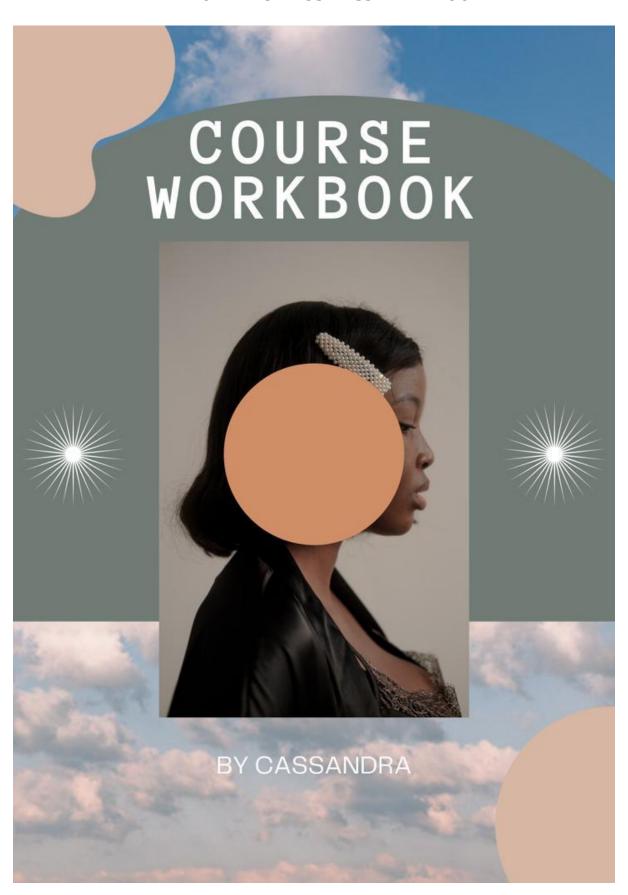
THE MONEYHUB BUSINESS HAND BOOK



CHAPTER 1
BUILDING BLOCKS/FOUNDATIONS OF BUSINESS



A. PLAN/VISION MAP...

What do you hope to accomplish? Why are you in business? What do you think the company's future holds? Have a concise, precise strategy of your desired outcomes and the short- and long-term objectives you believe will help you get there. If necessary and possible, include a picture to help you visualize your goals.

B. REGISTRATION OF BUSINESS...

Your business type of registration is important to what you hope to achieve. Business life begins with Registration. Just like each living thing, the business also has a name, gender, colour, and description. The name of the company and the reason the company is established have a significant impact on how the company function and is run every day.

C. REGISTRATION TAX...

The first and foremost way your business can last for a long time is to pay your tax as a business. It is a weapon for defending your company from people and institutions who could bring to ruin your business. By doing this, you are fulfilling your obligation to the community in which your company operates.

D. BANK ACCOUNTS...

Banking information enables the independent operation of your company/business. Companies start to stand out from the competition whenever they start to gain from their name and identity. Of course, businesses exist to generate profits, and one crucial way to keep track of the profits is through the business account. Every business transaction must go through the company's account. This will help during a future audit.

E. IDENTIFY RESOURCES...

Knowing your business resources creates the environment in which the seed of the business can flourish. The kind of resources a business is fortunate to have, act as its natural nourishment and set it apart. These are the communities in which the business is born.

Resources may include;

- ✓ the time the business has; it is how long that business can thrive.
- ✓ the friends and family of the business and how willing they are to help the business work
- ✓ healthy conditions of the business are also another resource.
- ✓ partnerships the business has is another great resource people and other businesses who are available and willing to help in any way to make the business work.
- Making a list of these becomes the strengths of the business

Workbook P....

Write down 5 resources available to your business. Add pictures to make them clearer 🖤 🖤

|--|

2
3
4
5

CHAPTER 2.

LEADERSHIP/RIGHT TEAM



A. BUSINESS STRENGTHS AND WEAKNESS ...

Do what will benefit your business. Identify what distinguishes you from your competitors and what exposes your business to danger. These will help you build on your strengths and attach importance to your flaws. It aids in preparing you to save the business and prevent further exploitation of its weaknesses.

