

# THE NO BRAiNER GUIDE

TO **BUSINESS**

**THERE IS A RIGHT WAY AND A  
WRONG WAY TO EVERYTHING**

**DOING BUSINESS THE RIGHT WAY NOT  
ONLY GUARANTEES SUCCESS,  
IT ALSO GUARANTEES YOU WILL  
ENJOY THE JOURNEY AND THE RESULT**

**TOM MAC GUINNESS**



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**nobrainerguide.info**

**Jesus was the ultimate entrepreneur, and 2000 years later, the world is still struggling to grasp the essence of His innovation.**

**He built a new product, out of ideas that were already there, by presenting them in a different format and giving them a new twist.**

**Jesus was the great disruptor, He changed the world, bypassing the existing technology and creating a new distribution channel.**



# ACKNOWLEDGMENTS

Life is a journey and no one can get very far without the help and support of a lot of people.

This book is dedicated to those people in my life.

To my parents for showing and teaching me to be a decent person, to my family for loving me and keeping me honest, to my mentors who equipped me by sharing their experience and knowledge and to my friends and co-workers for their faithfulness and encouragement.



# ABOUT THE AUTHOR

My name is Tom Mac Guinness. I was born in Dundalk, a medium sized town on the east coast of Ireland about halfway between Dublin and Belfast in 1951.

I was raised in a fine Irish family, the eldest of 7 children. My father was a well-known and respected local businessman.

At the age of 20 I had a profound spiritual experience, which changed my life and I spent the next 8 years as a missionary mostly in South America.

Upon my return to Ireland in 1979 I took over the management of the family equestrian centre in Dundalk. The limitations of the business soon became obvious and in 1985 I set up Horseware Products to develop and manufacture horse blankets.

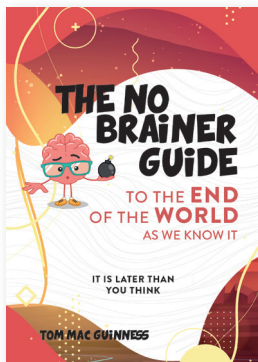
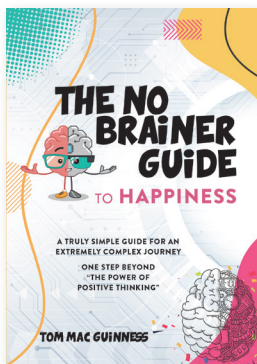
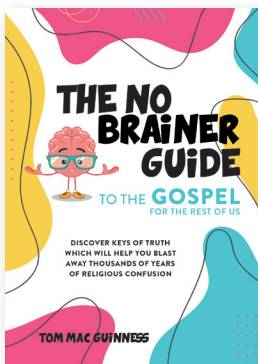
Since then Horseware has grown to be the undisputed world leader in its market segment with more than 700 employees worldwide and has production facilities in Ireland, Cambodia, China and USA, producing more than a million of blankets each year.



Over the years I and Horseware have won many awards for business, innovation and product excellence including 35 BETA Innovation Awards for new product development. In 2002 I was chosen as the Ernst and Young Irish Industrial Entrepreneur of the Year.

In 2021 I sold a controlling interest in Horseware. I have an involvement in many projects but my focus now is to share the many lessons I have learned through the promotion of my four books.

# OTHER BOOKS





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# INTRODUCTION

## **First and foremost, this is a book about doing business**

Addressed to people who are interested in business. However, you may define it. This is a business book with a different perspective. I am coming in through the kitchen window! Most people come to the front door, ring the doorbell, and try to gain entrance. In this case, the front door is guarded by preconceptions and blocked by prejudices and wrong thinking, so why would you waste energy and time busting in the front door when you can just climb in through the kitchen window?

People don't naturally connect Jesus and the Gospels with business. They don't look for advice or guidance from the Gospels, but the first recorded words of Jesus were "I must be about my Father's *business*."

Most of the parables in the Gospels were about business and businesspeople.

The merchant, the soldier, the king, the farmer, the government worker, the shepherd, the traveller, the priest, the

stuff of everyday life. The people who make the world go around, that make it work, because they work.

They are the doers, the thinkers, the developers, the processors, even the bureaucrats.

I want to see this book in the business section, although it could just as easily be in the religious or self-help aisle.

I am a businessman and have built a successful world-class business from scratch over the last 35 years, with 50 million dollars in sales in 25 countries, 750 employees and manufacturing and distribution in Ireland, USA, China, and Cambodia.

There are so many books about business, so why another one? I believe this is a book with a different agenda, a different approach, a different motivation and a different perspective.

## **What's the secret? You need all 5 fingers**

People often ask me Tom, "what's the secret?", as if there were a silver bullet.

I will often hold up my hand and say, look at this little finger, I am not sure what it is for, or what it does but, guess what? If I lost it at ten o'clock tomorrow morning, I would be able to tell you what it does by noon.

You can be the best at innovation, and we are the best in our industry, but if you cannot make it, you are going nowhere. If you can invent it and make it but cannot deliver it, market it, you are still going nowhere, and if you cannot collect your money and start the process all over again you will fail. You need all 5 fingers.

But this book is not about operations, there are enough of them already. In this book I would like to uncover, reveal the true origins which underpin successful business behaviour.

## **The origin: Jesus and the 4 Gospels**

When I say origins, that is exactly what I mean.

Where did our current fundamentals come from? Who was the founder? Who thought them up? Who invented them? Where did these ideas originate? How did they enter the consciousness of our culture? Where was the well spring?

There is a reason why we refer to the years as BC and AC, because AC, **A**fter **C**hrist, the world changed.

I am not saying it was perfect, it took time. There was an ebb and flow, but it was undeniably different. It is my view that the Judeo-Christian culture and mindset has been the primary driver of business development and indeed scientific advancement over the last 2000 years.



You do not need to be a Jew or a Christian to benefit from these ideas and mind set, and I will be very clear in this book that there is a very clear distinction between living by the message and believing in the messenger. You can benefit from both!

Jesus said, “I am not come to destroy the law and the prophets but to fulfil them.” His words, life, and actions filled in the gaps, clarified, and generally brought to life the concepts buried in the pages of the Old Testament.

These are universal principles that work for everyone who applies them. Just like gravity, it works for everyone, regardless.

I hope to reveal that they will work for you. No matter who you are, where you are, what you do or what circumstances you find yourself in.

## CHAPTER 1

# MY STORY

### **Background info**

I suppose the best way to kick this off is to tell you a little about myself. This is as much for me as it is for you. It will help me frame the book as what I have learned and what has been revealed to me as part of my life story. This is not an autobiography.

My thinking and view of the world has changed over time as I have travelled on my life's journey. A lot of what I want to share with you is very personal. I didn't pick it up at university. They are life lessons, and I will be referring back to this story and applying these lessons as I go through the book.

I am Irish, born in 1951 into a large loving family, in a medium-sized town, 50 miles north of Dublin and 10 miles south of the border. I am the eldest of 7 children, six boys and 1 girl. We were a reasonably well-to-do family. I had a good education and did quite well academically, although I had to struggle with a mild form of dyslexia, which was not diagnosed at the time (thank God for spell check).

Most of my relatives were in businesses of one kind or another. My grandfathers, on both my mother's side and my father's side, were extraordinary entrepreneurs in their day, beginning with nothing and building up substantial local businesses. When I was asked as a child what I wanted to be when I grew up, I would always say a "Businessman". You could say that I had an advantage in that I was exposed to business at an early age.

My father was a veterinary surgeon with a large, successful practice. In the early sixties, he started a poultry business and became one of the largest breeders and suppliers of chickens in Ireland. The business had many ups and downs. Sometimes we were loaded, and sometimes money was very tight. He also struggled with ill health, and I decided to join him in the business. It was not unusual at that time in Ireland for the eldest son, especially in a large family, to join the family business. In this case, I could see that things were not going well in the business, but I did not have the experience to see how bad they really were. The Poultry industry was not a particularly glamorous one but, nonetheless, it was a complex and interesting one. So, I headed off to agricultural college to learn my trade.

During this period, I began to question a number of gives in my life, among them, business and religion.

I was and still am a very questioning person. In those days, I would argue about anything. I began to see the hypocrisy of religion and the lack of ethics in business.

Even though I had really given it a good shot, I became completely disillusioned with my faith. I came to the conclusion that it was something that was given to me, something I had inherited. It was empty, it didn't seem to work or be useful for anything.

In business, I saw what I perceived as the good being punished and the dubious being successful. Was that something I wanted to do or could do?

When I looked at my relatives, and society in general, I saw people without real answers. I was looking for a reason to live, a reason to get up in the morning. They were showing me the future, society was telling me: go to college, get a degree, get a job, a wife, a mortgage, 3.5 children and all will be well. I could see that movie, and it didn't end well, it didn't do it for me.

As I look back now, a lot of this was subliminal. I was not analysing the situation as clearly as I am now, but deep inside, in my subconscious, I was looking for truth, if there was one. Are we some kind of accident or is there a plan, a planner? I supposed, ultimately, is there anyone out there? A God, a creator, was there anyone in charge or was it every man for himself?

You need to remember that this was in the late sixties, (yes, I am that old) the era of peace and love, flower power. We thought we could make a better world, that was our destiny.

I started on a quest to try different things, break the rules that didn't make sense, ask more questions, and see what happened. The result was that in September 1969, I met Jesus and decided to follow Him. I dropped out of college and joined a radical Christian group called the "Children of God". I spent almost 8 years as a youth missionary in the UK, Ireland, Argentina, Brazil and Bolivia.

