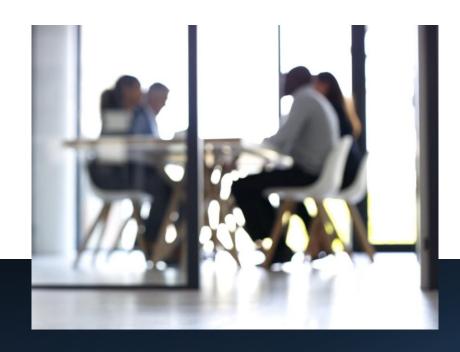


"Finding Success"



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Facilitator Commentary - Foreword

 With economic disruption & other challenges in our current environment, many have become disillusioned and lost a sense of direction, purpose, aspirations or dreams

 Maybe you fall in that category or maybe you want another perspective on getting the Success you want & deserve...

Facilitator Commentary - Foreword

- In trying to find my own way, I have made many mistakes & had a few failures over the years. I benefited from the lessons learnt. It enabled me to adjust my approach & eventually find success.
- I also learnt in most cases you don't have to reinvent the wheel to succeed.
- You can avoid making too many mistakes by:
- seeking advice from your mentors & others you trust.
- studying what others have done in similar situations so that you can make an informed decision rather than jumping into things.

 At 34 I made a decision to only do things I liked. I quit my job & started pursuing my passions

Facilitator Commentary - Foreword

 Most of what follows, I would have been reluctant to share before since I only implemented the ideas after I started my own business

 I am now 50 & I give thanks for achieving the goals I set for myself when I now started out.

Facilitator Commentary - Foreword

- I think now is the right time for me to share with you what I learnt & I am hopeful some of the advice I offer will help you on your journey
- Remember that it is never too late to start something new to bring about a positive change in your life

The advice I offer here is a reminder to myself first & then to you. I sincerely hope you find it beneficial.

Areef

Objectives

My aims are to help you to:

- Improve Your clarity about Success
- Develop a blueprint for Your Success
- Avoid Success stumbling blocks
- Get ideas of how to improve many aspects of your life



What is Success?



What is Success?

- Money / Wealth
- Family Partner & / or kids
- Fame / Recognition
- Job success
- Business / Entrepreneurship
- Spirituality
- Health / Fitness
- Academic excellence
- Harmony / balance
- Service to others
- Living life per your religious beliefs



What is Success?

Answer: It really depends on you & what you want for yourself

Facilitator
Commentary
- What is
Success?

• Earl Nightingale – "Success is the **progressive realization of a worthy goal**. It means that anyone who's on course towards the fulfillment of a **goal** is successful.

Success comes to those with goals. You succeed because You are clear about where You are going

• What is preferrable to you? Being 150% good at 1 thing or 75%-80% good at various critical aspects of life.

Challenges to achieving Success?



Challenges...

- Not earning enough income
- Lack of savings
- Lack of education
- Lack of opportunities
- Fear of taking risks
- Not enough experience
- Too many bills to pay
- Lack of guidance
- Poor Health



Facilitator Commentary - Challenges

Many of us adopt a **Victim mentality**. We focus on the problems & why we cannot get things done. I am unable to achieve my goals because

- My parents did not leave me an inheritance
- I am not sure what to do
- I have no one to help me it is just me

Facilitator
Commentary
- Challenges

When others succeed and we don't, instead of us recognizing & seeking to emulate their efforts, we often become envious & try to pull them down.

So, we say, the person stole, committed fraud, they showing off or they had something else which put them at an advantage over us. By making them look bad, we try to make ourselves feel good.

This self-limiting approach leaves us in a perpetual negative state. It adversely impacts our mindset to set meaningful goals & distracts us from getting the success we want & deserve

Facilitator Commentary - Challenges

- If you desire success, then **focus on the opportunity** & how it can be achieved. Focus on the reward / prize & not the pain/challenge.
- Build positive energy by expressing gratitude everyday for what you have in your life avoid focusing your mind on all the negatives
- Success requires you to make a mindset shift. Rephrase the question from: "Why I can't to How can I?"
- Always remember that in life there always is an abundance of opportunity.
 Nothing ventured will always result in nothing gained.

What People See....



Facilitator Commentary - What People see

• Many of us fall into the trap of equating wealth with success. We end up trying to "Keep up with the Joneses" by focusing on the superficial / material signs of success: Nice house, car(s), high ranking jobs, professional success, physical appearance.

• Appearances can be deceiving. A lot of the people who appear wealthy experience failures in other aspects of their lives. No time to spend with their family, health issues, bad relationships etc.

Facilitator Commentary - What People see

- There is no magic pill to achieve success. It comes at a price. Whoever is willing to pay the price will reap the reward.
- Remember: "What we sow is what we reap". If we choose to sow nothing, then we will have nothing to reap
- "People get rewarded in Public for what they do for years in Private" - Tony Robbins



Key Pillars for Success







Plan & Act for Success

Invest in Self

Relationships





Manage Finances Multipliers

The most important thing: You need to Plan, prepare & position yourself for success.

