



to

of Business

T A L E N T M U K A R O

A to Z of Business

Unlocking Your Potential

By Talent Mukaro

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A TO Z OF BUSINESS

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Preface

This book was written by a genuine and credible young man well-groomed in a Christian society. He was born and raised in Masvingo province – the province from which the name - Zimbabwe was picked. He is a life coach by calling, unique online motivational speaker and inspirational writer by passion. Talent is highly eager in seeing people of all ages and religions coming to the same platform of living their lives at their optimum and full potentials. Currently, he is undertaking his first bachelor of technology (Hons.) in Electronic Engineering with the Harare Institute of Technology.

Author's Desk

Entrepreneurs are linked in many fields and are determined in a different way by different people. The word has his origin in French and it has developed into many meanings that related to people who accept the risks, starting a business. Entrepreneurs are the ones who are the founder of the company and also are the one who takes the risks in their business. Usually, the common knowledge with entrepreneurs is that they are one who are the builders of new entities which is made to offer advanced or present services or products in the market. There is also profit and non-profit matters may vary according to the type of business management. They are considered one of the most vital parts of this capitalistic world.

They are one who takes the credit of profit and loss as they are the one who takes control of the funds. These require a lot of hard work and fulfilling the demand in that particular area. They are the one who provides satisfaction to our need and gets benefit in exchange for the supplying. Their mostly focus relies on the gain of profit with a product or service. There are various types of entrepreneurs in the market. As with upcoming technology and services, there are entrepreneurs satisfying everyone need. Now day's entrepreneurs are more developed compared to the old days. Risks can't be calculated and estimated. Risks are dominated by insurance principles. There are many methods through which their degree or frequency can be evaluated.

Entrepreneurs are qualified for both as decision maker and performer. They provide you answer to straightaway and long full term requirements, which are unattainable, even when business procedures are carefully analysed. They are planners for increasing their resources. They mix the factors like land resources, capital, labour and other sources which helped in making the products which would meet the demands of a person. As he is an organizer he has the power of leading and is a leader. Organizers have the right to set things in their places. The leader should have mixtures of values and abilities which would support the group.

Introduction

Business have been a rhythm from the onset of the world. God as the creator, usually used to do business whenever His creation was pleasing to him. He is recorded giving the first business to Adam in the Garden of Eden and this was a business of having dominion over everything. Today, He is still giving out His business to the world through the influence of the Holy Ghost. Above all businesses, the most of all and prominent business of God I believe its fulfilment is that of giving the whole world only His one begotten son to die for us on the cross for the remission of our sins and for our endless gain. So as a writer, I found grace in the Lord to write this book titled, “**A to Z of Business**” and sub-titled, “*Unlocking Your Potential*”.

Chapter 1: Benefits of a Home-Based Business

Trials and difficulties are two factors which a developing entrepreneur is always expecting to meet. There is not a person who does not face challenges in life. Lucky are those who become entrepreneurs with their rich faces. Rich faces do not take talent with them, for talent to overcome there are a lot of difficulties and challenges to be faced. There are lots of business chances for people to show their entrepreneurial skills. One has to look for these changes and jump into it. With these opportunities' you can get your business off the ground. Nowadays it is a difficult task to get into the market if you are one of the competitors of a big corporation.

But this does not mean you have to back up, all you need to do is get in touch with the right people who would help you in succeeding in the world of entrepreneurship. There has been an increasing demand for home based jobs and there are many people who are jumping in this field. With an entrepreneur, the same case applies, there are many people realizing that home-based business is the ideal way for an entrepreneur business. If you are facing financial problem regarding funds, then it is not issued to matter as there are many financing companies who would lend you money for your business rolling. But you should know how to get these funds. You need to deal with a financial company by showing them your business plans and projected financial statement.

You should convince them and show your business is a good investment option. There are many financiers who are attracted to these home-based businesses of entrepreneurs. With these plans, they are able to analyse their return of money. You can land your business on the ground easily with these plans but just make careful you are not a victim of high-interest rates and service charges. It is an essential step towards your success to know how entrepreneurs campaign their business. You should know the different entrepreneurial techniques involved in your business. Ventures face a lot of problems, so it is better you learn the techniques and research on different aspects before you go on it.

Home-based businesses have their bounding too. They have a problem in gaining customer and also gaining popularity. There are many people who fail and quit this job. All you need is to have strong confidence and good will power within you to continue this business. The first year of operating this business would truly test all your skills and patience too. You should carefully study the reaction of people towards different things. Ventures success does not lie in their product, but sometimes also the way they are sold. You should study the people or community around you and understand the different aspects of them. You should deeply study and analyse the value of people thinking.