B. A TEAM THAT COMPLEMENTS YOU...

Who is part of your team? First of all, keep in mind that you cannot accomplish anything all by yourself. You must set yourself apart from your company/business: consider it a distinct legal entity and choose the best person to support it. To determine whom you work best with, you must understand your personality. People who are a good fit for your business/company will benefit you.

C. TRAINING/ SKILLS DEVELOPMENT ...

Training your team is simply impacting your company's vision into them. Of course, the company's values are with you, but continuous training and development are key to ensuring that your team understands your company's needs. Either internally by yourself or by an external professional who knows and understands what you are trying to communicate through training

D. TRUST THEM TO DO THE WORK...

It is simple to have a baby and not want anyone to see or touch or help you with that baby. As company owners, we act similarly toward our companies. We need to trust others who will take care of and advance our companies/businesses. No company will be successful without a solid, reliable and trustworthy team. You have to allow them to do the work you entrust into their hands ... when the business can comfortably run without you, it's a test of its growth. Test the preparedness of the team for smaller tasks before moving to bigger ones... \mathbb{Z} \mathbb{Z} \mathbb{Z} \mathbb{Z}

Workbook ₽ ...

Write down the team kind of team you have now vs the team you desire. Describe	your
leadership style.	
	••••
	••••
	••••
	••••
	••••

EXPLORING THE POWER OF NETWORKING



In our current dispensation, networking is the key to starting and growing a successful business. It hinges on establishing reliable connections and using those connections to meet new potential clients. Given that a significant portion of your company's growth is dependent on your contacts, it is imperative that you always utilise and nurture this power of networking to expand your organisation. To explore the power of networking, you must;

B. Be intentional about your networks...

Business networking is vital because it helps professionals find new possibilities and increase their chances of becoming successful entrepreneurs. Having being informed about your network is essential for building a prosperous and progressive business.

A. Develop your network skills...

Networking abilities are important in sales, business development and other areas. Networking skills, particularly in business, cannot be underrated; they are useful in almost every direction of the business. Developing ties with new contacts and promoting worthwhile causes require networking skills. As a result, you should practise your networking abilities by attending industry meetings, making good use of social media sites and apps, and seeking referrals.

C. Attend events that can build up your network...

Events such as seminars or webinars, conferences, and joining networking groups are possible opportunities for breeding your networking skills. Attending these events increases your chance of meeting like-minded people in the industry and developing referral partnerships. Business professionals and other industry members meet to strengthen their business skills; they connect to learn about new trends, share insights and receive valuable mentorship to help their businesses grow.

✓ Service your networks...

Workbook A
List 3 things that make networking difficult for you
1
2
3
List 2 innovative ways you will network this year
1
2

USING BUSINESS RESOURCES YOU HAVE AVAILABLE



Identify your business opportunities and make the most of them. They are your location, your product's competitive advantage, or your clientele. Your inability to make good use of these opportunities could cripple your business. Your old school association or family affiliation could all be your potential resources.

Workbook A ...

List 5 resources available to you that you have no	t explored in the past
1	
2	
3	
4	
5	

CHAPTER 5
HOW TO FUND/EXPAND YOUR BUSINESS



SAVINGS...

You ought to make the biggest contributions to your dream than anything else. How many resources are you prepared to invest in your dreams and visions? Your ability to launch your business is demonstrated by your savings.

Savings are the best source of capital for starting or growing a business. Savings is a lifestyle, and if you never had the opportunity to start saving, you can start today.

FAMILY/FRIENDS ...

Family and friends are the simple avenues for raising funds for your business (3). Approach them with all confidence; do not be ashamed to ask for their assistance; they are an advantage to you... they are a profitable community that already knows you and believes in your aspirations.

BATTER

Every business is born with potential, like every human being. Sometimes, employing barter is thus a useful method of exchanging what you have for what you need.

PARTNERSHIP

MoneyHub is advocating for all businesses to function through partnerships. The power of partnerships is the weapon against the failure of African businesses. Your abilities can be linked

with those of others to develop and expand your business beyond the borders of our country.
Unfortunately, trust is a major and ongoing problem in partnership. There is, however, always a
workaround. Partnerships can be effectively secured through contracts. $\bigcirc\!\!\!\bigcirc\!\!\!\bigcirc\!\!\!\bigcirc\!\!\!\bigcirc\!\!\!\bigcirc\!\!\!\bigcirc\!\!\!\bigcirc\!\!\!\bigcirc$
FINANCIAL INSTITUTIONS

Financial institutions exist for both commercial and financial gain. In our part of the world, financial institutions should be a last resort when looking for funding. However, if you meet all their conditions, they are one of the best ways to finance your business.

