



Raising Champions,
Taking Territories

Featuring

**This is Your
Season! Part 4**

**Global Trends—The
World In 2013**

**Brain Teaser—
Entrepreneur Word
Search**

Entrepreneur Quotes

Inside this Issue

What is Involved in Letting Prop- erty—Pt 2	2-4
Wisdom of the Rich	5
This is Your Season	6
Business Ideas Poised for Suc- cess in 2013	7-8
Global Trends in 2013	9-10
Brain Teaser - Word Search	11

CBN Newsletter

Business 2 Business — OVERFLOW !!!!



Conference Delegates

Dear Reader,

You are welcome to the last edition of our newsletter for 2012. Indeed, the year has been a “Year of Overflow” for us. I am sure you too can attest to this in your various lives.

As most will agree, the highlight of events this year for us at CBN was our Summer Business Seminar held in conjunction with the Launch of our building – THE OPEN DOOR – at 25 Church Road, Crystal palace, SE19 2TE. We were indeed blessed with notable speakers from across the globe and they educated us on “Achieving Business Success despite Recessionary Economic Conditions” with a special empha-

sis on Opportunities in Africa’s Emerging Markets. The distinguished panel of speakers included Ben Akabueze, (Commissioner for Economic Planning and Budget, Lagos State, Nigeria), Richard Fleming (Chief Executive Officer, TBN Europe), Supa Mandiwanzira (Chief Executive , Mighty Movies) and Peter Osalor (Chief Executive Officer, Peter Osalor & Co). A lot of important nuggets and “well kept secrets” were shared at the seminar. I will advise as many as were not present on the day to get the CD of the event. We also had a lot of exhibitors showcasing their products and services at the event. It was indeed a befitting opening of “The Open Door.

If you are interested in knowing more about Christian Business Network (CBN) then send us an e-mail at kiccs@kicc.org or indeed come along to one of our meetings which holds every third Sunday of the month after the second service at our current place of worship – Open Door Community Centre, Keevil Drive, Wimbledon. SW19 8BN. It will be our pleasure to welcome you. We pray that God will indeed crown this year for you with success and make your paths to drop fatness. Enjoy!!!

What is Involved in Property Letting Part 2

Part 4 - Is your Agreement a Tenancy or a License?



A tenancy: is where the tenant actually owns the land or property for a slice of time. It is a different type of ownership from owning the freehold of the land, but it is nevertheless ownership. This is why the landlord is not entitled to go into the

rented property without the tenant's permission. It's not his anymore. He has given it away in exchange for the right to receive rent, together with the right to get it back once the tenancy has ended.

A license: is where the occupier is not a trespasser because he has permission to live in the property.

An occupation would be a tenancy if the occupier:

- Has exclusive possession of the property
- Pays rent (which does not have to be a market rent - for example it can be a 'peppercorn rent'), and is for a term (i.e. a specified period of time. The term can be a rolling 'periodic' term, i.e. it can run from week to week or from month to month)

An occupier is not a tenant :

If there is no legal relations for example: family type situations where you allow a member of your family to stay in a property and do not sign any form of legal agreement.

Where services like cleaning, and meals are provided as in the case of hotel occupancy.

Provision of services also often means that the occupier does not have 'exclusive occupation' as the landlord has the right to go in, for example to deliver the clean sheets, or do the cleaning.

Licenses will also be created in the following situations:

- When an employee is required to live in the property as part of his employment when someone rents ac-

commodation on a boat and (sometimes) where the occupier is living in property as a beneficiary under a charity (for example in an almshouse)

Part 5 - Tenancy Types

In this country (i.e. England and Wales UK) we have what is known as the 'common law'. This is the underlying law which was built up over centuries by Judges hearing cases.

However often this underlying common law is changed by an act of Parliament which imposes a different set of rules, which apply either in all circumstances or sometimes just in some circumstances.

This is the case with tenancies. There are still 'common law' tenancies, but in most cases, a tenancy will be regulated by one of the two main 'statutory codes' which have been set up by Parliament.