We lived by faith, in small communities based on the book of Acts and the early monastic lifestyle, where labour and resources were shared. This was a tough but very exciting and rewarding lifestyle, and we travelled extensively, particularly in South America. In 1978, because of political instability and visa issues, we decided to leave Latin America and come back to Europe. A week later, my parents sent us a ticket to come back to Ireland for my brother David's wedding.

We were also not comfortable with the direction the Children of God were taking, so when we arrived back in Ireland, we did not have a clear plan of what to do next. I ended up, for various reasons, not the least of which was that there was no one else running the family riding school.

The family riding school was set up by my dad to help pay the college fees for my brothers and sister. Initially it was part-time but soon became very successful as it was near to the town, was easily accessible and a fun place to be.

I set about ramping things up, extending the indoor arena, building a cross-country course, and adding horses and ponies. I also decided I needed to get some training, so I did my certificate and diploma in equestrian science and became one of the few BHS Intermediate instructors in the country at that time.

In order to incentivise myself to improve my dressage work for the exams, I took up eventing, since it was a combination of dressage, cross-country riding and show jumping. The dressage was a bit of a struggle for me, but I excelled at the cross-country and was good enough at the show jumping.

The riding school was hard work, but I enjoyed it. I soon realised that it was not sustainable due to the seasonal nature of the business and the small size of the local market.

Around 1982 three things happened that brought this home very forcefully.

Firstly, Ireland suffered a major recession. I often comment to younger people that the latest “great recession” 2008 was a tea party compared to what happened in

Ireland in the early eighties. Dundalk, a town of about 20 thousand people at the time, lost 2000 jobs in 9 months, unemployment was 21%, interest rates were 16%, inflation was 14%, I lost half my clients.

The second was that we got sued. A simple accident, not very serious. A good rider, a long-term client, a friend of the family, on a good safe pony. Things would never be the same again.

Apart from the fact that our insurance went up by 500%, it took the fun out of it. I had always been very safety conscious, but accidents will happen, especially around horses. They are living creatures, they have a mind of their own, they have their good and bad days. Everyone's competence is different, some are naturals, others just don't get it no matter how hard they try. I clearly remember opening the letter from their solicitor that morning and realising that it was over for me, things would never be the same.

The third, was our first child, Annie, arrived. Now I had to get a bit more serious. Around that time, I met a guy called Pat Stranny who introduced me to Amway. As a part of their induction, they go through this exercise called the "circles" which clearly showed me that my current income was not in sync with my potential needs.

I had an idea that had been gesticulating in my mind for a while, now I was motivated to do something about it.

In the riding school we had about 20 horses and ponies. These were kept indoors in stables most of the winter because we did not have a lot of land and the horses cut up the ground too much in the wet winter weather.

Apart from that, the horses had to be clipped, or partly clipped, to prevent them from sweating. This presented its own challenge, how do you keep them warm once you have removed what is effectively their overcoat?

We did use horse blankets or rugs, but they were really not fit for purpose. At that time, they were mainly made from jute or canvas, they were stiff and heavy, not warm or waterproof, could not be laundered and looked terrible.

However, the main problem was they did not stay on the horse, and countless hours were spent fixing and straightening them. They were forever sliding off and, in many cases, would rub the animal raw across the chest or the withers (the big bone at the front of the spine).

It got to the stage where I stopped clipping most of the ponies. This meant they had to be walked for a period of time to cool them down after the lesson and this was very inconvenient, especially after the nighttime lessons, but had to be done to prevent the horses from getting a chill.

One day it occurred to me that if we could “put a man on the moon”, surely, we could make a better horse blanket that worked, that was fit for purpose.



It would have to be warm, light, washable, easy to make, not too expensive and most of all, fit well and not fall off the horse. About 5 different problems to solve in one, all interconnected and if one was not addressed, the product would not work. It was a tall order indeed.

Over the next 12 months, I started putting things together in my mind. An idea here, a fabric there, until one morning I got up and said to myself it is now or never. I got in the car and 3 months later I sold my first horse blanket.

Those 3 months were so exciting. Each day or week I would find another part of the puzzle. I went from contact to contact, followed one lead to another. I was amazed how helpful people were and how much they encouraged me on the quest, because that was what it felt like to me, a quest.

The biggest challenge was to find the right design, the right fit. This presented a major challenge for me. Not because I could not figure it out, but because the conclusions I came to were so at odds with the accepted thinking.

I had a strong sense of “who the hell do you think you are?” You are right, and the rest of the world have been doing it wrong for a hundred years. In fact, the first 100 blankets I made I compromised a little, they did not work, so I went back to my original design.

Getting it to stay on the horse had to be worked out in tandem with the shape and design. Basically, you have a

square piece of fabric, and you have to make it stay on a round animal that is running, rolling, in constant movement.

The solution was not any one thing, but a combination of things. Some of them I borrowed from existing products and some of them I invented, but in combination it worked. I had a product that I could guarantee would not fall off. I learned to sew and went to a horse sale with 35 blankets I made. I put up a big sign 35 pounds, "guaranteed not to slip or your money back". I sold them all in one hour, took orders for a hundred more, I was on my way.

Challenges came like waves on a good surf beach, sometimes you catch the wave, and sometimes it catches you, and sometimes you get stuck in that spot where the waves are breaking, they are pounding you, and you think you will never get out of that zone.

Each wave I caught, and rode gave me confidence and experience to catch the next one, a bigger one. It is basically the same skill, just a different dimension. Each time I crashed, I learned a lesson and gained an experience. With each experience and lesson you learn, comes a key to unlock the door to that problem. After a while you end up with a bunch of keys, so instead of having to pick the lock or bust down the door, you simply pick a key.

The business was slow to get off the ground. It took 5 years to get turnover to half a million pounds (this was be-

fore the euro existed). It was hand-to-hand combat every day, cash flow was tight, the banks were not lending, it was 24/7.

I had no idea where it could go. I remember a friend of mine, Louis Lowery, saying to me one day sitting in his lorry at an event: "Sure Tom, if you sold 2000, and you made a "tenner" on each wouldn't that be grand?" What a business plan.

All I knew was that I had to get scale, and to do that I had to export. Having lived and worked abroad in so many countries and cities, I was not mentally confined to our small island on the edge of Europe. What is a wonderful advantage to preserve our culture and identity was a massive disadvantage when it came to exporting.

These were the days before the Internet and Ryanair. Travel was time-consuming and expensive. To drive to Birmingham took 12 hours and one ferry, to get to Paris took 24 hours and two ferries. A flight to London with Aer Lingus cost 300 pounds, about 1500 in today's euros.

Ireland was, and still is, a major exporter of sport horses around the world, and I started making rugs for horse exporters.

These rugs would go with the horses as a sort of packaging with the dealer's logo and of course my telephone number written large on the inside front of the blanket.

I also attended show-jumping events and horse sales and made contacts with foreign buyers and riders. I began to get orders from abroad, 10 here, 20 there and before long I had a few retailers calling me.

At this stage, I was still running the riding school and was using it for cash flow and living expenses. I hired a few girls to help me with the sewing. They were so much better and faster than me, and I was able to hire a secretary to help organise things. I was working out of the basement of my parent's house and had taken over the dining room for packing and the living room for storage.

This was unsustainable, so in 1986 I closed the riding school and converted half of the indoor riding arena into a production unit. A quantum leap from 500 square feet to 3000 square feet, I thought it was huge, but we were not long filling it.

But there was one intractable problem that was a show-stopper, we could not make the blanket waterproof without making it a sweat bag. You could make the fabrics waterproof by applying a coating to them, but that would not allow the sweat to escape, so you solved one problem but created another.

Up until this time I had been picking up know-how and knowledge from trade shows and asking questions of my suppliers and people I met as I went. At this point I felt that I needed to deepen my expertise, so decided to take

a course in textile production at the Manchester Textile Institute.

Part of the course was a module on textile finishing. That is, dying, coating and generally applying treatments to fabrics to enhance or change their features or function.

At one stage during the lecture, the professor mentioned a new technology being developed by the UK subsidiary of a US chemical company called Hydrophilics. Basically, it was a solid polymer that allowed water vapour to be transported chemically from the inside to the outside of a fabric.

I had heard about this new coating from my Scottish dyer, but was sceptical. After the professor explained that the water molecules in the vapour state were transported along a chemical helix within the polymer, I was a bit more convinced. At this time, the only way to make a fabric waterproof and also breathable was a technology known as microporous laminates. This is effectively a layer of Teflon which has microscopic cracks and fissures that allow water vapour to pass through, but the openings are too narrow to allow water in the liquid state to pass.

This microporous technology was controlled by Gore-Tex, who had a patent on it. Apart from the fact that it was prohibitively expensive, it did not laminate well to the type of heavy fabrics needed to produce outdoor blankets and the micro pours got blocked by the dirt.

I decided to give it a go. On my way home, I picked up a few metres of this Hydrophilic fabric from my supplier in Scotland. I was very excited to see if it really worked. I made a small blanket for “Pip” my daughter’s little pony and put a very warm blanket on top. I remember thinking, if it really works, she will be dry in the morning, if it doesn’t, she will be ball off with sweat.

I came first thing in the morning, put my hand under the blanket, it was bone dry, warm and cosy. It was a eureka moment, I will never forget, it worked!

I had cracked the design and manufacturing, now I had a solution to the breathability problem. My Scottish supplier was making a high tenacity nylon fabric for use in bulletproof vests for the police and army, and we decided to use this fabric. Although it was expensive, it was extremely strong, coated well and looked great. The Rambo Turnout was born!!