Chapter 2: Attributes for a Successful Business

Many entrepreneurs are running a business successfully because of their positive attributes that help them in their success. When the mostly successful entrepreneur is asked about their secrets of success they would result in their attitude. There is not exactly a secret except to have a positive attribute to get business functioning. The definition of business has altered in thinking and in stage all during the years. With the help of advanced technology, we are relishing nowadays. Computers are technology and are all around us. Computers are the Internet provides us freedom for email and web services or web pages. The telephone system has also shown great improvement, it has changed according to time.

Nowadays there are a facility of fax, voice mails, and cell phones. These technologies prove too beneficial and are substances which keep the flow of business smooth. But positive attributes in a person are important factors which cannot be ignored. These positive traits help a business make successful entrepreneurial potential in all way. Those who are jumping in the Entrepreneur must note some of the points. These to be entrepreneurs ought to recognize their goals. One must set the goals at a very initial stage of a person. In an early age, a youngster needs to be matched with discipline and providing a background to their future goals. Parents and educators are the factors which influence these positive traits.

Those who can't afford to buy something through parents believe in themselves and work on it according to their methods. Decision making rests in hand of an entrepreneur so he should be a responsible person for it. Once you are set with goal a duty of a person is to struggle hard and learn the technique of organization, discipline, and risk taking. Those who are entering in the field of entrepreneurship a person should evaluate his strengths and weaknesses. A person must not be overconfident with things. There is risk and fear in this business industry. The entrepreneur should have skills in dealing with different opportunities. Newcomers and old comers must keep on searching for chances and theories that will work ideally in today's competitive business.

Once you get the opportunity and have found it, you should jump into it and grab the chance to get the best of it. There is usually competition found in business and cannot be drawn back. But the success is evaluated by recognition and manifestation of the determined goals. Entrepreneurial should know effectively to deal and cover every small thins including finance and budget. They should be able to control outflow and inflow of finances. Going through fun in any enterprise is important for a successful entrepreneur. Entrepreneurs are aware of the time when need to get help from others. There is no super person who does not need help from others. Everyone in this world needs the help of others to run their business.

Chapter 3: Opportunities from the Beginning

Not everyone can be a good Entrepreneur. If you want to know that you are a successful entrepreneur or not you should ask yourself. Before implying any ideas on business, you should think long and hard, decide if these things are possible or not. Would your ideas bring business and returns good revenues in business? For being an entrepreneur of business, you should have a passion for starting own and maintaining the business. There are many risks involved in these businesses, you have to be ready for them. Representing as an entrepreneur can change your life. You always have to be prepared for different circumstances throughout the business.

There are some particular attributes that every entrepreneur must have or should develop on his own. These admit persistence, hard work, independence, belief in oneself, dedication and loyalty towards quality and success. There are many more characters for a perfect and successful entrepreneur. If you have these qualities in you, then your procedure follows to what sort of business you would establish and poses. There are thousands of chances available for the beginning of an entrepreneur. There is a wide range of choices, you should choose one in which you are going to engage yourself. You would find usually two types of approaches while finding appropriate entrepreneur chance for yourself. One traditional approach is listening to your heart or bends towards your passion.

When following this first approach you need to do a systematic and organized process in order to continue. It takes up careful projecting thorough explore of the market, understands a need and making the product or service to satisfy and meet that need. You have to decide in which field you are most concerned about. After that, you can now enter into it by researching the pros and cons of that industry. You should also explore the different business found within that sector. Once you are done with this process, the next step follows is to survey if there is an unfulfilled demand in the form of merchandise, services, costs, etc. Therefore, you can proceed to analyse the rival and assuring how their business example works.

You can make the beginning by building your preliminary business plan. You should be aware and have done market research for it. After researching you should see the market potential for the business you opt for. Revise and reassess the business plan and decide who can assist you in providing finance for your business. When following the second approach for choosing the right type of entrepreneur opportunity, you should follow behind your passion and the finance would be coming in some way. This involves risk and it can be attained by doing discovering and keen observations. You should look around you for different product and services to meet your needs.

Chapter 4: Important Entrepreneurial Attributes

No one is born perfect in this world, neither anyone is born with these skills. Anyone can be a successful entrepreneur with some attributes. These attributes would help you in getting specific entrepreneurial attributes for a person to be fortunate in the area of business. However, not everyone can become an entrepreneur. There are few people who possess these characters to attribute in them, you can notice in yourself.