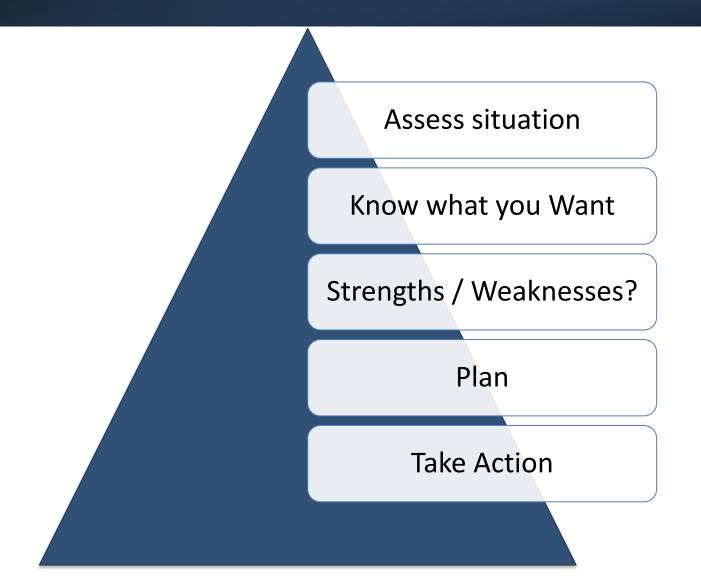
Facilitator
Commentary
- Key Pillars
for Success

We each need to take responsibility for our own lives. Avoid the victim mentality. Don't make excuses when you are not where you want to be in life.

Remember: The sum total of all the decisions you took up to this point has taken you to where you are today. Facilitator
Commentary
- Key Pillars
for Success

- Most people go with the flow and hope they end up succeeding in life. No plan for themselves. "If you don't know where you are going then any which way is good".
- You need to put yourself on a predictable path to success and the only way you can start to do that is to develop a plan for Yourself.

Key Pillar #1: Plan & Act for Success



- Plan for it: follow the 20/80 rule spend 20% of time in planning - read best books, talk to best people in the field, look at videos & podcasts. Research what you want for yourself.
- Putting in the time to plan saves you 80% of the pain / effort in achieving what you want.
- By planning, you avoid the trap of becoming "Extinct by Instinct". i.e., making bad decisions based solely on gut feelings rather than considering the facts / data driven analysis

 Many persons never plan for it, so it never happens for them.

- Today you might be 16 but tomorrow you will be 60. Life passes by us that quickly.
- The best time to plan, prepare & position yourself for success is now do it before your time runs out.

- A lot of us keep our ideas in our head & say we have a plan. This is not a plan but only a wish.
- Crafting a plan requires that you make an unspoken commitment to yourself by putting pen to paper or keyboard to screen & write out what you want for yourself

 Before you start planning make sure that you block quiet time away from the daily hustle so you can think & focus clearly about what you want for yourself

 Speak to others you trust / look at as mentors to help you in your self assessment & other planning activities

How to develop your plan?

- Assess where you are & realise it is not where you would like to be is the critical 1st step.
- What would my ideal life look like? Spiritual, Work, family, health, finances etc identify this
- Understand yourself what are the strengths I have that I can leverage to help me get what I want? What do I need to work on to get where I want to be?

- Develop a detailed plan lay out SMART goals (not just ideas in your head – that is just wishful thinking)
 – make an unspoken commitment to yourself by writing out goals – long term, medium term & short term
- List out in a structured way what the key steps are to achieve your long-term goals. (A project plan)
- Start taking action take small concrete steps everyday to achieve your goals

General goal e.g. Have my own facility

SMART Goal: I will start constructing my my Business Training & Corporate Retreat rental Centre on Jan 1, 2013 & launch it by April 2017

- Specific What type of facility
- *Measurable* Has a launch time frame
- Attainable Gave myself 5 years to construct facility while self financing
- Relevant It helps me to fulfill my need to help others find success (I believe that true happiness only comes when you help others)
- Timely Clearly defined start & completion date

Success
Traps.....
#1 Lack of self confidence



Facilitator Commentary - Success Trap #1 Lack of self confidence

- Self doubt. Thinking & acting without confidence If you do not believe in yourself who is going to believe in you?
- Self limiting beliefs hold people back: "I have never done this before. If I try, I will fail, because so & so tried this & failed...".
- By putting up a mental block that belief becomes your reality

Facilitator Commentary - Success Trap #1 Lack of self confidence

- Self limiting beliefs create a self-fulfilling prophesy of failure for yourself — you become afraid to try something new due to fear of failure
- To get something you never had before, you have to get out of your comfort zone and do something you never did before
- To build your self confidence, surround yourself with people who encourage & uplift you and not pull you down
- Also gain confidence by tackling smaller goals 1st. Success at these will build your confidence & give you the courage & competence to take on larger goals