The first of these is the Rent Act 1977. This applies to all tenancies created before 15 January 1989. The second is the Housing Act 1988 which applies to all tenancies created after that date. The 15 January 1989 is therefore an important watershed date in housing law.

Rent Act tenancies are often known as protected or (after a notice to quit has been served on the tenant) statutory tenancies.

Housing Act tenancies are generally either assured or assured short hold tenancies (often called ASTs for short).

So when I say 'common law tenancies' I mean tenancies where neither of these two statutory codes apply.

This will be mostly in the following circumstances:

- **First**, where the tenant is a limited company. This is because the statutory codes were set up to protect individuals, not businesses
- **Second**, where the tenant occupies self contained accommodation in the same building where the landlord lives. The landlord must have lived there from before the tenancy started though and throughout the tenancy as his main home. Also it does not apply where the building is a purpose built block of flats where the landlord lives in one flat and the tenant in another.

Property Letting Part 2 Cont'd

- **Third** - where the rent is either higher or lower than the levels set out in the legislation. The lower rent level is currently under £250 pa (£1,000 pa in Greater London) and the higher rent level is £100,000. It used to be £25,000, pa. but this changed, for tenancies in England on 1 October 2010. For Wales the changeover day is 1 December 2011.
- **Fourth** - where the tenant is a student who is going to study a course provided by his landlord, where the landlord is "a specified educational institution" - this includes most colleges and universities
- **Finally** Holiday lets. Note however that if you know that the purpose of the tenancy is not a holiday but, for example, is for a businessman to live in for a months posting, this will not be a holiday let. You should not use a holiday let form just because the tenant is only going to be there for a short time



Note also that there will also be a common law tenancy if the tenant has lost the protection of the act. This will normally be because they have moved out and sub let it to someone else.

So why is all this important? Why do you need to know the tenancy type? The reason is so you can select the correct type of tenancy agreement. Which is rather important.

So, for example, if you use a standard AST agreement for a common law tenancy, this will not mean that somehow you have no tenancy at all.

However it will be misleading, as some of the terms will be irrelevant. Also some things, such as eviction and the treatment of tenancy deposits, vary according to the tenancy type, so it is important for everyone to know what tenancy type they are dealing with. It is good practice to make this clear in the tenancy agreement.

For example if a tenant with a resident landlord is served a notice to quit and takes legal advice on it, the tenant may not tell the legal adviser that the landlord lives in the same building. The adviser, not realizing that this is a common law tenancy, particularly if the tenancy agreement appears to be for an ordinary AST, may then advise the tenant that the notice served is incorrect and tell him to defend the proceedings for possession.

Although the tenant will not succeed in his defence (assuming the landlord has got things right) it will cause delay and additional work for the landlord, and will probably cost him extra in legal fees. However if the tenancy agreement states clearly that the tenancy is not an AST because there is a resident landlord, the adviser will pick up on this and give the correct advice to the tenant i.e. that he does not have any defence. The tenant will then

more likely concentrate his energies on finding somewhere else to live.

Part 6 - Shared Houses

This section looks at the renting out a room in a shared house There are two ways you can rent out a property where more than one person or household will be living there:

- First, you can get all the occupiers to sign the same tenancy agreement as 'joint tenants', or
- You can let out the rooms on individual contracts with shared use of the common parts.

Which tenancy type should you use?

Let's look at the joint tenants option first

This is the most common arrangement. The tenants will all sign the same tenancy agreement together as 'joint tenants' and will have what is called 'joint and several liability'. This means that they are all liable, 'jointly' or together, and individually.

So let's say that four tenants, Matthew, Mark, Luke and John all share a flat as joint tenants. If they fall into arrears of rent, then the landlord can sue them all. Even though they may each have agreed to pay

Property Letting Part 2 Cont'd

a quarter of the rent each, and it is only Luke who has not paid.

So far as the landlord is concerned, it does not matter who is responsible for the arrears. Legally they are *all* responsible, and he can claim the money from each of them or all of them.

This is because collectively all four are 'the tenant', and are all in it together. This is why a landlord cannot evict just one of joint tenants (no matter how much his co-tenants would like this!) – he can only evict all of them or none of them.