It was a phenomenon, there was nothing like it. I remember getting a “tried and tested” review in the Practical Horseman magazine in the USA that was so positive that it was embarrassing. The only problem was we could not make enough of them. We just did not have the cash or the facilities.

In 1994, I bought an old Clarks shoe factory and invested in a Swedish material handling system called Eton,

which allowed us to be super-efficient. We still could not meet demand.

Most of my competitors were beginning to source their product from China. We were reluctant to share our technology with sub-suppliers who were also potentially selling to our competitors. The solution was to have our own production in China, but we were very late to that party.

In 2004 the pressure to offshore became unsustainable, and we closed one of our factories in Ireland and shipped all the equipment and machinery to a facility we bought outside a city in China called Wuhan.

It was a really tough decision for me as we had to make 150 people redundant the week before Christmas. I remember the Friday the announcement was made. I was on the other side of the country giving an address to ISME, the Irish Small and Medium Enterprise business conference. The theme was “From an Acorn to Oak Tree” and as I got in the car to drive home that evening, I received a call to inform me that I had just been nominated as Louth Business Person of the Year, it was a strange day.

Undoubtedly, it was the right decision. We could have continued to make the Rambo turnout in Dundalk and still do to this day (May 2020), but that strategy would have limited us to the very high end of the market, and we desperately needed a product offering to meet the need in the middle and lower end.

We launched the Amigo brand in 2005, and it was an immediate success, and within 24 months our little factory in Wuhan was at capacity. Around 2010 an opportunity arose to set up manufacturing in Cambodia.

We had been visiting Cambodia for some years. My sister worked for the UN and was based in Phnom Penh, and we would visit her for a few days R & R on our way home from the long intensive trips in China.

Through Just World International, we got involved with an NGO called PIO and had helped them build a school on the municipal dump. We liked Cambodia and the Cambodians, and when an opportunity came our way to set up production there, we jumped at the chance to contribute to the development of that country by providing some meaningful employment.

At the time the RMB (Chinese currency) was appreciating rapidly against the dollar and Cambodia was essentially a dollar economy, we felt this would help us with our currency balancing. However, the main reason was to get involved in the development of the region and the country. There were risks and we were prepared to take them.

During this period, we had our fair share of challenges. Apart from the day-to-day problems we faced into a few not just waves but a number of tsunamis.



First, I got seriously hurt in a riding accident and ended up with a compression fracture to my C3 and 20 CMS of steel and 14 screws in my left elbow. We then had hurricane Floyd wipe out 500 thousand dollars worth of stock at our new facility in North Carolina, but the big kahuna was the fire that completely destroyed our factory in Dundalk. All within a 24-month period.

They say that such disasters come in threes, well we had a 4<sup>th</sup>. Due to all the disruption caused by the flood, the fire, the implementation of a new ERP system, a reluctant banker, and a bunch of other dumb stuff, we lost control of the business and ended up nearly going bust. We will talk about that later.

As they say, if it was easy, everyone would be doing it. We got ourselves sorted so when the big global Tsunami arrived in 2008, we were in great shape and sailed through it, doubling our turnover between 2004 and 2014.

During those years I would spend 2 to 3 months travelling in China and Cambodia, very much focused on the manufacturing and product development. My goal was to have our production in China as, or more efficient, than our Irish factory and to have the quality even better.

At that time, the “Chinese way” was to throw people at the problem, and they would overcome by sheer weight of numbers. The “many hands make light work” school of thought. Anyone with a calculator and a basic knowl-

edge of the Chinese fertility control policy would be able to predict what was going to happen over the next 5 to 10 years, so our goal was to be super-efficient.

In the end, it happened a lot more suddenly and dramatically than even I had expected in February 2005. After the Chinese New Year, 30% of the workers did not return to their jobs in the large coastal cities, where they basically stayed in dormitories for most of the year. We on the other hand were near one of the second-tier cities and 3 hours outside of it at that. We employed mostly locals, married women with one child, who in most cases had 4 grandparents, so child minding was not a problem. China was developing so fast that now these smaller cities in the provinces were attracting industries and jobs, so the Chinese wanted to stay nearer to home.

Two other phenomena were impacting on the labour market. Firstly, arranged marriage was still the norm in China and people get married quite young, early to mid-twenties they have their one baby, return to the workforce and the grandmother takes care of the child.

Second, is the situation where the grandparents are older or unwell. It is the responsibility of the child to care for them, usually the daughter. This meant that they had to stay local. We dodged these bullets because we employed mostly married women who had their one child and were free to work.

My real forte is product development, which is really just problem-solving. I was the lazy salesman; my idea was to debug the product's one bug at a time to the point where there were no more objections and the product effectively sold itself.

Over the last 25 years, Horseware has won more innovation awards at the BETA Trade show (the Oscars of the equestrian industry) than any other company. At last count, around 35. I think the most any other company has won is 5.

In 2012, I received a lifetime achievement award from the British Equestrian trade association. Apart from that, we have received a multitude of trade and industry awards. In 2001, I won the Irish Ernst and Young Industry Entrepreneur of the Year award.

Awards are all very well, but they don't pay the bills. Anyone can sell at a loss, it is doing it profitably that allows you to grow and provide a service. You can decide how much profit you need to keep or reinvest. Over the years, we just kept enough profit to keep the banks happy and reinvested the rest back into the company. The Irish corporate tax system allows you to do that, as they only tax profit that is reinvested at 12.5%. It is when you take it out of the company as personal income that they hammer you with up to 54% income tax and then a further 23% sales tax when you spend it.

Once we got the business to 40 million dollars in sales, I decided we needed to harvest a bit more and made achieving a specific level of net profit a company KPI.

Today (May 2020), Horseware is run by 10 key managers, most of them based in Ireland. We have more than 700 employees and over half a million square feet of production and distribution across the globe.

In recent years, I have been stepping back from the day to day running of the business to take some time for myself and to pursue some of my equestrian and other passions.

In 2010 at the age of 59 I took up polo, to which I quickly became addicted. Although I had been riding most of my life, polo did not come easily for me. It requires instant reactions and amazing hand eyeball coordination, which is not my gift. I love polo because it is such an intricate, multifaceted sport, involving team members, fast horses, rules, strategy, and interesting people.

In 2013, I discovered what I was born to do: endurance race riding. Initially, the idea was to be able to qualify for the World Equestrian Games in Normandy in September 2014. Endurance riding involves riding over long distances from 80 to 160 kilometres on one horse in one day, sometimes at speeds of up to 30 kilometres per hour depending on the distance, terrain, and level of the race.

The horses are checked by a panel of vets and rested every 20 to 40 kilometres, and the horse who covers the distance in the least time wins.

I did manage to qualify for the world Games in Normandy and have since gone on to represent Ireland 46 times, including being placed 11<sup>th</sup> at the European championships in Belgium in 2017. I was in 7<sup>th</sup> position at the 2018 World Games in Tryon, North Carolina, when the race was controversially stopped due to adverse weather conditions, with only 30 kilometres to go.

I also finished in 11<sup>th</sup> position in the European Championships in Euston Park, England in August 2019 on a different horse and in September 2019, where I was 22<sup>nd</sup> in the FEI World Endurance Rankings. Currently, I am preparing for the World Championships which will be held in Pavia, Italy, in 2020.

Endurance, like polo, is multifaceted involving a team of support people, intensive training, huge attention to detail and a very strategic approach. From picking the right races, to what strategy you employ in each loop, knowing how your horse is going to deal with different weather conditions and terrain, and how the horse is going to progress as it becomes fitter.

It is like polo but in slow motion.

That is a little snapshot of my journey to date to help you put into context some of the stories and life lessons I will share with you in the rest of the book.

Horseware was a multi-faceted business which involved the imagining, production, marketing, and distribution of a wide range of industrial products, so I needed to develop all these different skill sets in order to be successful.

I believe I could have been successful in any number of businesses, as the principles involved are the same. It is like driving a car or a truck, a different machine but the same rules: a steering wheel, an accelerator, a clutch, and a brake.

That is why this book will work in any situation, for anybody who applies the rules.

I wrote this book as it came to me, so it may seem to jump around a bit, but it all comes together in the end. Life is not a straight line, neither is business.



## CHAPTER 2

# BRANDING

### **What's in a name? It's all about the brand, marketing magic**

Jesus was all about the brand, it was Jesus this and Jesus that. Over and over again, he stressed the importance of the brand. There were many competing products on the market at the time, and even the branding strategy of the Old Testament was confusing. God had a whole bunch of names, brands, but they were more descriptive, almost generic. Like God the Provider, the Protector, the Deliverer, even the first name “I am” didn't really cut it.

There were also hundreds of local brands like Mammon, Baal, Moloch, Diana. Some very localised to a certain region or trade. For instance, Diana was a strong brand in Asia Minor.

Here are some of the competing brands from the Greek and Roman worlds:





ZEUS



GERA



ARTEMIS



APOLLO



APHRODITE



HERMES



DEMETER



ARES



ATHENA



DIONYSUS



HEPHAESTUS



POSEIDON



HADES



HESTIA

In order to establish a totally new brand from scratch, the messaging had to be clear, simple, unambiguous, and exclusive.

## Jesus was the product and the brand

Most of the world's great brands incorporate the name of the product, not just an abstract symbol. The exceptions to that are companies like Apple, Nike, Ralph Lauren,

who are so ubiquitous that they can drop the word and are recognised by the symbol only, like Nike and the swoosh, Jesus and the Cross. Millions of people wear this symbol, the Cross, even though many do not realise its significance, or the product offering associated with it.