Success Traps.....#2 Not believing in Your goals





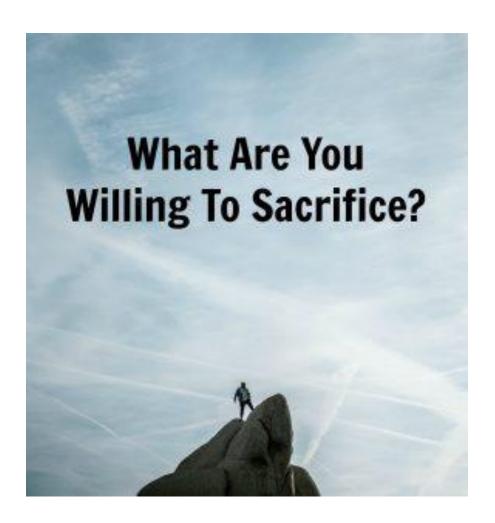
Facilitator Commentary - Success Trap #2 Not believing in Your goals

• Believe in your goals. If your goal does not motivate you sufficiently you will give up.

• This happens a lot of the time because *most people do things for money - not because they genuinely believe in it* - so they give up at the 1st sign of difficulty.

• This is why it is always recommended that you be passionate about whatever you want to pursue - if not you will give up when things get tough

Success Traps....#3 Unwilling to make the sacrifices



Facilitator Commentary – Success Trap #3

- Be prepared to make sacrifices. Many small sacrifices are always required today for the Larger Success we want tomorrow.
- There is always a price to pay to get what you want. When I left work to start my business in 2006, I knew it would be a challenge. I was mentally prepared to go without income for 2 years if that was what it would take for me to have my own business.
- How badly you want it will determine the level of sacrifice you are prepared to make

Success
Traps.....
4 Lack of Bias
towards action



Facilitator
Commentary
- Success
Trap #4
Lack of Bias
towards
action

Many persons talk the talk but not many walk the walk. You have to do the work to get there.

To build the Success Centre I worked everyday including Sundays for 4 years straight. Long hours — late nights and early mornings — no excuses, no giving up.

This was while also working as a consultant and trainer

Facilitator
Commentary
— Success
Trap #4
Lack of Bias
towards
action

Lack of bias towards action can happen because we often overthink a situation and get into the trap of "Analysis paralysis".

Due to the complexity of the problem at hand or the many options available in execution & / or the risks associated with our decision, execution stalls

Always have a big picture view of what needs to be done & break down problems into smaller manageable chunks & evaluate pros & cons of the options available

Make the best decision you can make at this point in time, given all the information you have available & move on

Facilitator Commentary - Success Trap #4 Lack of Bias towards action

Learn to avoid frustration & enjoy the journey to achieving your goals by doing things incrementally.

Get satisfaction & build confidence by completing the milestones to your larger goals

Act with a sense of urgency but do not try to do everything in 1 day.

Goals, especially the more worthwhile ones takes time to achieve. You will only derail yourself if you set unrealistic milestones / deadlines

Facilitator Commentary - Success Trap #4 Lack of Bias towards action

When taking action always remember the 4 Ds you have available to you:

Do, Defer, Delegate & Drop

Each has consequences, choose the one which makes the most sense at the time.

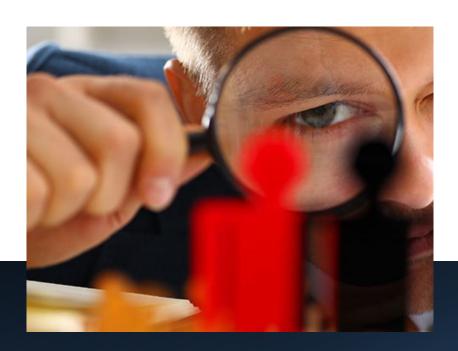
Doing puts you 1 step closer to achieving your goal

By **Deferring** an action, you put off the gratification of achieving your goal to a later date.

By **Delegating** an action, you multiply your effort & free up time to focus on higher payoff activities

Dropping something entirely may make sense if other options become available which make it easier for you to accomplish your goal.

Success Traps....#5 No Review / follow up



Facilitator Commentary - Success Trap #5 No Review / follow up

- Always follow up to make sure things get done the way you expect it to be done: Inspect what you Expect or have someone in place to do it for you.
- Be clear about what is required with the people who work with you to accomplish your vision. Clarity helps you get things done right the 1st time. If people are unclear, then things don't get done the way you expect.
- Accept responsibility if things go wrong.