Here are some of the essential entrepreneurial attributes which are helpful to those who want to enter in this field:

- Independence is the most usual denominator of all the entrepreneurs. They want to take over ascertain their future; they choose to be their own boss instead of hiring someone else under the observation or look of a boss or master. An entrepreneur has firm feel of independence and will process ahead with an aim of earning money by his own way and hard work.
- Persistence and Determination in business world of entrepreneurship is full of success. A most important ability of a successful entrepreneur is the persistence to continue engaging in his goal neglecting the setbacks and obstructions that he may get on this way. This tenacity and conclusion is furnished by igniting a want to achieve his destination of winning in his chosen area of business.

- Self-confidence is a must for an entrepreneur. They should believe in their capacities and confirms that they will invest in their best attempt into their peculiar attempts and similarly anticipate the best consequences from it. This business world is full of competitions and is not usually localization for small-hearted people; this is for a bold hearted person. If your belief in your capacities which is an important factor for accomplishing any goal in this world of entrepreneurship.
- Creativity in this competitive world of business, you cannot allow being contented and unimaginative unless you desire the challenger to go up on in front of you. You should be creative in this field, you should have the capacity to create and explore new ideas. You should also have the capacity to find new ways to solve problems. This is a sure shot way of keeping your business ahead in the competition. Creative people have qualities of curiosity, inquisitive, bring and are flexible when thinking or exploring with ideas. They have a good sense of observing the environment and keep an eye on different catching new trends that could be a possibility of business opportunity.
- An entrepreneur should be organized and focused in attaining his goal. He can do this by organizing his each and every step in achieving his goal so that there is lesser time and resources used up. He

should be an expert in a vision for his future. This imagination may be short, long or middle term but whatever the imaginations are, they would help you in expanding your business.

- An entrepreneur should be ready to calculate the risk and face the results of it. He should have enough confidence and courage to confront failure or success and start over again regardless of many setbacks. He should have perseverance and hard work qualities in him. Commitment to business is a must with an entrepreneur. He should be honest and honourable towards his work.

Chapter 5: Teen Entrepreneurs [Be your Boss]

There are a lot of youngsters who cannot get into a job as they are not old enough for that but they wish to earn their own money. For them here are a few questions which they need to reply to themselves:

1. Are you determined enough to earn money with your own labour?
2. Do you wish to be your own boss when you earn money?

If the answer to the above questions is in affirmation then you have the quality to be an entrepreneur who can definitely succeed. To start a business, you need to have an idea for it and the zeal to earn money on your own. Along with this, your goal must be to be the boss. These are seeds for the tree that make you a successful entrepreneur. Here are a few ideas that can guide you to be a teen entrepreneur. It is one of the toughest attempts that one can go ahead with to try the entrepreneurship.

One ought to think carefully. You have to determine yourself on what sort of an entrepreneurship you can handle with success. Also, what you like to do and what all catches, your attention the most. Which is the field you have the most knowledge about? The answers to these questions will lead you to the ideas of your business. Along with this you also ought to commit yourself to business to make it a success.

Ideas for teen entrepreneurship:

- It is not always true that a teen cannot get the ideas for a business. To get an idea for the business you only need to think ingeniously and productively. Along with this search for the best solutions to the problems in the present time and keep and keep an eye on the changing trends.
- You can also ask people in the family and amongst your friends or search in books or ask your mentors for the ideas. Try your best to find out all the pros and cons of the business that you wish to take up. The basic thing that is to be clearly understood is that business is exchange. Also, you need to understand the law of demand and supply. This law goes along at every level.
- What is the next step after the idea? When you get the idea think that whether it is practical or not? This must be such which people notice. Some of the other kind of need must be satisfied to make the idea work.
- You must determine whether you can bring the idea to the floor or not? If the demand is not there it can be created. Arrange for finance, which is the most important thing. Before you finalize on starting the business you must get the solutions to all the things discussed here.

A couple of ideas for teen entrepreneurs:

1. Make decorative candles, which are useful as well as items for decorations. The material is cheap and easily available.
2. You can provide the service like taking the pets out or buying the groceries or washing car.

Chapter 6: Healthy Life and Releasing Stress

Sometimes we think running a business is an easy task and includes a lot of fun too. But this is not a complete fact. Getting into business, along with fun and rewards is also stressful. There are lots of pressures and workloads included when running a business. For lots of entrepreneurs, there is a lot of workloads which is one of the factors for stress. Many believe that working hard and working extra time is beneficial for your business. Entrepreneur's life starts with hard working and long working hours and ends the same. The pressure is more when you own a company rather working in some company. Stress builds up more and more when there is a lot of work pressure other sorts of works.