Jesus did not act alone. He was sent by the Father, but the Father had a problem. He was a faceless, nameless, something up there somewhere, and how can you empathise with that. He had a terrible corporate image: angry, cruel, judgmental, vindictive. He obviously felt it was time for a change.

Jesus was different in just about every way to what had gone before.

His message was clear and simple, His style humble, personal, and kind. He was a New Testament.

It was all about Jesus!

Think about the way we generally refer to things metaphysical or spiritual today. We are trying to be so politically correct. We refer to the Power, the Source, the Energy, the Universe, and if we are very brave, we may refer to the Spirit or even God.

We are terrified to use the word **Jesus** because we are being terrorised by a new species of spiritual vigilantes

who are offended by the word. Why? Is it because what it stands for is so clear and unambiguous?

It is alright to refer to the generic yellow pack version, but not brand specific. You can talk about detergent, even be more specific and talk about laundry detergent, but if you say “Tide”, people might get offended because they use a different brand.

The Jesus brand and the product that it represented were clear, unambiguous and exclusive.

Jesus said “I am the way, the truth, and the life. No man comes to the Father except by me.” You can’t get any clearer than that.

“If you ask anything in MY NAME, I will do it.”

“I and the Father are one.”

“I am come that you may have life and have it more abundantly.”

Like Coke and “the real thing”.

Gillett “the best a man can get”.

All unforgettable one-liners.

Having a clear brand strategy is one of the most important building blocks in any successful enterprise.

The brand is everything, it's how you communicate. It's how people think of your company and your product. It's how they see your product. That's why these gods are represented by images, icons, because people see things with their mind. They feel, sense things in their subconscious. If you ask someone what they think of a certain brand, they probably won't be able to tell you without stopping to think for a moment, because it's subconscious.

The brand must make sense, it must be logical, a no brainer, otherwise people have to work too hard. People have only so much bandwidth, a limited amount of time. Time is their most precious possession. Every time a person comes into contact with your brand, your image, you're asking them to give you a little bit of their most precious possession, their time, their attention.

That's a big ask, in two ways, one; if you have any respect for them, you don't want to waste their time and two; if they do give you some time it's a privilege, an honour not to be wasted or taken lightly.

Like Phil Knight, I struggled to find a name for my new company. I called our first product the "Insulator" because that's what it did, it insulated the horse, but it was not specific enough to be a company name because, what was it insulating?

One afternoon, I was in The Irish Veterinary College in Dublin having a cup of tea with my brother John, who was

an intern there at the time. I told him about my problem, and he just said “HORSEWARE”. The moment I heard that word, I knew that was it. I had never heard that word before. It was a new word, we had just coined a new word.

Today 35 years later it has become ubiquitous, like Hoover is to vacuum cleaner, or Velcro is to hook and loop fasteners, but then it was a new word, and we were able to trademark it all over the world.

We spelt it Horseware. I remember when we were applying for the trademark, saying to our lawyer: should we not register it spelt with an E, wear as well? He replied no need as it was phonetically similar. Big mistake. You have no idea how many times we get challenged by people who have copied the name but with wEar instead of wAre, who say ah! but it is different, it is spelt differently. It created a chink, a shadow of doubt.

You must secure your brand, it can become your greatest asset. If you leave the door open even a tiny bit, eventually someone will challenge it.

Horseware was the perfect name because the product that we were selling was in fact worn by a horse, however, when we decided to get into high-end competition ware for riders it did not work that well, so we developed a new brand that had a different image.

## **Differentiation and segmentation: Rambo, Rhino, Amigo**

### ***You segment the market by differentiating the product***

#### **First came the Insulator**

In the beginning, we made the insulator from a 4 oz ripstop nylon material. This was a beautiful fabric, hard wearing, but not particularly strong. It was fine for mature sport horses, but did not stand up to the abuse that young thoroughbred horses gave the blankets.

We needed something tougher! We decided to use a fabric called Cordura, which was made from a high tenacity, texturized, nylon 66 yarn, developed by DuPont.

We needed a new name for this product. I gave the job to my wife Carol, as she is very good with words. The brief was that the name needed to give the impression of a robust, strong product, but at the same time there had to be something soft and warm about it, tough but handsome. It also had to be short, memorable and rhyme with rug.

#### **Rambo, the rug that fights back**

About a week later, I still remember it clearly, we were leaving the RDS in Dublin after working all day selling at the Spring Show, she turned to me as we were about the step off the curb to cross the road to the Horse Show

House and said, “Rambo, the rug that fights back”. Again, I knew immediately this was the perfect name, but surely, we would never be able to register it.

As it happened the Rambo brand had been registered in all categories, in all countries around the world, but for some reason they had allowed all of these trademarks to lapse six months earlier. We were able to register it in categories 18 and 25 in the countries that we sold in. The Rambo Turnout became so successful that people, particularly in the USA, referred to us as the Rambo Rug Company.

While at the Manchester Textile Institute, I was made aware of a new polymer called polypropylene. It was light but very strong on a weight to strength ratio. It had superior wicking properties and was less expensive than nylon. We decided to make blankets with this new material, but we needed a name!

One afternoon while driving up the M5 in the UK in my white van, a truck pulled in front of me and nearly pushed me off the road, on the back of the truck was a huge Rhino. The truck belonged to the Rhino Furniture Company; I had my name. It rhymed with Rambo, but was different enough so as not to be confused with it.

## “Rhino tough as old boots”

When we began to manufacture in China, we were addressing the volume, value segment of the market and we needed a new name. Again, I asked Carol to think about it.

The name had to be memorable, had to travel, that is, make sense in every country and language, rhyme with Rambo and Rhino and be registrable as a trademark. A tall order indeed, mission impossible really.

## The amazing Amigo

A few days later, she had it! Amigo, amazing, perfect, but could we register it? Yes! Surprisingly, we were able to register the brand name as trademark in categories 18 and 25 all over the world.

The Amigo range was to be made in our factory in China and was supposed to be a fighter brand, but in the end, we could not bring ourselves to lower the standard, and it ended up in the middle quality market, so we needed another brand, so I came up with Mio. The Mio brand became a big volume seller but does not enhance the image of Horseware, so now we have bought an old UK brand called *Loveson*, that has a sweet image in the value, happy hacker segment of the market and it has become our fighter brand.



Rambo, Rhino, Amigo, Mio, all Horseware and now Loveson all serving different segments of the Market.

Apart from horse blankets, we have 2 clothing ranges. Therapy products and The Micklem bridle.



**AMIGO®**

**RHINO®**

**RAMBO®**

**RAMBO®**  
**MICKLEM**

**ICE-VIBE**  
CIRCULATION THERAPY

**loveson**   
*for people who love horses*

It's not easy to keep all these balls in the air, as each one cries out for resources and attention, so if you have limited resources you have to pick which ones get fed, which ones get promoted and invested in, which of them are the low-hanging fruit.

About 20% of our sales are in the clothing category. We have two ranges of clothing: the Horseware range and the AA range. Horseware has always been known for good value for money, hard-wearing, attractive, practical clothing.

We are fabric, treatment, and production experts, and we have used this expertise to produce outerwear that, in many cases, is far superior to the leading brands. However, we struggled to transition to the high-end competition and luxury wear sectors.

A while back, we bought a top end Italian brand to help us move into this market segment. At first, it was a real battle to unravel the problems that came with this company, eventually we did and gained 2 very useful assets:

1. We were able to piggyback on a unique Italian design and image.
2. We were able to apply our knowledge of production, fabrics, market reach, to turn it around and develop what is now leading the largest selling competition jacket: the “AA Motion-lite”. We make no secrets that this is now a Horseware brand, however, but most consumers don’t make the conscious connection.

All of these brands are part of the Horseware stable of brands. Just like Ford has Mondeo, Fiesta, Focus, or Mercedes M or A class, all sub brands under the umbrella of the mother brand. Like in any stable, you have horses that are better than others, or should I say different to each other.

A good dressage horse may not be able to jump out of its own way, but a good show jumping horse probably won't do very good piaffe. The horses aren't necessarily better than each other, they are just different.

In equestrianism, we have different disciplines: Eventing, Showjumping, Racing, Endurance, Cutting, Raining, even barrel racing, so the market is naturally segmented. You know the expression "horses for courses", well that says it all.

There is absolutely no point in trying to get a Barrel Racer to be a Grand Prix show jumper. The brand must be fit for purpose.

## **A good brand strategy**

The starting point for any good brand strategy has got to be market segmentation. You must understand the market, and then you differentiate your product to meet the specific needs of each segment. Then you must communicate the benefits clearly to each segment, individually, and the starting point for that must be the name, the symbol, the brand.

It sounds easy, but it requires a lot of focus, a lot of listening, a lot of looking, analysis, and ultimately decisiveness, and if you get it right, it's marketing magic.

## **The ultimate strategic inflection point - The New Testament**

Sometimes I wonder about God the Father, and Jesus the Son. The image we have of Jesus is so far away from our image of God, it's chalk and cheese.

On one extreme we have an immenseness, a hugeness, an incomprehensible phenomenon, and on the other extreme we have a simple, loving, approachable person. So different as to be game changing, a turning point in history, a New Testament. As Andy Grove of Intel would have put it, this was the ultimate strategic inflection point. It takes differentiation to a whole other level, a total image makeover!

God had opened up a direct line. Like a spiritual internet, everyone, anyone, was now able to connect directly to Him, from anywhere, at any time. Always on, always there, always ready, reachable, available.