There are a number of advantages for landlords with the standard joint tenant agreement.

The joint and several liability is a plus of course. It means that the landlord has more people he can claim against for the rent of the property.

Also, as the whole house or flat is let, the landlord can require the tenants to have the utilities put into their own name, which will mean that he will not be responsible if they don't pay.

Where the joint and several agreement falls down is when one of the joint tenants wants to leave and a new person has to be found to take his place. Here either a new tenancy agreement needs to be signed, or the outgoing tenant remains liable for the rent and any damage to the property, even though he is not living there any more, and the new person living there as a lodger.

The joint and several tenancy agreement model is best for couples and families (where both partners will normally sign the agreement), and groups of people sharing, who are friends and who expect to be living at the property for the same length of time. For example, a group of students renting a house for the academic year.

The joint and several model is less satisfactory where people are moving in and out at different times. Here the room in a shared house is best.

Let's take a look now at this.

Here each tenant will have his own tenancy agreement, which will be for exclusive use of his own room (or rooms) and shared use of the rest of the property.

It means that there are no problems if one tenant has to move out before the others. The other tenants are unaf-

ected (other than by the prospect of having a new person living in the house). However this type of arrangement is less popular than the joint tenant arrangement. There are a number of disadvantages for the landlord. For example:

- they do not get the benefit of joint and several liability – when one of the tenants moves out here is no rent for that room until a new tenant is signed up,
- it is highly unlikely that any of the tenants will want to take over responsibility for the utilities (as they will not have any control over who lives in the house) so the landlord will have to remain named on the accounts.

However there are a few advantages:

- the tenants will not be able to keep the landlord out of the common areas in the same way that they can if they are renting the whole property, and
- landlords may get more rent for the property overall from letting individual rooms than from renting it out as a whole.

Whichever option you choose however, it is important that you use the right type of tenancy agreement. A standard AST document is not suitable for letting out a room in a shared house, and specific tenancy agreements for these are less common.

Just a quick point on tenancy agreements and Houses in Multiple Occupation - or HMOs

It's important to note that whether a property is an HMO, does not depend on the type of tenancy agreement used. A property is an HMO if it falls within the definition as set out in the Housing Act 2004.

Edited by Jeff Chambers

Wisdom of the Rich

The rich learn about money themselves and never depend upon large institutions for advice. They pay professionals to give them impartial advice, but there is no doubt as to who the professional is working for.

Success in any form requires: dedication, knowledge and/or talent and to hone these skills requires practice and diligence. The best financial future can only be achieved with dedication of time, knowledge accumulation, passion and ambition. Financial freedom requires **e f f o r t a n d k n o w l e d g e .**

Define financial goal/ target in order to put a plan in place. The difference between truly successful people and the rest is they have a burning desire to achieve their ambitions.

The rich know that they need to work at managing their money, and they know how much they want to have at a particular time. Deal with a firm that have varied expertise , rather than a one man band.

If and when you need an adviser, look for one that can deal confidently with the following;

- **Tax (both personal and corporate to cover both income and capital)**
- **Investments both on-shore and off shore**
- **Risk evaluation**
- **Mortgages and other loans (personal and corporate)**
- **Retirement schemes (both private and off the shelf version)**
- **Pensions**
- **Life and health (all types) insurance**
- **Legal issues**
- **Succession planning and wills**
- **Property (residential, commercial and retail)**

Look after the pennies and the pound will look after itself.

Do not ignore small amounts because they do accumulate and can cost you big time if not looked after.

Creating financial freedom is like filling a leaking barrel with water. If you do not fix the leaks you cannot maintain the water in the barrel. So fix the small stuff quickly and always.

Avoid borrowing your own money and paying for the privilege. For example, when you borrow at 8% and then you put a large chunk of money in your savings account for a 3% return that is not wise. Service your loan quickly and then start saving.

Change your beliefs about finance, but most importantly change the way you act too.

If you get your consumer debt under control, your route to financial freedom will be far easier.