Facilitator
Commentary Success Trap #5
No Review /
follow up

- When purchasing items from China I had a middleman in place there to inspect the quality of the goods. There was an instance where we would have received 200 poorly constructed chairs if the person was not there to check. We had to have the supplier rebuild prior to shipping.
- If I did not monitor a/c units install

 they were being put up incorrectly, Also similar problem: electrical wiring for security system wires were exposed in plain view

Success
Traps.....
#6 Not accepting /
embracing change



Facilitator
Commentary Success Trap #6
Not accepting /
embracing change

- Things happen in life. Life is not a straight line. You need to be able to step back, reassess your plans and redeploy when things change.
- Personal: car accident and I was out of work for at least 3 months.
 I had to reprioritize & focus on recovery & used the time to complete my ACCA studies,
- COVID 19 has led to a lot of businesses changing to online operations - who cannot adapt will die.

Key Pillar #2:





Invest in yourself - Knowledge

 "Continuous learning prepares you to take advantage of opportunities."
 <u>Catherine Pulsifer</u> Facilitator
Commentary
Key Pillar #2
- Invest in
yourself Knowledge

Reskilling / Upskilling is important but especially so in challenging times

- Can help you keep current job.
 Difficult times.
- 2 persons have similar work experience. 1 improves himself by training to get higher competence in his field / another area of the business. The other remains at his existing skill level. Which 1 are you more likely to keep when things get more difficult?

Facilitator Commentary Key Pillar #2 - Invest in yourself Knowledge

- Get promoted Become excellent by upgrading skills in your field, Earn an MBA – helps you to move faster up your career ladder
- Get some extra income by learning a new skill – supplement current income e.g., teachers with extra classes, baking/ catering, agriculture
- Become self employed / business owner by upgrading skills / knowledge – tradesmen move on to open their own business in that area



"If money is your hope for independence, you will never have it. The only real security that one has in this world is a reserve of knowledge, experience, and ability." Henry Ford



Key Pillar #2-Invest in yourself -Healthy Lifestyle

"Health is worth more than learning"

<u>Thomas Jefferson</u>

He who has health has hope; and he who has hope has everything. <u>Arabian Proverb</u>

"A man too busy to take care of his health is like a mechanic too busy to take care of his tools" <u>Spanish Proverb</u>

Facilitator Commentary **Key Pillar #2-** Invest in yourself Healthy Lifestyle

- For lots of us in a stressful, deadline driven, no excuses corporate environment the long hrs at work means you have to pay a price - lifestyle diseases: Diabetes, high blood pressure, heart attack.
- The high stress jobs earn us a large income but the money we save today we end up using to pay our medical bills when we retire.
- Exercise / Nutrition/ Diet We say we do not have time. Things do not become a priority for us until something happens to us.
- We need to make the time for the things which are genuinely important for us

Key Pillar #3: Relationships



Facilitator
Commentary –
Key Pillar #3:
Relationships

Harvard study conducted over 75 years. Multiple generations of researchers. Tracked the physical and emotional well-being of two populations: 456 poor men growing up in Boston from 1939 to 2014 (the Grant Study), and 268 male graduates from Harvard's classes of 1939-1944 (the Glueck study).

Robert Waldinger, director of the Harvard Study: "The clearest message that we get from this 75-year study is this: *Good relationships keep us happier and healthier. Period.*"

Facilitator CommentaryKey Pillar #3: Relationships

- Having someone to rely on helps your nervous system relax, helps your brain stay healthier for longer, and reduces both emotional as well as physical pain.
- The data is also very clear that those who feel lonely are more likely to see their physical health decline earlier and die younger.
- "It's not just the number of friends you have, and it's not whether or not you're in a committed relationship," says Waldinger. "It's the quality of your close relationships that matters."

Facilitator
Commentary Key Pillar #3:
Relationships

- In the end, you could have all the money you've ever wanted, a successful career, and be in good physical health, but without loving relationships, you won't be happy.
- Those who kept warm relationships got to live longer and happier, said Waldinger, and the loners often died earlier.
- "Loneliness kills," he said. "It's as powerful as smoking or alcoholism."

Key Pillar #3: Relationships

Family

Friends

Mentor(s)

Facilitator Commentary Key Pillar #3: Relationships

- Important to have a close circle of friends for support & advice
- Always be genuine to others & give more than you get
- Have mentors / guides you can refer to get advice / discuss ideas
- I hired many & learnt from them –
 Find the best people & seek
 advice Philip Kotler's advice
 helped me focus on Excel, Roger
 Dawson helped me with
 Negotiation, Presentation design
 I learnt from Jon Moon & Ellen
 Finkelstein