## CHAPTER 3

# SETTING THE SCENE

### **The importance of culture**

Jesus said, “I have come that they may have life, and that they may have it more abundantly.”

What went wrong? It doesn't seem to have worked out that way.

There is a conditionality attached to this!

Culture is like the soil of a nation or organisation. You may be a good seed but if the society you live in is bad soil, you cannot grow to your potential, but in good soil even poor seeds can flourish.

A certain culture needs to be established for this abundant life to grow and develop.

The way things are currently organised is less than optimal for the establishment of this culture of abundance, although it varies from culture and country.

If you look at the Caribbean Island that is shared by Haiti and the Dominican Republic, same small island, different cultures, different levels of abundance, still poor but significantly different.

Where the principles set forth by Old and New Testaments are absorbed into the culture, there is an increase in abundance. This cultural model is often referred to as “western culture” primarily because these principles have been vigorously embraced by Europeans for many centuries and laterally by the United States of America.

The rule of law, based on the 10 commandments, freedom of the individual, rule of law, democracy, access to education, equal opportunity, the reward for labour, the right to hold private property, the equitable redistribution of wealth and access to capital.

No country or society is perfect, but if this aspiration is instilled into the fabric of the culture and is exercised, implemented, switched on, so to speak, it has an effect on the wellbeing of the society and the country depending on how, and at what power level it is applied.

Like any recipe, it depends on which ingredients you use, in which proportions and how you process them. The result can be measured, duplicated, and predicted. It is a formula that works every time and at all levels. What I mean is that it works at national level, at city level, at community level, organisational and individual level.

It is not necessarily faith based in the religious sense, although you need faith in the recipe to activate it. It works every time for a person, a community, a city, a country, the world.

If you apply the principles, you will get the result and if the result does not materialise, all you need to do is go back to the formula and see where you have gone wrong, rectify it and reapply.

## **Abundance**

In this book I talk about the ingredients necessary to have a successful abundant life. Abundance on all levels, health, physical and mental, wealth, financial and social, happiness, satisfaction, and contentment.

These ingredients are the principles that are the building blocks of a successful life, enterprise, family, community or country.

I want to start by setting the scene, the environment in which business is usually conducted.

## **Sheep among wolves**

Jesus did not give very much operational advice. The exception was when he sent out the seventy disciples on their first sales trip.



He gave detailed instructions of where they were to go, what they should take with them, where they should stay and what they should do.

He started the session with a warning, He said this:

“Behold I send you forth as sheep among wolves, be ye therefore wise as serpents and harmless as doves.”

“Behold I send you out as sheep among wolves, therefore be wise as serpents and harmless as doves.”

I am a great fan of the ten words or less version of things and here, in 10 words, Jesus describes the business environment and how to survive it.

“Behold I send you forth as sheep among wolves be ye therefore wise as serpents and harmless as doves.”

### **Setting the scene. The 10 words or less version...**

***Sheep among wolves, wise as serpents, harmless as doves.***

He was saying don't be fools, the world is a dangerous place and there are a lot of people out there who want to take advantage of you.

He then went on to give what seems to be contradictory advice: be wise as serpents yet harmless as doves.

In the Jewish tradition, the serpent represented the devil, Satan, who seduced Eve in the garden of Eden, a liar, and a thief. The dove on the other hand is a symbol of purity, gentleness, and vulnerability. Wise and harmless at the same time?

As I have mentioned in my story, I had struggled with how to survive the wolves without being devoured or becoming one of them. To me the business environment was as dangerous as any jungle, dog-eat-dog, survival of the fittest.

At this point in my journey, I had dropped out of college and been living as a missionary for almost 8 years. I just felt that I did not have the cunning or ruthlessness to thrive in this environment.

One day this passage came to me and the lights went on.

Jesus was indeed confirming what I felt about the business world. I was a sheep and there were real wolves out there who wanted to have me for breakfast. I wasn't being paranoid, that was the reality. But! He was also presenting a solution. I realised that by following these 2 simple rules: I could not only survive but thrive in the Jungle.

## **Wise first! Only the paranoid survive**

Wise as Satan yet harmless as a dove, two seemingly contradictory instructions at the same time? Yes, but no! No, not simultaneously, the order is important, crucial! Wise first!

You need to be wise first and not just normal wise, but wiser than most, at least as wise as Satan himself.

*You need to be wise, clever, smart, first, in order to survive long enough to be harmless.*

When this dawned on me, so many things fell into place.

I had watched my father fail in business through what I perceived as being too honest, trusting, basically too good. Now I realised that what had actually happened was that he had majored on the harmless and minored on the wise part.

He had got the order wrong. He was smart, intelligent, and very entrepreneurial, but he was not wise in business. He had some great ideas but hired the wrong people and then could not fire them. He didn't insist on contracts and didn't leverage his competitive advantage when he had it.

Once I got my priorities in the right order, making tough decisions became easier.

Hiring people is always tough, but firing them is even tougher, but if it's not the right person for the right job, you are doing no one a favour by leaving them there. A square peg in a round hole will eventually come loose and cause a problem. It liberated me from the guilt that often is associated with tough decisions.

Obviously, there are varying degrees of wolfishness and sheepishness. I knew I was a sheep, but I didn't have to be a victim, I didn't want to be a victim. I could choose to be smart and indeed as cunning and competitive as the next guy, in fact, that was the instruction, but always with the balance, conscious of the harmless side of the transaction.

I am known to quote Andy Grover of Intel, "only the paranoid survive."

The world is a dangerous place, hostile territory. Peter said that.

That our enemy, the devil is a roaring lion roaming about seeking whom he may devour.

Stay alert! Watch out for your great enemy, the devil. He prowls around like a roaring lion, looking for someone to devour.

1 Peter 5:8, NLT

Jesus was constantly saying watch and pray lest he enter into temptation.

The wise virgins were told to watch because they did not know the hour when their bridegroom would come. We're constantly told to work and watch.

In the garden, when Jesus was going through his agony, the disciples fell asleep. When he came to them, he said "could you not watch with me for one hour", he didn't say "could you not pray with me", it was watch!

Paranoia is normally associated with fear. I don't think Andy Grove was up all night worrying. I think what he means here is that if you don't watch, your enemy can surprise you, catch you unaware. When Gideon was picking his men, he told them to go and drink. Those that went down on their hands and knees and drank with their face in the water, he rejected. Those who knelt and drank with one hand, their other hand on their sword and their eyes and head up watching, they were accepted because they were circumspect. Circumspect means to look around, be aware.

When the men were rebuilding the walls of Jerusalem, they worked with a shovel in one hand and a spear or a sword in the other, they were circumspect, watching, alert, prepared, ready, paranoid?

How many battles or wars have been lost because the commander did not know what the enemy was doing. The Old Testament is full of stories of power struggles, enemies, victories and defeats, armies, battles, and war!

There is a war! Let there be no mistake about it, there is competition and what is competition but a civilised form of warfare. There are winners and losers.

## **Jesus and competition**

I am apparently a very competitive person, I say apparently because that is what the people closest to me say!

I do find it hard to square the circle. On one hand, I want to win, not every time or at any cost. It is not winning at any cost. The desire to win gives the focus and determination needed to bring out the very best. To be the best cook, the best high jumper, the best hairdresser. First, you need to compete with yourself, to be your best, and if that is better than the rest on the day you win.

In most equestrian sports, apart from racing, you are in indirect competition. It's not like boxing, where you actually want to knock the other guy out, or football, where you want to take the ball from the other player. It's you, your horse, against the course and the clock. Whoever leaves all the jumps standing in the fastest time wins.

The desire to win, to be your best, so you can be the best. The desire to do your best is not only part of the success mindset, but also necessary to create the energy you need to succeed. With the right mindset you cannot lose, you may not always win the race, but you will always gain something.

If you set out to win market share by serving the customer better than your competition, you will probably succeed but, if you simply want to put your competitor out of business, you probably won't.

What drives this competitive energy, is it positive or is it negative? The results may look the same, but the taste will be very different. A cake made with salt may look the same as one made with sugar, but the taste will be very different with the eating.

It is the little decisions you make every day that ultimately add up to who you are. We all make mistakes, misjudge situations, sometimes because we are in a hurry, sometimes for a lack experience, but if you deliberately cross the line, you lose a little bit of yourself. Do it too many times, and you get hardened to it, and it becomes a way of doing, a norm for you.

As Jesus said: "For what will it profit a man if he gains the whole world, and loses his own soul?" "What will a man give in exchange for his soul?" What soul was He talking about here?

I was interested in a holistic type of success, health, wealth, and happiness. If any one of these are missing, then you are not successful. Many are willing to sacrifice one or more of these to gain the other, but ultimately it is folly. It must be a balance, wise yet harmless.

## CHAPTER 4

# THE BEST BUSINESS ADVISE EVER GIVEN

### **The Golden Rule**

One of the famous tag lines attributed to Jesus is “love your neighbour as yourself”, sometimes referred to as the Golden Rule.

It appears in all 4 of the Gospels, where Jesus is asked by one of the priests “which is the greatest commandment?” I suppose the reply the priest was expecting Jesus to pick was one of the famous ten, but he didn't.

Instead, He sucked the very juice out of all ten and indeed, out of all the other hundreds of laws and rules that the Jewish tradition and the Old Testament required to be observed and revealed the absolute essence, the core, the motivation that drives all of them, the base line.