When there are many tasks to be completed or to be done and at the same time there are responsibilities towards home, the stress level increases. There are some Entrepreneurs women who have worked at the office, while they have to give a contribution of themselves at home. Further job is to take care and complete her responsibilities towards their kids. Mostly in many Entrepreneurs, the financial feature of a business is very stressful. Many of them have some loans to repay from where they have lent, which causes a lot of stress and restlessness. Entrepreneurs one of the main goals is balancing his money and funds, he should be able to get more income rather than expenses. When a person cannot maintain balance, usually it adds a lot of stress in entrepreneur life.

Entrepreneurs are tending to take decision accurately and rapidly. For the beginner this kind of environment is not an easy task, it can result in a lot of pressure and stress. There are many other reasons which contribute stress towards entrepreneur. He should have a perfect balance in his personal and professional life. To deduct stress and maintain equilibrium he should follow some easy steps or tips. You should clean your desk before you start your work. Keep away all those things which cause disorder on your desk. A clean desk would contribute to a pleasant working atmosphere. Entrepreneurs should keep daily planners which would help them do things in a better way and avoid the stress.

With these daily planners, you would be able to finish the work at a time and do not have pressure build up on the last minute. You should contribute your time towards each work and this would help you in solving your problem. Doing one work at time would help you in completing and doing work nicely. In order to avoid your stress, you should hire a person as a helper's hand to you. It is better to get the right person for your assistance rather than delaying or not being able to do work. You should assign the right work to the right person in order to avoid stress. Every day you tend to do many things. For getting things coordinated you should make a plan and work according to it. You should use ideally your time, as time is money in business terms. You would learn the business as days progress due to experience.

Chapter 7: Different Opportunities for you

Nowadays with increasing technology changing lives, there are many changes faced in the business area too. There is a wide opening of business opportunities for entrepreneurs. You should decide yourself in which field you want to enter. Before entering it is necessary you should hold little expertise in that particular field. Before you start any business, it is necessary to have little or more opportunity for starting the business. In dealing with any kind of business, you should put your personal effort on it, in order to run or get a successful business. It is also necessary for your choice, matches the public choice and also with the latest trends. It is no use of opening the business which is not in demand and can bear great loss because of it.

Here are some of the hottest and latest veers of business opportunities opened for Entrepreneurs:

- Communication Coach, if there is no proper communication there are no business transactions which would exist here. Many offices in Zimbabwe lack the skill of powerful and effective communications. No matter the level of business you have, low or high profiles, the office members are demanded to communicate in oral, verbal or technological form. Due to lack of communication skill, many of them fail in these tasks.
- Although there are many classes accommodated in higher schools and college level so that the

graduates do not face such kind of problems in their future. The demanding business chance for an entrepreneur is making the groups that would train the students or people in a highly effective way in the field of communication.

- In this world full of advanced technology, the ideas information and transactions are acted through the Internet. Blogging is one of the demanding and rising business opportunities for business. Blog is written should be highly powerful no matter what sort of business you have. Blogging now days are considered as one of the market strategies, it is done in order to ponder your company in front of others. Those companies who have a part in this business should give good training to their employees in a matter of writing.
- Security is needed to run technology-based business, there are many competitors and you must secure your information. As entrepreneur this field is demanding and you can be one to complete its needs. There are construction-related problems which an entrepreneur can get solution of like plumbing, electric, carpentry, and other contracting services.
- With increasing online business there is a demand for Online Secretaries. Many people are in search of secretaries who can provide them good business and take care of everything. As an entrepreneur this good job which can help you in gaining business.

- EBay is the most demanded website which invites money and customers. There are a lot of mobile phone application detached on your phone these days. There is an increasing demand for updated and upgraded phones.

Chapter 8: Fundamentals of Entrepreneurs

There is one fundamental key in doing a business that is growing you. There are many famous entrepreneurs who go through this stage. The pattern of self-development may vary from one person to the other person, there is no particular pattern for a description of various input. If you want to be among the famous entrepreneurs or like them, it is necessary to follow some of the tips mentioned above. Before you find your negatives, it is better to look at your positive points. It is better to know in which field you are good at while getting into your own business. You should know your strength and use it in improving your business for your benefit. It would help you in producing a good amount of income and would help you in improving your personal development too.