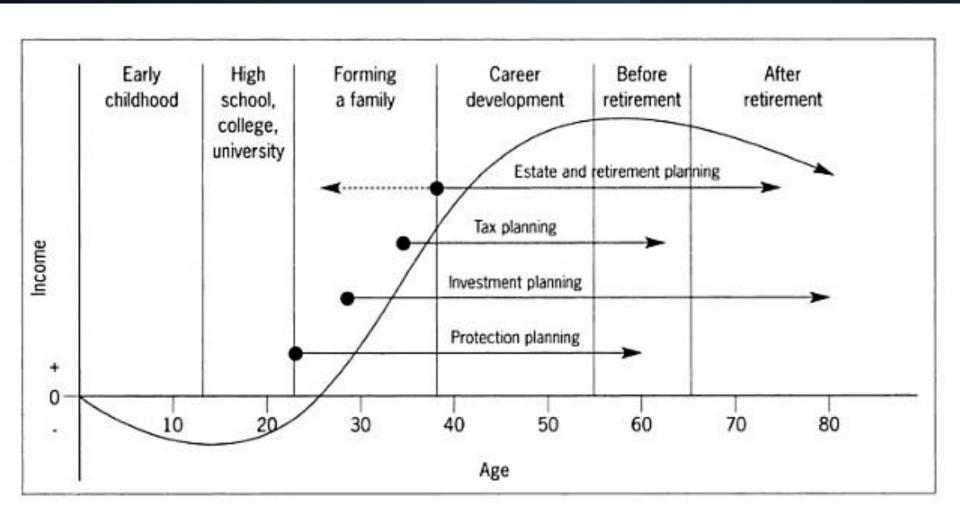
Facilitator Commentary Key Pillar #3: Relationships

- Dale Carnegie: "Don't condemn, criticize or complain. Words are powerful & some of the same things or worse we criticize others for sooner / later will fall back on us
- A true saying You are the average of the 5 people you spend most of your time with. We become like the people we most associate with.
- Also: show me your friends and I will tell you who you are
- Always associate yourself with people who are better than you so you can push the bar and improve yourself

Key Pillar #4: Managing Finances



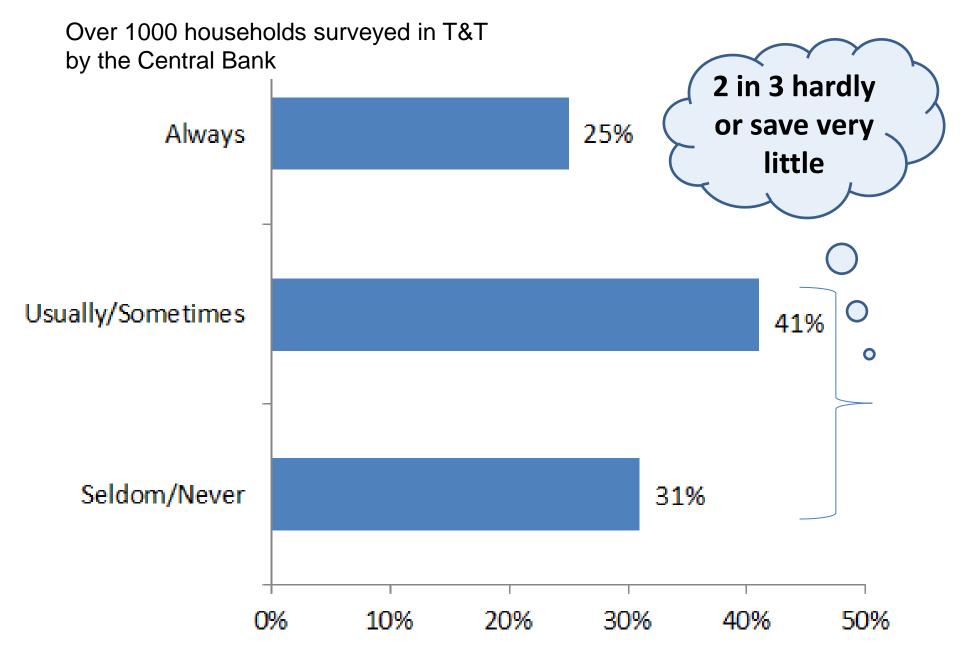
Personal Financial Planning Life Cycle



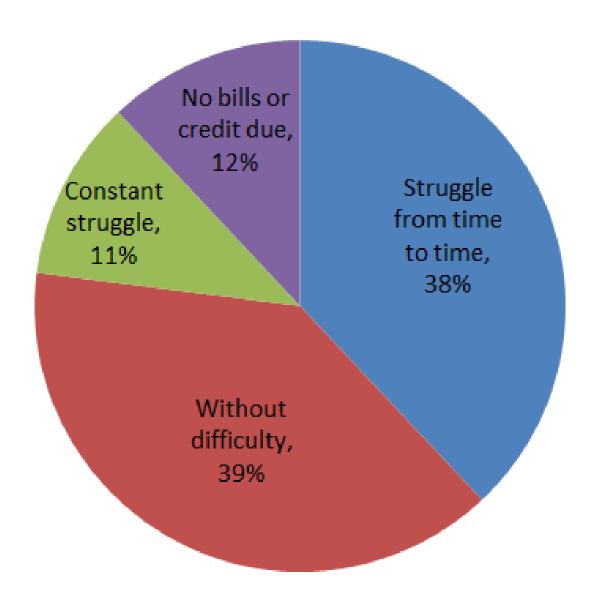
Facilitator
Commentary Personal
Financial
Planning Life
Cycle

- The personal financial planning life cycle is a useful tool to help you assess where you are in life financially.
- You need to know where you are as a starting point to help you to set realistic financial goals for yourself.