In Matthew 19 the story goes like this:

The priest says to Him, “Which ones?” Jesus said, “‘You shall not murder,’ ‘You shall not



commit adultery,' 'You shall not steal,' 'You shall not bear false witness,' 'Honor your father and your mother,' and, 'You shall love your neighbour as yourself.'”

Matthew 19:18-19

Again, in chapter 22:

Jesus said to him, “‘You shall love the Lord your God with all your heart, with all your soul, and with all your mind.’ This is the first and great commandment. And the second is like it: ‘You shall love your neighbor as yourself.’ On these two commandments hang all the Law and the Prophets.”

Matthew 22:37-40

In Mark, chapter 12:

Jesus answered him, “The first of all the commandments is: ‘Hear, O Israel, the Lord our God, the Lord is one. And you shall love the Lord your God with all your heart, with all your soul, with all your mind, and with all your strength.’ This is the first commandment. “And the second, like it, is this: ‘You shall love your neighbour as yourself.’ There is no other commandment greater than these.”

Mark 12:29-31

Again, in Luke chapter 10:

He said to him, "What is written in the law? What is your reading of it?" So he answered and said, "'You shall love the Lord your God with all your heart, with all your soul, with all your strength, and with all your mind,' and 'your neighbor as yourself.'"

Luke 10:26-27

He even went as far as to say not only to love your neighbour, but also to love your enemies:

"You have heard that it was said, 'You shall love your neighbor and hate your enemy.' But I say to you, love your enemies, bless those who curse you, do good to those who hate you, and pray for those who spitefully use you and persecute you, that you may be sons of your Father in heaven; for He makes His sun rise on the evil and on the good, and sends rain on the just and on the unjust."

Matthew 5:43-45

A new commandment I give to you, that you love one another; as I have loved you, that you also love one another.

John 13:34

This is My commandment, that you love one another as I have loved you.

John 15:12

These things I command you, that you love one another.

John 15:17

### ***Do unto others, but love thyself***

Probably the most enduring principle espoused by Jesus is this idea of doing unto others as you would have them do to you. “Do unto others” is an often-quoted phrase, even by people who have no idea of where it originated. They would not know that it is derived from a similar instruction to “Love thy neighbour as yourself”, which in turn is preceded by “love the Lord thy God with all your-self”.

An important part of this instruction that does not get much attention is the “love thyself” part.

We are obviously asked to love our neighbour, but we are only expected to love our neighbour as much as we love ourselves. If we are expected to love our neighbour as much as we can, as much as possible, we should therefore love ourselves with the same intensity.

We need to love ourselves with at least the same intensity that God loves us. You need self-love to have self-respect and self-confidence.

God wants us to love ourselves, so we can love him and others.

You must remember when Jesus said things like “love your neighbour” 2000 years ago, they were radical instructions, totally counterculture at the time.

Ideas like love your enemy, turn the other cheek, go the extra mile, were radical ideas. The way of the day was an eye for an eye, crush your enemies, destroy those who hate you. In many cases, even today, that is the way it is.

I just want to emphasise here that the Golden Rule, as it is sometimes referred to, originated in the Old Testament but was developed, amplified and promoted by Jesus.

So how does this Golden Rule impact us in business? the market economy?

People have always traded, “I give you some of my barley for some of your wheat, kind of thing,” but here was a formula for success.

## **Formula for success**

Not quite the 10 word version but...

**If you are mindful of the dangers, wise as a serpent yet harmless as a dove and treat your customer and others as you would like to be treated yourself, you have a formula for long term business success.**

I suppose I have taken a few pages to get to this point, but this is the basis of long term business success.

Everything else flows out from this. If you can get this right, the rest will just happen. Get just one part wrong, and it is hard to make it work long term. Long term must be your goal, not just a flash in the pan.

I know I am going to be accused of being simplistic, but I don't intend to just stop here.

Think of it like a tree, it looks complicated, there are all these leaves and branches. There is also a whole system of roots underground that is not even visible. The tree is totally dependent on the trunk, it is the unifying part, the most visible identifiable part, everything is dependent on it. I am simply identifying the key, laying the foundation, setting the scene, distilling the essence.

There are plenty 500-page books out there. I believe if you need 500 pages to say something, you don't really understand what you are talking about. If you need 500 pages there is a problem, as most people cannot digest 500 pages, and you only end up repeating yourself.

One of my famous statements is, "give me the 10 words or less version". If you cannot give the message in less than 10 words, you may have to take some more time to examine it.

So, the 10 words version?

Sheep among wolves, wise as serpents, harmless as doves, love neighbour as self, or.

Sheep. Wolves. Wise serpents. Harmless doves. Treat neighbour as self. Or.

**The formula. Let's see, 10 words...**

**Beware danger, wise serpents, harmless dove, treat neighbour as self.**

## **The Golden Rule Mode**

If you are in the golden rule mode, you can achieve a number of things that would otherwise be unlikely if not impossible.

Because you are placing yourself in the other person's shoes, you are seeing the problem from their point of view, coordinating, cooperating with them, and empathising with them. You put yourself in a position to understand their need.

As Henry Ford put it:

If there is any one secret of success, it lies in the ability to get the other person's point of view and see things from that person's angle as well as from your own.

If you understand their need, and you can somehow meet that need, the majority of people will allow you to take a profit for delivering that product or service.

Again the 10 words!

### **The 10 words or less version...**

**Feel, see, meet the need, make a profit.**

### ***It goes on... It gets better***

Because you really love your customer, you will make sure that they are satisfied with your product or service. If they are not, you will find out why and do your best to rectify the problem and actually improve the product. Because you cared enough to listen, you will keep them as friends and customers.

It just gets better and better; the benefits are endless. The 10 words version.

### **Marketing. The 10 words or less version...**

**Feel, see, meet, need, improve product,  
make profit, keep customer.**

Don't you just love it?

It has been estimated that it is between 5 and 9 times cheaper to keep a customer than to get a new one, especially in a small industry like the equestrian industry. It is winning all the way. You just can't lose if you do it right, if you are righteous.

## CHAPTER 5

# GIVE

We always associate the market economy with the act of taking, but as you will see before we are finished, there is a lot of reverse thinking going on here.

### **Giving is an attitude**

“Give and it shall be given.”

I was driving back to Málaga airport one evening and stopped to fill up the rental car at a service station along the motorway. When I finished paying, I went to use the bathroom. It was so clean that I took the time to go back to the cashier and comment on how spotless it was, she was pleased. As I went to leave the shop, she called me back and handed me an auto air freshener as a thank-you gift.

I gave, I took a moment to give her a compliment, she took a moment to thank me with a small gift probably only worth a euro or two, but I am taking it home and will put it in my car, and will appreciate it for a very long time, the result of giving.



Give and it shall be given is a universal law that works always and for everyone, just like gravity. It is impossible for it not to work, impossible!

In the spiritual sense, it is just like gravity. If you drop a stone from a height, it will fall to the ground at 32 feet per second. That is, if I remember this correctly from my physics class, which was a long time ago, but for some reason I have always remembered this number.

### ***Wisdom First***

But it does not end there, this principle is even more refined. Jesus goes on to say, with the measure that you give, it will be returned to you again. Give big if you want to succeed big. But you obviously need to give with wisdom and love, but wisdom first!!!

A good example of this is the parable of the ten wise virgins.

And the foolish said to the wise, "Give us some of your oil, for our lamps are going out." But the wise answered, saying, "No, lest there should not be enough for us and you; but go rather to those who sell, and buy for yourselves."

Matthew 25:8-9

You could say they were mean, but Jesus said they were wise.

Contrast that with the admonition to give your coat away. In that case, it may very well be that you have 2 coats, or at least it is not going to affect what you are mandated to do.

You give with the expectation that you will receive, but you do not give to receive. There is a subtle difference.

If you give just to receive, you are not really giving. You are only trading, but if you give unconditionally, then you are giving a gift, and a gift is something that is given, it is no longer yours, you lose control of it, and it is gone.

It is like putting a message in a bottle and throwing it into the sea. You have an expectation that it will return somewhere, sometime, but you have lost control of it. It is an act of faith. Real giving is an act of faith, it is amazingly liberating.

## **Giving is a state of mind, it is a way of being**

I know generous people, they are free, they give with gusto, you just know that they understand and enjoy it. Then there are others that are always looking for the pay-back.

There is a passage in the Bible, “cast your bread upon the waters and in due time it will return to you.”

Cast, throw your bread, money upon the waters and in the fullness of time it will return to you.

Give and it shall be given to you, pressed down and full measure shall men give unto your bosom, for with the measure you give it shall be returned to you.

But always preceded with wisdom, there always must be a balance.

“Cast not your pearls before swine lest they turn on you and rent you.”

You always have to go back to the fundamentals, there always has to be a balance, remember 360 degree vision.

### **Giving. The 10 words or less version...**

**Harmless, wisdom, conscious giving,  
expect harvest, do it over again.**

Do repeat, do repeat, do repeat.

Even if you make a mistake and give to the wrong cause or person, if you give in sincerity, you will be blessed, at the very least, by a lesson. We learn by doing, some of our doing is wrong, not in the sense that it is sin, but in the sense that we have made a mistake, just bad judgement. We can learn from mistakes, from bad judgement. The trick is to actually learn.

## CHAPTER 6

# FAIL FAST

### **Learn, learn, learn**

Some people never seem to learn, it's like Ground Hog Day for them. Repeat offenders.

Just like problems are your friend, failure is your mentor.

As Rudyard Kipling famously wrote:

If you can meet with Triumph and Disaster and  
treat those two impostors just the same; then  
you'll be a man my son.

