

They take big risks.

They live under constant pressure and in an environment of uncertainty.

They feel alone. Beside that, they are misunderstood. It is hard for them to find any support.

They often doubt themselves.

They never have enough time or money.

They are always under pressure.

They are in a lot of pain and feel frustrated.

They feel insecure.

Their family relationships suffer.

Their health suffers.

Shit happens to you if you are an entrepreneur.

Your partners will screw you.

Your co-founders will cheat you and leave you.

Your investors won't give you as much money as they promised.

People will steal your ideas, copy your projects.

You will not be paid for job done.

Your employees will have more rights than you.

You will have money issues.

You will have self-worth issues - Am I worthy? Do I deserve this? Am I enough? Who am I to...?

You will be addicted to work.

You will have sleep disorders.

You will have bad eating habits.

You will not exercise enough.

You will be depressed.

You will have panic and anxiety attacks.

You will chase your goals and think of everything else as a waste of time.

You will suffer on all levels.

The biggest lesson you will have to learn is:

You are not your work.

You don't have to do it alone.

You are not alone.

Success doesn't happen overnight. When it does, a question often arises – was it all worth it? So watch out for your definition of success. Entrepreneurship is a big risk. Beside that, it comes with a lot of suffering.

It's definitely not for everyone.

Therefore, why do we do it then?

Freedom and happiness.

Freedom has no price.

Freedom to do what you want, when you want it, with whom you want to, where you want it, how long you want to; freedom to create, freedom to use all your creative skills and abilities, freedom to create something out of nothing, freedom to be you, to follow your passions and dreams, to live your life to the fullest, to leave a legacy, to make a world a better place.

Your life. Your business. Your rules.

Enjoy the ride.

Be smart. Work ON your business instead of IN it. Build a business without being burnt out.

10. LETTER TO OUR YOUNGER SELF

What would you tell your younger entrepreneurial self if you could go back to when you first started the journey?

Being a person who built 3 and sold 2 companies, divorced, survived 7 operations and 2 burnouts, here are my notes to Kristina starting out at 26:

Dear Kristina,

You are not your business.

Your life is not your business.

Put yourself before your business. Always. It's non-negotiable.

Everything happens FOR you, not TO you.

What other people think of you is none of your business.

Don't take anything personally.

As much as you make things happen also let more things happen.

Read.

Travel.

Watch your words.

Worry less - everything works out.

Put your family first. Show up for them.

Learn to love yourself ASAP.

Early find a mentor who has experienced success and failure. ASAP.

You are ok, just FIND your TRIBE.

Your business can only grow to the level you grow.

Get out of your own way.

You don't have to prove anything to anyone.

Office space and employees don't determine your success.

It's okay to walk away from a "bad" client... even if you really need the money.

Only you can determine what you are worth so never sell yourself short.

Don't give too much to prove your value.

It takes more time.

It costs more than expected.

You will be cheated.

Listen to your INTUITION. Always.

Spend time with the RIGHT PEOPLE - it comes down to that. In every segment.

Have a great lawyer.

Have a great accountant.

Have a great lawyer.

Have a great accountant.

Working all night is unnecessary. In fact, it's harmful.

Work-life balance is a real thing and necessary to succeed.

We don't have to do anything. Everything is our choice. Choose wiser.

Sleep. Rest more. Otherwise you will have to.

Fear the fear and do it anyway.

You don't have to know everything now. You will learn along the way.

Less is more. Slower is faster.

Don't compare.

Don't compete.

Be THANKFUL.

BE YOU. ALWAYS. It's your life. Your business. Your rules.

I asked several more entrepreneurs to help me with this.

Here is what they additionally wrote:

Be patient.

Don't look what others have and you don't. Use what you have, and others don't.

Learn from your mistakes.

Help others.

More continuous education.

Make decisions more quickly.

Don't ask for approval.

Nothing will be according to plan. That IS THE POINT.

11. CONCLUSION

It is not possible for every single person to become an entrepreneur, nor it is a path of happiness for everyone.

The get-quick-rich schemes sold to baby boomers convinced our parents to buy five investment properties, only to get locked into jobs they didn't enjoy to pay debts they will likely never see the end of. Sometimes it seems like the everybody-becomes-an-entrepreneur scheme sounds the same.

A happy community needs all kinds of people working together. It needs doctors, teachers, farmers, photographers, cleaners, bankers, artists and, yes, it needs entrepreneurs too.

It needs all of us, and the best of all of us.

Too many people live life in pursuit of something other than what they have, but there can be a lot of pride in becoming great at whatever it is that brings you JOY.

Having your own business is a great way to fulfill your need to create something and to give your contribution to this world, to give back, to make a world a better place. To remember that life is about us, and not just me.