Savings - 2007 CBTT Household Survey



Bills & credit commitments - A struggle to pay.....

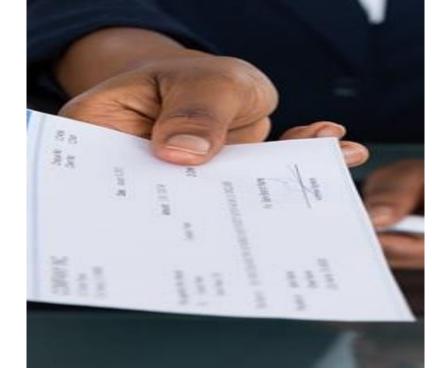


Consequences....

One third of persons over 60 continue to work - they need more income



69% of retirees relied solely on government pensions for their retirement income





45% of retirees indicate that their income did no give them the standard of living they hoped to have

- 54% of retirees did not have a work or personal pension plan
- Only 13% considered taking one out
- The main reason they said was lack of money.
 Some said they did not get around to doing so



How can we save?



Spend less than we earn & invest the rest



Save by



Reducing the cost of living

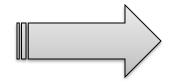
Not Living beyond our means

Not using borrowings to finance lifestyle needs

Budgeting

Increasing Income







Part time passion

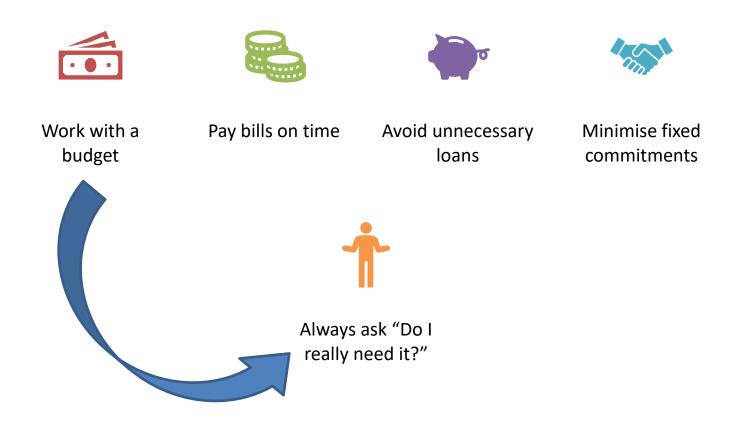
gardening, catering, computer repairs, sales, consulting training, event planning, decorating

Full time opportunity

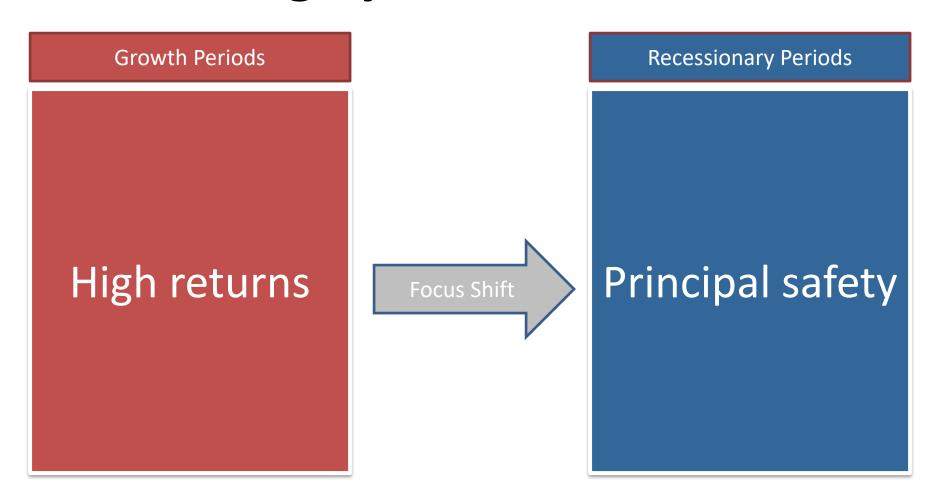
Self employed

Own business

Managing expenditure



Manage your investments



Manage your investments in difficult economic times



Property



Gov't T- bills



Stocks



Entrepreneurship

- Depending on the amount of cash you are holding, in more challenging times property is a wise investment since you may be able to get a bargain as cash strapped persons are willing to sell
- Government T-bills are recommended since they are guaranteed i.e., provides safety
- Stock prices generally tend downwards as companies become less profitable – good time to buy for an investor

- Starting your own business is a great investment idea - anytime is a good
- It forces you to think about your passion & become creative
- You are forced to figure out how you can provide value to others & to monetise it
- It also forces you to manage your own risk instead of you having others manage your funds / investment