Always ask for the true cost of a product, compare them to the benefits and then make a fully informed decision. The true costs are the costs, the benefits and the risks. Ask questions that ensure you get the numbers before you make decisions. Until Good debt such as buying a property has a major role to play in your future attempts to create wealth.

By introducing debt as a tool to accelerate the rewards for example buying property for investment, you can massively increase your return.

A financial freedom asset produces income such as investment property, while a financial freedom liability for example our home, and consumes our income. Financial freedom and thinking like the rich is about having enough income producing assets to replace your life style without the necessity to work. Risk is an essential part of becoming financially free. The rich know this and you need to learn to take risks.

This is Your Season (PART 4)



Welcome to the fourth leg of our journey through the seasons. For those on board this special carriage, you will remember that we have established the inevitability of the changing seasons you cannot wish away your WINTER season, the best way to handle this difficult season is to use it to become Stronger, Wiser and Better. Do not allow your winter season to define the eventual outcome of your life.

After WINTER comes SPRINGTIME – a season of opportunities. Learn to take advantage of your season of opportunities. Get out of your comfort zone and stretch yourself because this season is typically brief, there are only a handful of springs available to each one of us – do not waste yours.

In this episode we will briefly consider another season. This is SUMMERTIME. Summer is a season most people look forward to. It is a season when everything seems to be going well. In summer, the days become both warmer and longer, the sun shines and there is generally a lot of fun in the air. People take advantage of the warmer temperatures by spending more time outdoors during the summer. In fact, for those of us in UK, we really had a great summer with the Olympics – London 2012.

Beloved, in summer there is a tendency to get complacent or get carried away with all the “razzmatazz” or enjoyment. Summer time for the wise and savvy is a time to protect your goods and your values. Please know that all goods will be attacked because the intruders will always want to strike. Remember, the bible even warns us that our adversary the devil

prowls around like a roaring lion looking for whom it may devour. The good news is that (if we stay watchful and on our guard) as he comes in one way he will flee in seven different ways. In summertime, you have to protect your garden. If you do not, the weeds are always there to take over. Let reality be your beginning.

My brothers and sisters please get ready to defend all your values – economic, social, friendship, political, spiritual etc. A major skill to develop is to prevent the intruder from taking over or plundering your investments. If you are not observant or circumspect, all the opportunities / advantages developed in spring might be unduly exposed in summer

The summer of life is a time to protect, it is a time for constant daily effort to guard against the busy bugs and noxious weeds. The spring is a time for the creation of things of value, and those things require the season of summer for rowing and gaining strength that they might yield their result in the autumn.

The dog days of summer are a time when we must defend what we planted in the spring. It is where we work to preserve our faith, ideals, and dreams when they are attacked (and they are likely to be attacked). Fertilise your new habits so that they continue to develop. Pull out the weeds of bad habits. Be patient and the result will surely follow.

Until we connect again at the next episode -

remember

WE ARE DOING BUSINESS GOD'S WAY!

Femi Oguntunde

Business Ideas Poised for Success in 2013

Smart Product Developer

Smart products are the next big thing and the possibilities are endless. Smart products combine technology with everyday products to enhance functionality.

Examples of its potential include a doorknob that knows whether to lock or unlock based on how it is grasped, a smartphone that silences itself if the user holds a finger to her lips and a chair that adjusts room lighting based on whether a user is reclining or leaning forward.

Smart technology can be applied to clothes as well, including for medical purposes.

As more engineers and researchers work to develop smart products, retailers will be called upon to sell them. Getting involved now gives business owners the opportunity to be involved from the industry's beginning.

Multicultural Marketing Expert



All businesses are looking for new ways to connect with their customers, but many are missing the mark when it comes to connecting with minorities. Research from direct advertising firm Accu-

rateLeads found that marketers who don't target minorities are losing out on a \$3 trillion market.

The study shows many companies fail at reaching minority customers because they don't take the time to know that audience.

To reach those targeted shoppers, businesses must recognize the places where the consumer resides and design a specific message not just for one ethnicity, but for cultures among those segments.