♦ ANGEL INVESTORS...

Workbook 🕮 🖋 ...

Angel investors, crowdfunding and venture capitalists are a very innovative and alternative ways of funding your business.

These are not very common in Africa, but in the current virtual world in which we live, you can take advantage of these other sources of funding to get your business started or expand.

List 3 fu	ınding o	ptions yo	ou think w	ill work f	or your bu	isiness			
1									
								•••••	
•••••	•••••	• • • • • • • • • • • • • • • • • • • •			• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • •
3									
		• • • • • • • • • • • • • • • • • • • •							
		• • • • • • • • • • • • • • • • • • • •							
	• • • • • • • • • • • • • • • • • • • •								

INSURING /INVESTING TO SECURE YOUR BUSINESS



Insurance is one of the most important ways of cushioning your business against unforeseen occurrences. fire, flood, and theft are events no man plans for. However, if the business is important to you, it's important to protect it through insurance against such incidents.

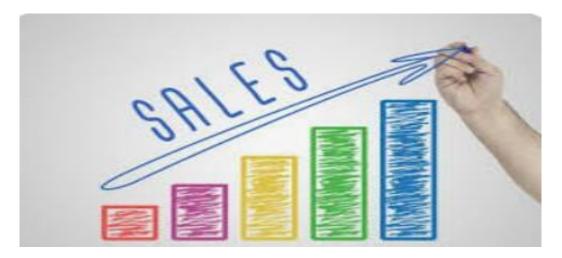
- a. Life insurance 💙 🛡 🖤 🖤
- b. Motor insurance \heartsuit \heartsuit \heartsuit
- c. Business insurance 🖤 🖤 🖤 🖤
- d. Health insurance 💙 💙 💙 🖤
- e. Mutual funds 🛡 🛡 🖤 🖤

Workbook 🕮 🔊 ...

List 3 things that are valuable to you to insure
1
2

3	
List 2 reasons why you have not insured them	
1	
2	

HOW TO CREATE SALES



Every business depends on sales, and anyone who gets the aforementioned theories and tactics right, but cannot sell should not even be in business. The secret to long-term commercial success is your ability to persuade and influence customers about your brand and your products, and this is the magic to business survival and continuity. What is the sales culture of your organisation? What is the daily sales plan?

A. CUSTOMER INNOVATIVE...

Embracing innovation in the sales process and customer experience is one way to keep customers coming back for more. Customers always want to feel part of something, so make them feel important right from the moment they enquire about your product or service.

B. CONTINUOUS PRODUCT DEVELOPMENT/TRAINING...

This is a problem in our part of the world . People dislike studying and doing it constantly. Breaking this culture will help the growth of your business. Training should be a regular practice to find new and better ways to improve your product or service and better ways to deliver them through sales.

C. USE OF TECHNOLOGY...

New methods of selling are emerging, and these are in exciting times. Whether they resonate with you or not, it is important to understand the times and seasons and to take advantage of them to maximise sales... You must understand that sales have shifted away from the traditional delivering methods and toward online and social media platforms in recent times. Learn to stand out from the crowd... stay on top of the new technologies, apps, and methods at all times

D. UNDERSTANDING YOUR CLIENT AND NICHE ...

Your niche market will have a significant impact on your sales tactics and approaches. There is actually no point in marketing where your niche is absent. Go directly and target consumers; you may find them.

Activity...

Draw up a sales process to share with your team

Workbook A
List 5 difficult things about selling you wish to overcome
1
2
3
4
5

RETENTION OF CLIENTS



Although selling is important, most large organisations rely on repeat businesses and referrals to flourish. How do you intend to solicit business from your clients? One critical way of retaining your valuable clients is your quick an effective ability to resolve their issues and concerns.

Quality assurance and control assist you to reduce complaints and displeasure



Workbook A...

3.....