- As an entrepreneur there are many opportunities available:
- Provide products / services
 online extra classes,
 seminars, books, furniture etc
- Earn foreign exchange sell your products / services to other territories
- Agriculture- there are many opportunities here – we are heavily dependent on foreign sources

 There are also many opportunities for skilled workers so learn a skill you have a natural inclination to & decide how best you can monetise it

 Baking, catering, computer repairs, plumbing, carpentry, auto vehicle repairs, a/c repairs, bookkeeping, landscaping

Think about ways to lower cost:

- operate from home
- use the internet to market your services - Facebook, linkedin, Youtube blogs email etc,
- Have your product catalog on your website & implement eshopping
- Deliver your services over the internet – extra classes, consulting, seminars, PC trouble shooting etc

To succeed in business, don't do the same thing everyone else is doing. "Create, don't Compete"

Persons who can create / innovate (new products / services, new market segments to serve etc) are generally the ones who reap the rewards

Find a key differentiator in your product / service which customers value. Your unique value proposition is what allows you to standout from competitors

Manage your investments - Advice

Assets Keep more liquid Cash Keep home to cover at least 2mth needs Security Get a small safe if needs be Invest in Multiple financial institutions Remember the \$125K rule Deposits

Manage your investments - Advice

Diversify Invest in a diverse portfolio Risk Fraud Be aware of schemes & scams If it sounds to be too good to be true it Beware usually is

Don't invest in anything you don't understand

Be clear

Key Pillar #5 Multipliers



Multiplier - Delegation



Facilitator
Commentary
- Delegation

You cannot do everything. Give yourself more time by delegating tasks & free up your time for higher payoff activities

- Focus on getting new clients / business, growing through acquisition, partnerships etc. Have to let go but without harming brand.
- Delegate the action but at the end of the day you need to take responsibility. Remember to: Inspect what you expect

Multiplier -Technology



Tech is an efficiency multiplier:

With Covid – all my work with clients have gone online – use Teams / Google meet to facilitate training / meetings and email back & forth with clients

- All my course registrations & brochures are online & training programs are on my website
- I get e-alerts when new persons register and submit invoices / certificates online

- Use dual screen for work: When preparing proposals for clients: email up on 1 screen with calendar / appointments 2nd screen may have Proposal up in word / Excel, easier to copy & paste. I get automated reminders for tasks / follow-up
- When monitoring facility have automated alarm system I can arm & shut down & cameras to monitor facility from any where in world – no need for full time security

- I used Tech in procurement to get online meeting with suppliers & arranged a middleman to vet quality of materials - saved 60% off cost of furniture to outfit building
- I studied AI & machine learning in the areas I teach / consult in – Excel & Power BI & now show companies how to get efficiency by automating their big data analytics, auditing & monitoring their organisations using these tools

- Similarly, you need to look at what you do & look at multiplying your effort using the tech tools available to yourself & your organization
- Software robotic process automation, blockchain technology, advances in business intelligence, quantum mechanics, artificial intelligence & nano tech are starting to change the way we operate
- Always ask how can I do this better, almost all repetitive tasks can be automated, talk to experts in the field.

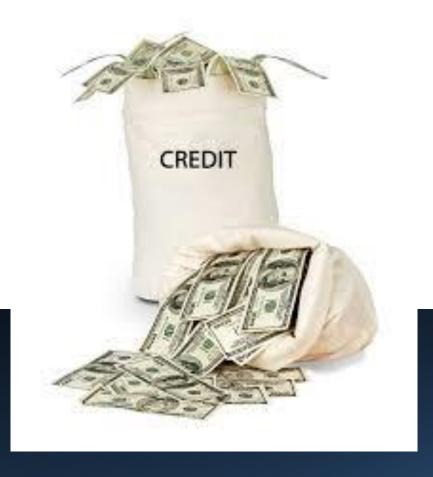
Multiplier -Relationship leveraging



Facilitator Commentary Relationship leveraging

- Use your connections/
 networking to get things done get new business, speed up
 activities, your contacts may
 help you to meet new people
 who may be beneficial to you /
 your organisation
- Because people know you there is trust - so they automatically give you new business without any lengthy approval process