That's created an opening for marketers looking to stand out from the crowd. Lisa Skriloff, founder of [Multicultural Marketing Resources, Inc.](#), said with minority populations growing at a faster rate than Caucasians, businesses that want to succeed must tap into the minority markets. "It is very important that (businesses) don't ignore this, and start paying attention to these communities," Skriloff told BusinessNewsDaily.

Ghost-Writing

With the barriers and costs of publishing content

decreasing, the demand has never been greater. From books to blogs to social media posts, it's easier than ever to communicate, and there are audiences ready to gobble it up. But actually crafting that content can be tricky, so many companies are turning to Ghostwriters to help put their thoughts down on paper.

"Because of technology and the Internet, publishing and sharing written material is easier and cheaper than ever," [ghostwriter Melinda Copp](#) told BusinessNewsDaily. "All those words have to be written by someone." Beyond online writing, more business leaders are authoring books, with the aid of ghostwriters, to build their credibility.

Great content can help build a great foundation for a business or personal brand and we can only expect the demand for quality writers to increase.

Green Consulting

Whether it's cutting energy costs or reducing their carbon footprint, the pressure for businesses to adopt green practices is high — and growing.

A recent study found that 82 percent of consumers are knowledgeable about which brands have a strong history of sustainability, with 80 percent considering that history when making purchases. Knowing the premium that shoppers are placing on green companies, many businesses are turning to sustainability consultants to help navigate the process.

Business [sustainability consultant Barbara Englehart](#) said there are numerous benefits for companies that go green, including reduced costs, risks and liabilities and increased employee retention, productivity and moral.

"This is all quite new in the business world, and companies need help," Englehart told BusinessNewsDaily. "They weren't teaching sustainability in business schools five or 10 years ago."

The demand for sustainability consultants will rise in the coming years, according to Englehart.

"I predict the small green consulting firms will continue to thrive," she said. "It is still a new and growing area conducive to the innovative and entrepreneurial spirit of a small firm."

Please conduct your own independent research should you wish to engage in any of these business ideas.

Business Ideas poised for Success in 2013—cont'd

Disaster Consulting

The daily news is filled with fires, floods and other tragedies around the country. Those disasters have the ability to wipe away years of hard work, and that reality is forcing many business owners to evaluate their own situation.

"Unfortunately, we are in a cycle of more frequent and severe weather events, coupled with an alarming occurrence of freak events," Barry W. Scanlon, president of crisis management and public safety consulting firm [Witt Associates](#), told BusinessNewsDaily. "This has led more and more leaders and businesses to realize that if they are not prepared for all hazards and crisis events, their hard work and growth can be lost in a moment's notice."

The desire to be prepared for the worst is increasing the need for consultants who can help guide businesses through the necessary steps for protecting all pieces of their company — from physical buildings to online documents — in case of a manmade or natural disaster. The demand for these services will increase in the years to come.

Crowdfunding Consultant

A key component of the recently established Jumpstart Our Business Startups (JOBS) Act was the cutting of Securities and Exchange Commission restrictions that prohibited crowdfunding.

With the constraints lifted, new businesses are turning to crowdfunding to help launch their endeavors. Crowdfunding lets groups of people pool their contributions (usually between \$50 and \$500 each) to invest in startups.

With the concept still in its infancy in the United States, entrepreneurs need help finding the best way to tap into this new source of investors.

As a [crowdfunding consultant](#), [Victoria Westcott](#) said she helps others understand the practice and raise more money by helping plan, strategize and run campaigns to attract new backers.

"The fact is, crowdfunding is not quite fundraising and it's not quite pre-selling either," Westcott told BusinessNewsDaily. "Crowdfunding is a whole new thing."

With so many entrepreneurs looking for the cash to turn their idea into an actual business, the need for crowdfunding consultants will grow in years to come.

Translation Services

Following a decline during the recession, translation services are poised for renewed growth. According to research from [IBISWorld](#), the Internet has been instrumental in increasing demand for translators because businesses moving into new countries use services to adapt websites and marketing materials to the new region.



The study shows that as companies once again focus on international growth over the next five years, they will turn to the translation industry to provide localization services. A growing population of immigrants is expected to contribute to further growth.