BRANDING YOUR BUSINESS RIGHT



Who is your business? Your business branding includes both the visual aspect and the nature of your tagine. What do people think of when they see the colours of your business? Your brand makes you stand out from the rest of the businesses on the market. Understand that eating from the bottom of the food chain is exceedingly challenging. Therefore, to see yourself gleaming a little brighter, you must strive to go deeper and higher. As the business grows, you can get qualified professionals to use your brand's colours and identity to bring your vision, values and ambitions into a real picture. Defining your business culture, feel, and appearance is helpful.

Workbook ♀ ✓	
What does your business logo represent?	

List the meanings of the colours you chose for your business
What are you trying to communicate to your target audience/client with your brand?

BUILDING YOUR BUSINESS AFTER A MAJOR DOWNTURN



Every business has a lifespan, and it is necessary to understand the various life cycles and what is critical at each stage.

- ✓ Over-ambition at an early stage can cripple the business.
- ✓ Stunted growth can also affect your business. Like every human being or living thing, gradual and consistent steady growth is very important.
- ✓ Your team, your sales techniques and your loyalty to the brand will determine the growth of the business.
- ✓ When the business reaches its peak, diversification and reinventing itself are important.

 Other times, the business dies and there is the need to revamp or pick up after the fall.
- ✓ Loyalty is key at this stage
- ✓ Your ability to negotiate properly and use what is left to start over is what creates the magic.

 Businesses, like humans, need building blocks and ingredients present to thrive and grow well.

Workbook A ...

Write down where your business is at the moment	
	••
	• • • •
Share with your team your intentions of how to diversify your business when the time come	es

......

CHAPTER 11 DEVELOPING YOURSELF



The one thing that most people struggle with is their true identity and purpose.

Over the years, I have come across different methods that help you come close to discovering your purpose, but not 100%.

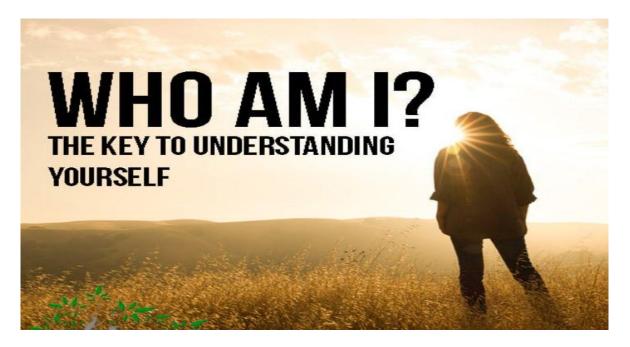
The one sure way is that your talent is part of your composition; it is what you are made of. It is the special ingredients your maker created you with, so the sure way is to go deeper within yourself to find your purpose. You are the image of God, and your purpose, talent, and identity are embedded in you.

3 ways you can find your talent

1. Sit with yourself and find out things you do easily and effortlessly. Write them down. These have to be things you do without getting tired or things no one forces you to do. Those natural actions are your talents, and they lead you to your purpose. Discovering your talent and using it rightly to impact your world becomes your purpose and the reason for which it was hidden in you.

2. The second way of discovering your purpose is through friends and family. People around
you easily identify things you do very well. Sometimes, they even say it as a way of laughing
at you or teasing you, but if you pay attention to who is saying it and the number of times
people say that about you, it will lead you to your talent and what you are good at.
Pay attention to what people say about you. Do people easily come to you for help regarding a
specific thing? Give heed to what people need your help for; it can lead you to your talent.
3. Discovering yourself and your talent help you to be fulfilled and happier in life it is what
people refer to as success.
Activity
Sit in front of the mirror and ask these tough questions, which only you can answer truthfully
Workbook □ Ø
Write 2 things people ask of you.
1
2
Write 3 things you do easily without difficulties.
1
2
3

OWNING YOURSELF



This chapter is by far my favourite because while sharing this knowledge with you, I have learned to relate with myself better...

You can lie to the world but not to yourself. However, most of us struggle to accept ourselves as we are. You can improve on a product, but changing the product design and purpose will ruin the product.

You need to understand your emotions and what composition you are made of. You are a product of your bloodline as well as your environment. In order to own who you are, you need to identify the traits you were born with and the environment you were raised in. Identify who you really are vs who you desire to be before making amendments.