Multiplier - Financial

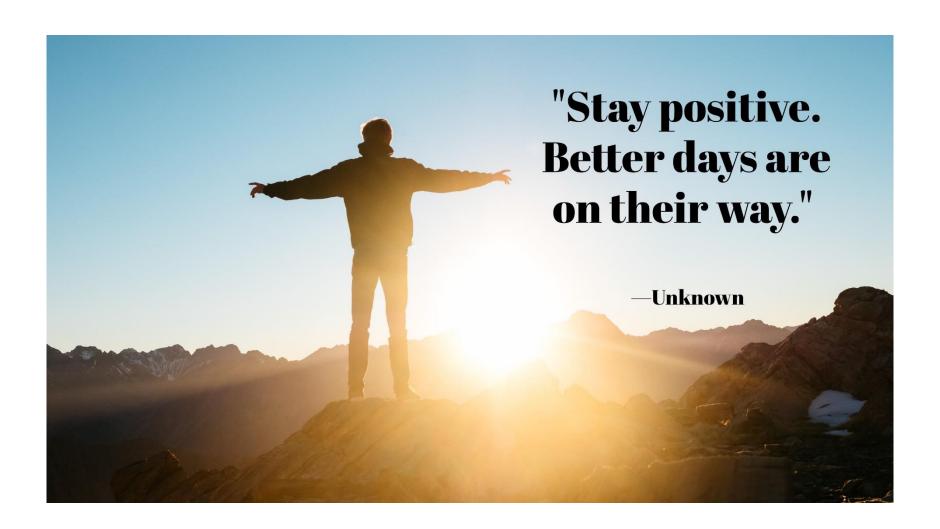


Facilitator Commentary Financial

Use other people's money to help take advantage of an opportunity which may present itself.

- For e.g., you may have a project which will give you a 30% return, but you may not have funds to undertake it. Borrowing may make sense in such a scenario.
- Leverage works great when economy is growing – as opposed to declining

Reflective thoughts



Facilitator Commentary -Stay positive

- Positive people always see the opportunity in every difficulty. Negative persons see the difficulty in every Opportunity
- Always know that this too shall pass Persian proverb
- Things may look difficult but eventually the situation will change.
- Positive persons look for ways to help themselves out of difficult situations. Negative persons get into a depression – they become unable to help themselves



Be proactive: Do something, don't do nothing

Reflective thoughts

A lot of people wait for things to happen for them in their life.

Facilitator
Commentary
-Be Proactive

They wait for the "Messiah" to come & save them. Remember the old saying: "God only helps those who help themselves"

Remember if you do nothing you usually get nothing



Look for opportunities- how things can be done, not why they can't be done

Reflective thoughts

Facilitator Commentary - Look for opportunities

- Agriculture, manufacturing & exporting, offering services online, look regionally at other territories to see what opportunities are available
- Look at things you can do to help you earn some foreign exchange so you can hedge against a currency devaluation

Reflective thoughts



Facilitator Commentary - Never give up

- A lot of times we try something & if we do not succeed the 1st time we give up & jump to something else.
- This usually happens because we don't believe in whatever we are doing
- My advice is don't give up if this is something you believe in!
- Understand why you failed & make some changes, try to do it differently
- It usually takes a few failures before you get what you want

Expectation

Give

X

X + 5

Always Give more than Expected

Reflective thoughts

Facilitator Commentary - Always give more than expected

- Whatever work you do always make it the best work you can do at that point in time and give more than expected
- By doing so you create value for yourself in the future.
- Your boss will recognize you for it, your clients will be delighted
- In so doing, you often get repeat work, promoted or referrals to other clients

SUCCESS NEEDS PREPARATION

Reflective thoughts

Facilitator Commentary - Preparation

I always remember a piece of advice I got from my old boss when I wanted to go on vacation, and I was overwhelmed with work. He said:

"If you don't prepare for it, it will never happen"

I took his advice & did a detailed hand over plan, trained & delegated some people in my team to take over critical aspects of the work I was responsible for & then applied for & got my leave

Always remember the 5 P's:

 Prior Preparation Prevents Poor Performance

Reflective thoughts

True Success Requires



Facilitator Commentary - Honesty, Integrity & Respect

- True success in your relationships, both work & family life - requires honesty, integrity & respect. Lying, cheating & stealing rewards us with Failure.
- Remember: "You can fool all of the people some of the time, and some of the people all the time, but you cannot fool all the people all of the time" Abe Lincoln
- Dishonesty destroys trust in you & any shred of credibility you may have. Dishonesty will eventually catch up with you - this is a universal truth

Facilitator Commentary - Honesty, Integrity & Respect

- Building & maintaining your good name & your values are critical to you attaining peace of mind and finding success
- Treat others based on how you would like to be treated.
- It can be difficult to judge a person's character based on how they treat you especially if you are important to them.
- Assess the true character of a potential relationship by looking at how the person treats others who can be of no benefit to them



Success summarised

1. Be clear about what you want

2. Be willing to pay the price

Facilitator
Commentary
- Success
Summarised

The previous slide summaries what I tried to illustrate in this presentation about "Finding Success".

The key reason why most people never find their success is because they are unclear about #1 so they never go from #1 to # 2 & do what it takes to get what they want

My final advice to you is to avoid living a life full of regret for what could have been.

Now is Your time: Identify your key goals, develop your plan, focus yourself & take action!

A small favour to ask



If you found this beneficial, please forward it to anyone you know who can benefit

If you have a comment or constructive criticism, please email me here: info@aaa-bsol.com.

I look forward to hearing from you

Wishing you a productive & success filled life

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