"The industry has grown as companies look to cash in on an increasingly global marketplace," said IBISWorld industry analyst Andrew Krabeepetcharat.

This need has created an opening for dual-language speakers with the ability to interpret speech from one language to another. Specific services they can provide include document translation and the translation of website information into languages for use in other countries, taking into account unique cultural and linguistic traits.

Car Repair Concierge

Few things can be as frustrating as taking a car in for service. It's a time-consuming process that often requires the owner to make cumbersome alternative transportation arrangements while the work is being done. Research shows there are more than 115,000 auto repair and service shops nationwide, each fixing an average of 55 cars per week.

Amid that reality is a growing need for those who can make the process as smooth and painless as possible. Car service concierges are able to pick up your car for you, take it in for service and return it when it is finished. For those who can't afford to be without a car while vehicle is serviced, the concierges also can provide a rental car. The business is a perfect opportunity for those looking to make people's lives easier.

Small Business Resource Center

If you're thinking about starting your own business, there are lots of decisions to be made. What kind of accounting software will you use? Will you do your [own payroll or outsource it?](#) [You can help small businesses sort through the choices.](#)

Edited by Amanda Agunsoye

Source: businessnewsdaily.com

Global Trends: The World in 2013



The Great Power Shift— 10 Trends to watch in 2013

The great global redistribution of economic and social power will continue over the next

12 months. Power will flow away from traditional institutions that have failed to deliver progress – especially governments and banks. It will flow towards communities and individuals, and also to businesses whose leaders understand and act on the big trends shaping our future. These are:

1. Social everything: New generations and their digital world stepping forward

Social technologies are now a central part of everyday life and work. The social generations are reshaping companies from the inside, helping them to build broader, more agile networks to create and deliver value to customers. Mobility and connectedness will be at the heart of the future business environment: communications and marketing are moving from a focus on one-to-one relationships, to many-to-many.

2. Redefining value: The consumer is winning the fight to own the new consumer

The notion of value is being redefined for the 21st century. Consumers have choice. They want personalization, and to participate in value creation, shifting the mindset to “made with me.” Value will also be about “shared with me” as the ownerless economy expands. This will be driven particularly by younger generations who value experiences they can share – and that also deliver benefits to society - over possessions.

3. Distributed everything: Mobility in production and consumption

Mobility is entering a new stage. Not only does consumption occur anywhere, anytime, but the tools and

Renewable technologies are distributing energy production, while mass teaching platforms are revolutionizing education. Ask what can't be distributed, not what can.

4. The next “industrial” revolution: Robots and smart machines reshaping work

Smart machines and robots will redefine society. Robots are now being deployed as receptionists, banking assistants and even prison guards, while technology allows amateurs to do what professionals once did. The upside: addressing issues such as caring for ageing populations. The downside: huge job losses. Yet the next wave of smart machines will also create new kinds of jobs. The challenge will be to ensure a workforce that is ready and skilled for them.

5. The new space race: Pushing the frontiers of technology once again?

Scientific advances from national space programs have had a significant impact on how we live and work, from advanced materials to global telecommunications. Now, commercial space travel and exploration is a reality, even as a new space race hots up, particularly between the US, China and Europe. New advances will surely result, as will questions over the ownership of space “assets,” and whether advances will be shared for public benefit.

6. Geopolitical wars: The fight to control the future

The BRICS and Beyond (other rapidly growing economies) will be where the fight to control future economic growth and social development will take place. It's a multipolar market landscape, based on dramatically different economic, social and political systems. Politicians, along with companies, are still trying to find and control their place in the new world order, even as trust in governments falls, nationalism rises, and power shifts towards the people. The potential for radical political shifts at home and between nations is rising. – with businesses rather than governments likely to lead the way.

Global Trends: The World in 2013 – cont'd



7.Resource wars escalating: From a world of abundance to shortage

As the world's population moves towards 9 billion by 2050, resources are under pressure, exacerbated by climate change. By 2030 we will demand twice as many resources as the planet can supply – risking social unrest and conflicts as people and nations compete for ever scarcer resources. Scarcity is already driving resource price volatility and cross-border investments. New technologies and rethinking consumption will be critical in future – with businesses rather than governments likely to lead the way.