It's your decision how much you want to improve when you become the founder of business you should know the demands of your business towards you. A person learns in life when he accepts more challenges; he learns every lesson from one challenge. The way you experience thing yourself would help you in learning things in a better way. When you experience thing, you learn how to cope up with them in different ways when you are handling it yourself. When you are venturing through your business entrepreneurship, it does not state that you would improve or get worsen towards your financial conditions. All you require is improve yourself to some factor depending on your business needs like risks and with different problems you face in business.

Controlling a new enterprise or dealing with new operations, you have to make sure that things would make certain changes in you. Before you jump into any business you should be assured that how much risks are involved in it and how much possibilities of success or failure is included in it. The way of your dealing with a business would actually build up your self-development. With every new try you give in your business, your team and you should gather and accept the new changes that will require a business to go well.

This would help your personality to go higher with new heights and you would develop more. There are fewer chances which do not support your growth. Your pathway of self-realization would prove beneficial to you and help you in fulfilling all your responsibilities. A business entrepreneur encounter with success should have a good mixture of attitudes, skills, believes and training capacity. All these works together would help a business venture and extend the growth of product services. It is considered in this business venture, those who had undergone many hardships are one who has learned the most.

Chapter 9: Beneficial Ideas for Your Future Business

Preservation of the environment is getting more apparent than earlier. Nowadays concern of old age and ugly physical body has been occupied by many people and most especially women. Protection of future has rapidly overwhelmed the present needs. The business that would provide a solution for this type of questions would get a great profit in years to come soon. People are ready to spend their money on conserving environment clean and at the same time holding their faces young and staying away from their retirement.

Here are some business ideas that would work in the future for many people. One of them is a perpetual diet, this is a diet which would help a person stay longer and maintain their figure. As per the survey was done with the National Eating Disorder Association, they mention that almost 45% person of women is on dieting comparing to men which are just 25%. Eight percent of women accept that they are not satisfied with their figure. These people are in search of a product which would help them in improving their figure. Getting into this type of business would turn out to be a good profit.

These are some of the ideas that would cater your business and provide you a better future:

- To meet the demand of people, there are many products in the market. Now day's people are in search of product which would keep their body

healthy. So if any product which satisfies the need of people to keep their human body healthy would prove to have a good business. You would find some of the products which are demanding in today world like tea, ginseng, acai berries, etc.

- There is an increasing demand for organic foods in the market. As nowadays everyone is aware of the genetically modified organism and know their effects towards the body. So, they are more deliberate on the type of food they are consuming.
- Water business and other sorts of water products would surely help in getting business in the future. This business proves to be a profit. There are many people who are very careful regarding the water. Now day's people are always in search of purified and clean water.
- Earlier people use to get the water from any source and drink it. While nowadays there is a demand for dispensers at the office, home, and many places. There are many ecological products which are in demand like furniture, home decors, flooring, and other products which concentrate nature in them and at the same time they are useful to you. High tech security systems are in demand.
- We are always in need of better security for our belongings and restrict access to someone else. With modern technology, you would find products which include retina scan, fingerprints, etc. which helps you in securing your belongings.

Lord's Prayer

Our Father which art in heaven,
Hallowed be Thy name. Thy Kingdom come,
Thy will be done in earth, as it is in heaven.

Give us this day our daily bread.

And forgive our debts, as we forgive our debtors.
And lead us not into temptations,
But deliver us from evil:

For thine is the Kingdom, and the power,
And the glory for ever, Amen.

(Matthew 6:9 – 13)

Contact Details

TLF Charity Publishers ZW

4009 Ebenezer, Southgate, Harare South

Talent Mukaro Matuhwa Contact Details:

Email: tmmatuhwa@gmail.com

Whatsapp: +263774571035

Call: +263783581256

Social Media Platforms:

Like & follow our page; TLF Charity
Facebook, Twitter, Instagram find me on;
Talent Blessing Mukaro



The author of this book started to write some short inspiring messages on social media. As a result of the zeal from within his heart plus a passion of writing, he came up with many projects. This book is his fifth project titled, “**A to Z**

of Business”. He came up with this move so as to help and equip the current and next coming generations with vital aspects that lead to a prosperous business. Your perusal of the book is highly welcome for your business life upliftment. The writer is an Electronic Engineering student at Harare Institute of Technology. He is a unique writer by passion and a credible business/life coach by calling. And this vibrant author is none other than **Talent Blessing Mukaro** (pictured).