If you choose the path of entrepreneurship in life - use your business as a source of good. Build your business without being burnt out. Never forget it is about joy and love.

And of course...

Be human. Do good. Make a difference.

BONUS - 30 most popular lessons from Build your business available for 29 USD on (<http://kristinaercegovic.teachable.com>) and Udemy.com

The real purpose of business is to add value, to solve problems. Always do what you love. Listen to your heart. Follow your passion. You are not your business. Don't let the price of success be too high. Sleep enough, eat well, exercise, and spend quality time with your loved ones.

Two most important ingredients for success are MINDSET and PEOPLE. What do you say to yourself? Watch your words – they have an influence. Do you think you are (good) enough and you deserve to succeed?

We become the average of five people we spend the most time with – who is your tribe?

Work ON your business not IN your business. Set up a system. Use advantage. Create passive income.

Nothing happens until a sale is made. Customers pay our salary. Be aware what your customer really buys from you. Never forget – your customer only thinks about WHAT IS IN IT FOR ME.

There is a real competition among companies trying to attract star employees, and not among themselves.

Write your manifesto, and interesting ads – think always why would a star employee work for you and not for your competitor – what can you offer that they would not be able to resist?

Hire for attitude, train for skills.

Hire street-smart people.

During job interviews ask questions related to past experiences – how did they solve a problem, how did they deal with a negative feedback, and not what would they do in an imaginary future situation.

94% of mistakes happen because of a mistake in the system, only 6% happen due to human mistakes – do you have your procedures in place? All of them! To the smallest details.

Customer service is the source of competitive advantage.

Customer service means managing mistakes – put systems in place.

Your employees need to know what great customer service looks like and how they can give it.

Put your employees first so they can put your customers first.
Your customers are your best free sales staff.
Feedback is free consulting – say THANK YOU.

Don't take anything personally.
Contact is not a number; it is a relationship.
Either you sell or you do networking. Do networking. With a long-term attitude – HOW CAN I HELP YOU?

Create passive income. Multiple streams.
What is your sure thing in business? How do you make money easily and almost effortlessly?
For your business to change you must change. Your business only grows to the level you grow.

Less is more. Make it simple. Everything. Your business and your life.
You come BEFORE your business. Take care of yourself first. Say no with love.

Don't give too much to prove your value.
If you get tired, don't quit. Learn to rest.
There is a way to sell your company but first think about few things - who are you without it, and what will you do next.

Remember the beginning – always go back to the basics. What is your WHY? What is your mission, vision, what are your values – what do you stand for in life, what is your passion - what makes you feel alive?

„Short sweet and to the point! This is a book for anyone who wants to become entrepreneur without losing oneself. It is a book for those who have achieved 'success' yet missed on the art of fulfilment. In short, this is an essential read for all those who want to breakthrough to break free. Kristina has managed to capture the essence of what being entrepreneur entails. In the world that is awash with warped ideas of what it takes to be a truly successful entrepreneur, she says it as it is. Refreshing read. Real raw and to the point.“

Lidija Markovic Rosati, UK, Global Conscious Leader and Amazon Bestselling author - *Gaining While Losing - The Gentle Art of Transformation*

"What an excellent read. I guess you could say I failed my way to success. Through trial and error I managed to built a business, which has turned over hundreds of millions of dollars, coaching and teaching people business principles and how they can grow passive income using social media. I can honestly say, that if I had known the concepts from this book 25 years ago when starting my business, it would have cut years off my learning curve and increased my income to many times more. I highly recommend you read this book over and over again and follow it's principles."

Jeff Ghaemaghamy, New Zealand – entrepreneur, www.JeffGhaemaghamy.com

“A book based on real life and experience of working with and supporting thousands of entrepreneurs across multiple countries. A story written by a passionate entrepreneur, mom, and educator who has done it all: started, failed, succeeded, and sold several businesses. A guide on how to reach freedom and happiness.”

Selma Prodanovic, Austria, Startup-Grande-Dame, Founder & CEO 1MillionStartups

„Kristina writes from a rare vantage point. Not only has she interviewed more than a thousand entrepreneurs about life and entrepreneurship, she is also a successful serial entrepreneur. Whether you are just about to start a business, if you are at the point where you are considering selling one or even if you just feel that your networking skills could use a boost – get this book for its insights into what it really takes and entails. Kristina is also one of the rare authors who acknowledge that it’s not all about the business – your business will also inevitably be a part of your life, make sure to get the ROI from your joy.“

Thomas Björge – Entrepreneur, author, international NLP trainer & co-creator of Momentum Method™



The world needs a new definition of entrepreneurship, success and happiness.

Business Café international movement founder, a serial entrepreneur, a book and a blog author.

For more information, follow her blog and contact her on www.kristinaercegovic.com and join the Business cafe movement on www.businesscafe.info