Success and failure, two sides of the same coin, and many times it comes down to that. Heads or tails, it depends how the coin falls. Any good salesman will tell you success depends on many factors, but the main one is the number of calls you make, in other words, the number of times you fail. Success, almost always, depends on the number of failures you are prepared to accumulate. So, fail fast!

Failure is of no value if you do not learn from it, if you do not build on it. Like a high jumper, how many failures, jumps, does it take before he wins gold at the Olympics? Thousands?

What about Dick Fosbury, who thought of doing it backwards. There was obviously no rule against it, so he figured out a better way. If you want it badly enough, you can always figure out another way. Obviously, the high jump is just that, it's how high can you jump, it does not matter how you land, on your head or on your back, once you leave the bar standing.

I am a small guy, not that intelligent, non-remarkable really, but for some reason early on I had the realisation that I had an advantage. Because I realised my limitations, I figured out 2 things.

Firstly, it was important that I learned from my mistakes. Secondly, I realised I could learn from the mistakes of others.

I figured out that learning from the mistakes of others was much less expensive, time-consuming, and painful than making them myself.

### **Learn. The 10 words version...**

**Learn from your mistakes. Learn  
from the mistakes of others.**

Learn from others, stand on the shoulders of giants! So, I spent a few days with Steve Jobs, Andy Groves, Bill Gates, Bono, Norman Vincent Peale, to name a few.

A great shortcut is to read books by and about people who have been there and done it.

The things I want to know are in books; my best friend is the man who'll get me a book I ain't read.

Abraham Lincoln

A capacity, and taste, for reading gives access to whatever has already been discovered by others.

Abraham Lincoln

I watched a documentary on Bill Gates recently, and he carries a shopping bag full of books with him wherever he goes.

When someone writes a book, you get a ringside seat into their mind and world. The best ones are the ones that are written by themselves, even if it is with the help of a ghostwriter. A book by them is different to a book that is written about them.

I am currently reading *Shoe Dog* by Phil Knight of Nike. It is such a personal, detailed story, you feel like he is really there, talking to you in a bar over a cold beer. Not only

that, it is so much like my story in many ways, except on a different scale.

He goes into so many interesting, detailed side stories, that on the face of it would not seem that interesting, but are fascinating to me and the many others who recommended the book to me.

His love of the sport, his obsession with products, production, and innovation. His small close team, his early struggles with banks and suppliers, his personal battles and doubts. But most of all, the determination to do it right, no matter what. You can have all the accountants and marketing guys in the world, but in the end, it is about the product. If you make it, they will come!

## **The book**

That is why the Gospels are so powerful. They are written by Jesus, direct quotes relating to actual events and experiences. Close to the core, undiluted, not explained, not interpreted. As close as you can get to the original, unadulterated truth.

Look at the difference between Bill Gates and Steve Jobs.

Apple has more money in the bank than the GDP of some small countries. He always wore black, he is dead. Bill and Melinda Gates have given away more money than

probably anyone else in history, they have almost single handily eradicated polio, have malaria on the run and yet Microsoft seems to be going from strength to strength.

Their giving has been done with wisdom. They have taken the business approach, cost benefit, return on investment, bang for your buck.

In 2005, we were selling a lot of fly rugs for horses. I was spending a lot of time in Cambodia and there was a serious problem with malaria and lack of understanding and protection against mosquitos which carried the disease.

I went down to the local market in Phnom Penh and bought a family size mosquito bed net, it was 16 dollars, a fortune if you were earning a few hundred dollars a month, I figured I could make it for 2 to 3 dollars.

I decided that this was basically obscene, and we started to donate 1 or 2 dollars per fly sheet that we sold.

Then I discovered that the latest technology was to treat the netting with a permethrin-based substance that is cross-linked, (chemically bonded) to the fabric. This means it does not wash off and the net even if torn remains an effective deterrent.

We started to apply this technology to the fly sheets for horses, and it has generated millions in sales for us. An act of giving paid massive dividends.



We have pursued this channel and are now the only company that have invested in the dossier that allows us to sell this technology into the European market. We will be able to invest part of the profits into the development of communities where we work in Asia.

At the time, I realised that malaria was responsible for far more damage than the official statistics were reporting.

Malaria does not usually kill people, except for the old and the young. It debilitates people, therefore reduces their capacity for a normal healthy life, to do a day's work, till a field, harvest the crops. People get sick, their immune system is compromised, and they die from say, pneumonia or tuberculosis, but the real underlying cause is malaria.

This gave me an idea for a new product for us, and we launched a fly repellent horse blanket.

A year or two after we launched the treated fly blanket, the world began to wake up to the damage that malaria was doing and started to produce hundreds of millions of mosquito nets, so it was actually cheaper for us to buy them.

Mosquito bed nets went from being a luxury to being, a commodity and Malaria as a result is in retreat all over the world, so now we invest these funds in children's education, in Cambodia.

The Gates foundation had a major role in promoting this change. I don't know if they did the sums, I am sure they did. At the time I estimated that if 10% of what was being spent on AIDS was spent on malaria, particularly mosquito nets, you would get 10 times better return in lives saved, not to mention the economic return of people being able to work and function normally.



## CHAPTER 7

# BUSINESS IS GIVING

### **Giving is fun. Spending is giving**

I love to give, I don't have bottomless resources, so my giving is constrained. I have to be smart about it and always look at what will give the best return. Most of the time we link up with an organisation that is already doing a good job, that have an infrastructure and personnel on the ground. They have the machine, so we are only providing the gas, the power, the finances.

Same with the riders and events we sponsor, sponsorship is giving back to the industry. Without riders there would be no shows, there would be no competitions, so therefore no competitors, so giving works on all sorts of levels.

Let's look at what happens in a recession.

People stop giving. People stop spending, spending is giving.

I give you a euro, you give me a widget, I consume the widget, but the euro is still there. The euro gets passed to the next guy, and they spend it and so on.

Before you know it, the euro has changed hands say 10 times in one year, and each time it is used there is a little value being added to it. It grows, so by the end of the year it has grown to be worth 1.10 euros. This is how economies grow.

What happens in a recession? There are all kinds of reason for recessions, but fundamentally they are caused by fear.

Let's take the example of musical chairs. On the way up there always seems to be an extra chair but, on the way down, during the recession, there always is one less, like in the real game.

We used to play this on ponies when I was a kid, and I always did pretty good at it until there was only one chair left. My strategy was always to look at the next chair, not the one I was nearest to, but that did not work when there was only one chair left.

On the way up there are lots of chairs, but as it approaches the top people start to get nervous and bored with the upside. The money men need a good recession, so from time to time there are less chairs, there is a rush to the exits caused by fear.

Forgive me if I seem to be going on and on about giving, but business is giving. People have this false idea that business is all about taking, making a profit, but before you get to the profit part you have to sell something, and what is selling but giving.

You give a benefit of some kind and the person you give it to allows you to make a profit, gives you a profit.

Look what Jesus said:

Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.

Luke 6:38

What do you think he meant by this? You can over spiritualize it, but to me, it means if you give big, you get big.

In a recession, as fear causes the merry-go-round to slow down, and people stop giving. Stop sharing the bread of wealth. Instead of being passed around 10 times in a year, the euro is only being passed on, that is, spent 4 times in a year, so it does not grow, it actually shrinks in value.

The Japanese economy and culture are driven by caution and fear, so when the economy crashed all those

years ago, it has more or less been in a deflationary state since then. They are afraid to spend, so their economy cannot grow, no matter how much financial stimulus the government pushes into the economy it cannot force the ordinary man on the street to spend.

I am no economist, just an observer, and I am just trying to demonstrate that giving works on a multitude of levels. It is much more significant than just putting your hand in your pocket every now and then.

It is important to have a giving attitude if you want to be truly successful at whatever level. Personally, in business, nationally as a government and culturally as a nation, it always works.

Give to him who asks you, and from him who wants to borrow from you do not turn away.

You have heard that it was said, "You shall love your neighbor and hate your enemy." But I say to you, love your enemies, bless those who curse you, do good to those who hate you, and pray for those who spitefully use you and persecute you, that you may be sons of your Father in heaven; for He makes His sun rise on the evil and on the good and sends rain on the just and on the unjust. For if you love those who love you, what reward have you? Do not

even the tax collectors do the same? And if you greet your brethren only, what do you do more than others? Do not even the tax collectors do so? Therefore you shall be perfect, just as your Father in heaven is perfect.

Matthew 5:42-48

Heal the sick, cleanse the lepers, raise the dead, cast out demons. Freely you have received, freely give.

Matthew 10:8

Freely give!!

Give to everyone who asks of you. And from him who takes away your goods do not ask them back. And just as you want men to do to you, you also do to them likewise.

But if you love those who love you, what credit is that to you? For even sinners love those who love them. And if you do good to those who do good to you, what credit is that to you? For even sinners do the same. And if you lend to those from whom you hope to receive back, what credit is that to you? For even sinners lend to sinners to receive as much back. But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be



great, and you will be sons of the Highest. For He is kind to the unthankful and evil.

Luke 6:30-35

Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.

Luke 6:38

Do not fear, little flock, for it is your Father's good pleasure to give you the kingdom.

Luke 12:32

I have shown you in every way, by labouring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, It is more blessed to give than to receive.

Acts 20:35

## **Use it or lose it**

Everything grows or erodes. If it is not growing, expanding, it is dying, corroding or shrinking.