8.Business stepping up: From profit to purpose

Many businesses are stepping up to a new role, often with partners, to tackle social and economic challenges. Corporations are seeking to build legitimacy – and the license to operate – in the eyes of demanding consumers, employees and stakeholders who care about

the impact and motivations of companies with whom they associate. But it's also good business as companies realize mutual benefits with society. Look for more businesses redefining their corporate purpose in this way.

9.Information is power: The security challenge

Cyberspace is the new frontline for security. Knowledge and information is a source of competitive advantage for organizations, nations and individuals. But it's a growing challenge to retain control as mobility and the democratization of everything (commerce, politics and societies) increases – along with cybercrime and cyber war. Look for a rising tide of litigation, policies and regulation. Digital freedom or a "big brother" society?

10.Who needs banks anyway? Reshaping the financial system

The financial system is broken. Regulators want change, businesses want new means of financing and consumers want alternatives. The "banks" of the future will include state-owned entities, and firms that simply don't use cash: think bartering and community currencies. Digital wallets and mobile banking are opening the door for telcos and software players, while trust

is the entry point for retailers and crowdfunding communities. In an increasingly crowded and cashless financial system, banks may no longer be key players.

Like any big shift, the dispersion of economic power presents challenges and opportunities. Are you and your business ready to take advantage of these 10 trends?

Edited by: Amanda Agunsoye
Source: economist.com

Entrepreneurship Quotes

"Everything started as nothing." – *Ben Weissenstein*

"Every single person I know who is successful at what they do is successful because they love doing it." – *Joe Penna*

"If you have a goal, be relentless in your pursuit." – *Keith J. Davis Jr*

"The biggest failure you can have in life is not trying at all." – *Emil Motycka*

"To be successful, you have to have your heart in your business, and your business in your heart." *Thomas J. Watson*

"Over-deliver every time." – *Alex Maroko*

To never forget that the most important thing in life is the quality of life we lead – **Tony Hsieh on Retirement21**

Brain Teaser — Entrepreneur Word Search

BIG BUSINESS WORD SEARCH PUZZLE

T	C	O	R	P	O	R	A	T	I	O	N	A	C	I	Y	M
R	T	I	W	M	O	N	O	P	O	L	Y	D	U	W	N	L
A	X	Q	F	I	N	A	N	C	E	W	N	V	S	A	I	M
D	P	H	D	G	M	I	E	H	O	U	H	E	T	L	U	A
E	C	W	A	A	P	T	W	H	F	U	C	R	O	L	U	N
S	O	R	Y	R	X	M	A	E	S	L	O	T	M	S	S	A
E	M	S	C	M	U	I	G	Q	Y	Q	N	I	E	T	W	G
C	P	B	T	P	A	D	N	U	A	J	T	S	R	R	I	E
R	E	H	Z	O	E	R	L	V	M	I	R	I	S	E	R	M
E	T	E	T	H	C	J	K	K	E	F	A	N	Y	E	N	E
T	I	A	P	G	S	K	T	E	A	N	C	G	G	T	A	N
S	T	O	B	O	V	H	H	T	C	T	R	P	L	S	T	
V	I	E	N	F	S	V	J	O	P	I	E	O	O	Z	D	F
K	O	J	C	A	P	I	T	A	L	M	N	Q	R	C	A	N
I	N	V	E	S	T	M	E	N	T	D	C	G	Q	Y	Q	I
D	F	H	E	A	D	Q	U	A	R	T	E	R	S	H	W	W
W	R	E	A	L	E	S	T	A	T	E	A	R	L	X	O	I

ADVERTISING
CAPITAL
COMPETITION
CONTRACT
CORPORATION

CUSTOMERS
FINANCE
HEADQUARTERS
HEDGE FUND
INVENTORY

INVESTMENT
MANAGEMENT
MARKETING
MERGER
MONOPOLY

NASDAQ
REAL ESTATE
STOCKHOLDER
TRADE SECRETS
WALL STREET

www.WordSearchAddict.com