Example; Accept you are black or white... Accept you are African... Accept you are short or tall... Accept your tribe... Accept your level in life... That acceptance is the beginning of greatness. Accepting means you know the foundation upon which you are formed and the changes you wish to no make to the building, which is you.

Changes will now depend on alterations, breaking parts to rebuild or adding to the building to
now create the perfect building of your desire, not what you were forced to become.
Appreciate the fact that change is difficult, but when it's necessary, you will make that change
regardless of how hard it is.
Workbook 🕮 🖋
List 2 things about your upbringing and environment

List 2 things about your upbringing and environment
1
2
List 2 things you wish to change about yourself
1
2
List 2 ways you believe this change can happen
1
2
2

BUILDING SELF-CONFIDENCE



Without confidence, you can be of value, but no one sees you because you never show up.

Confidence is the secret ingredient in the recipe of success. With your skills and talents, you are supposed to excel in life. However, without confidence, you are just as basic and worthless as the person still struggling to find their identity. Confidence is your voice and your power. It's your unique identity that makes you shine bright. Confidence is built over time and becomes arrogant if not built with time genuinely.

Here are ways to build your confidence

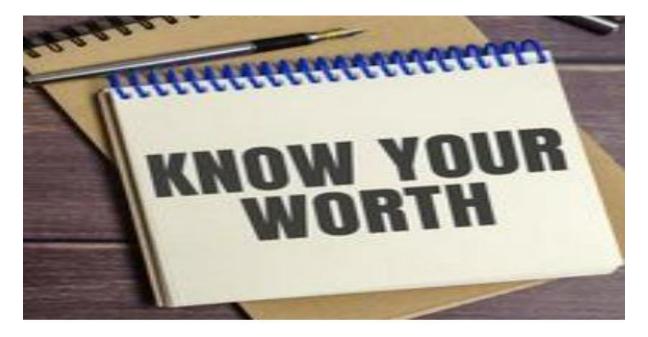
- ✓ Daily affirmation
- ✓ Accept compliments
- ✓ Focus and project your strengths
- ✓ Have beautiful pictures around your room or work space for your subconscious to absorb
- ✓ Surround yourself with people who tell you the truth and genuinely love you too

Activity...

Develop your confidence garden and share with the team

Workbook A	
Write down 2 relationships that diminish your self-confidence	
1	
2	
Write down 2 people who compliment you and boost your confidence	
1	
2	

CALCULATING YOUR WORTH /VALUE



When asked what you are worth, what will be your answer? If you don't place a value on yourself, anything will be acceptable. People will only buy you for what you are worth. It's human nature for people to buy you less if they can, and the more reason why you should place a price on yourself. Your worth has to be a culmination of your skills, experience, and the time you believe has gone into building your brand.

Consider yourself as a product that has ingredients... consider yourself as a brand. If you are able to properly brand and value yourself, it may sound vein, but it is exactly what people will begin to buy you for.

Activity

Ask your team mates to put a price of you based on what they see and have experienced so far

Workbook A ...

Write down what your composition is

Write down your level of skills and what you believe you are worth
Write down your experiences and how they have added to your worth
Finally, put a price tag on yourself

LEVERAGING ON YOUR VISION



Our lives are a reflection of what we see, and that is why we become what we saw growing up.

If you must change anything in your life, it has to start from the picture you see... the picture you have in your mind and the picture you see yourself becoming.

What do you see every day?

Workbook A ...

Vrite down 5 things you see around your home	
	• •

Write down the picture of yourself you have in your head
Create a vision board using a template given

ACCOUNTABILITY PARTNERS / MENTORSHIP



God has created us to be accountable to someone. Without accountability, there is abuse of power, corruption, and chaos.

Suscept yourself to counsel and be humble enough to take corrections. No human being is above counsel.

Activity...

Make a plan and allow someone you respect to oversee what you have written and hold you accountable to it.

Workbook P
Write down who you can be accountable to

Write down persons you wish to mentor you



HERE AT MONEYHUB, WE HELP YOUR BUSINESS GET TO WHERE YOU NEVER DREAMED OF... TALK TO US NOW.