There is a myriad of lessons to be learned from the parable of the talents. One of them is the principle of putting your money, your talent, to work. Use it or lose it, put it

to work and it will grow. Leave it on the shelf, wrap in a handkerchief, and it will shrink, and you may lose it.

For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also. But he who had received one went and dug in the ground and hid his lord's money. After a long time the lord of those servants came and settled accounts with them.

So he who had received five talents came and brought five other talents, saying, "Lord, you delivered to me five talents; look, I have gained five more talents besides them." His lord said to him, "Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord." He also who had received two talents came and said, "Lord, you delivered to me two talents; look, I have gained two more talents besides them." His lord said to him, "Well done, good and faithful servant; you have been faith-

ful over a few things, I will make you ruler over many things. Enter into the joy of your lord.”

Then he who had received the one talent came and said, “Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid and went and hid your talent in the ground. Look, there you have what is yours.”

But his lord answered and said to him, “You wicked and lazy servant, you knew that I reap where I have not sown and gather where I have not scattered seed. Therefore you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. Therefore take the talent from him and give it to him who has ten talents.”

For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.

Matthew 25:14-30

We are not all Bill Gates or Steve Jobs, and that doesn't really matter. We all have something, a special talent, we

all have something. We need to find it, discover it and use and invest it.

I feel another 10 words or less coming on.

Give not expecting a return, cast your bread upon the waters.

Give big, give often.

Business is about giving.

**Giving. The 10 words version...**

**Business is giving. Give big, give often, not expecting a return.**



## CHAPTER 8

# CUSTOMER SERVICE

### **Jesus: the first customer service consultant**

Forgive me again if I seem to be going on and on about giving, but business is giving. I am aware that I am repeating myself. Repetition is the law of memory, and there is so much buried in the few words that Jesus spoke.

If you approach them, with the 5 blind men in mind, and you wander around the words, they reveal so many different concepts, depending on which angle you take.

People have this false idea that business is all about taking, making a profit. Before you get to the profit part you have to sell something, and what is selling, but giving. You give a benefit of some kind to a person who is willing to allow you to make a profit, you give to them, and they give to you.

Look what Jesus said:

Give, and it will be given to you: good measure,  
pressed down, shaken together, and running

over will be put into your bosom. For with the same measure that you use, it will be measured back to you.

Luke 6:38

What do you think he meant by that?

You can over spiritualize it but to me, it means if you give big you get big. It wasn't just given, how you give also counts.

It was going to be a good measure, pressed down, and shaken together. I never looked at it like that before.

Imagine in the market a guy is selling flour or beans, and he gives you a big measure, and then he shakes it to get a bit more into it, and then he presses it down to fit a bit more into it.

Well, you would go back to him before you go to the guy who just scoops it up and fires it into your bag. Even though there is probably only a very small difference in the overall amount.

Remember, it costs between 5 and 9 times more to get a new customer than it costs to keep an existing one.

**How to give. The 14 words version...**

**Good measure, pressed down, shaken together,  
and running over will be put into your bosom.**

The first principle of customer service is to turn the other cheek. How to diffuse a tense situation? Turn the other cheek, keep a customer.

Jesus said: "If they ask you to go a mile, then be prepared to go two. If they ask for your coat, give it".

How to turn an enemy into a friend? Turn the other cheek. Go the extra mile, give him or her your coat. Where do you think the expression "Go the extra mile" came from? The words of Jesus recorded 2000 years ago, now being served up as some great new marketing idea.

Love your customer, "the customer is always right".

Do good to those who hate you. Bless them who despite fully use you, and you will keep 90% plus of your customers.

Don't get me wrong, there is always one who will abuse the situation, there will always be some customers you just can't please, that you don't want to deal with. You can make that choice.

## **Service is an attitude**

Here we go again! Repeating myself. Repetition is the law of memory. The rules are simple, they apply at all levels, in every circumstance, just like gravity. You must look at the elephant from every perspective.



Business is giving, but what is giving, but service?  
Business is service!

Let him, who is greatest among you, be your servant.  
The first shall be last, and the last shall be first.

But Jesus called them together and said, “You know that the rulers in this world lord it over their people, and officials flaunt their authority over those under them. But among you it will be different. Whoever wants to be a leader among you must be your servant, and whoever wants to be first among you must become your slave. For even the Son of Man came not to be served but to serve others and to give his life as a ransom for many.”

Matthew 20:25-28, NLT

The greatest among you must be a servant. But those who exalt themselves will be humbled, and those who humble themselves will be exalted.

Matthew 23:11-12, NLT

He sat down, called the twelve disciples over to him, and said, “Whoever wants to be first must take last place and be the servant of everyone else.”

Mark 9:35, NLT

What is service, but the act of a servant.

I am not reinventing the wheel here, this is the secret sauce, but it is not a secret.

These were radical words 2000 years ago when Jesus first spoke to them. In those days, there were real slaves. A slave was less than a person, they had no rights, not even over their own bodies. So, the idea that you should be a slave was extreme and counter cultural.

Many have put these principles to work and ridden them to success.

This is what Henry Ford had to say:

A business absolutely devoted to service will have only one worry about profits. They will be embarrassingly large.



## CHAPTER 9

# QUALITY

### **God loves quality**

Quality is an integral part of customer service.

When I was beginning to build the business, the IDA (Irish Industrial Development Authority), more or less bribed me to go on a course at The Irish Management Institute in Dublin. This was quite a commitment, as it was three days a month, for nine months. You might as well say a year, a lot of time out of the business. I needed their help as they were giving small grants and loans to the startups and, since I hadn't actually finished college myself, I felt a little bit of education might go a long way.

I have to say that was a good decision. The guy who led the course, Charles Carroll, was a bit of a character and made the whole thing very interesting. The cornerstone of the nine months was a study by The Boston Consulting Group on the effect of quality on profitability.

Basically, it showed that quality was the most important predictor of future profitability. It also showed that your

market share, within a certain market, was another important predictor of profitability. The study indicated that only the first and second positions in any given market were likely to be highly profitable.

*The thesis was that, if you wanted to be profitable, the surest way was to have a quality product and be either first or second in any given market segment.*

At the time, my goal was to get the business to five hundred thousand pounds in sales as quickly as possible, so we could get some economies of scale. We had the quality, but we were a long way from being first or second in market share.

These two lessons have stayed with me all these years and have informed some of my most important decisions.

When I woke up this morning, the word quality popped into my mind and as I thought about it, it seemed that there were not that many references to quality in the Gospels. The only time quality is mentioned is when Jesus turned the water into wine at the marriage feast of Cana. The Gospels make a point of fact that the wine was top quality.

But if you go right back to the 10 words or less, in fact to the 3 words, “do unto others” quality is implicit in these 3 words.

God loves quality, consistency, beauty. It is evident from nature, from the universe, that God loves quality. When he was finished creating the whole thing, he said, “it is good”.

### **Quality. The 10 words or less version...**

#### **God loves quality.**

When we developed the Rambo Turnout, apart from the design, there were other things that we incorporated almost by default.

For instance, Dundalk was a centre for shoe manufacturing. I didn't know much about thread, so I just used what was available locally. This was a nylon thread that was used for making shoes and boots.

We were using the finest ingredients: ballistic Nylon used for bulletproof vests, 4oz nylon for lining and the latest thermo-bonded fibre, but at the end of the day the whole thing was held together by thread. I later realised that I could save 35 cents by switching to a cheaper Polyester thread, but why?

For the investment of 35 cents on my part, the customer was getting a hundred dollars' worth of value because the product lasted that much longer.

My retail customers were always kidding me, saying “these things last too long, they are too good, you are putting yourself out of business”.

I believed that quality was our first stop on the road to greatness.

Just like you cannot lose by giving, you cannot lose by providing the very best quality. Quality is part of the value proposition; it is inextricably linked to value. Value is a combination of elements and perceived benefits, some conscious and some subconscious.

Just like love, quality never fails.

We regularly get photos on our Instagram and Facebook pages of blankets that are 20 or 30 years old and still in use. These customers were our greatest sales reps. They were so delighted by the function and quality, that they talk about it and recommend the Rambo.

In fact, in the US, it became mandatory to have a Rambo turnout in certain barns. Because the Rambo rug could be used indoors and out, there was no need to change the blanket when the horse was turned out. This was a big-time saver and due to the fact that the rug did not slip or fall off, it was safer and required less supervision.

As time went on, the Rambo rug became a smaller part of our overall sales as we introduced more volume, less expensive product. We continued to introduce our newest innovations into the Rambo range first, and then subsequently into the other brands.

Rambo turnout today is only about 15% my volume of our turnout blankets, and we still manufacture the bulk of them in Ireland. We were able to do this because back in the 90s we invested in a highly sophisticated material handling system. At the time, when our total sales were only 5 million, we invested half a million in this system. Over the years, we have upgraded and added to this, which allows us to be super-efficient and reduces the required labour and effort by over 50%.

When we finally made the decision to move some of our production offshore. We closed one of our factories, which actually had the most modern equipment, and shipped it to China, so we were hyper efficient in our Chinese operation from day one.

Quality needs to be found in everything you do. You can tell a lot about a company by visiting their bathrooms, their canteen, their warehouse. Is it clean? Well maintained? Just like, you can tell a lot about the management by walking around the office or production floor. Is it safe? Warm, well ventilated? Are the staff busy? Do they engage with you? Are they happy?





## CHAPTER 10

# BELIEF

Jesus said to the blind man, “do you believe I can do it?” He answered, “yes Lord I believe and he received his sight”.

In the Old Testament there is very little direct reference to the power of faith, although it was implicit in that the Jews believed in the promises that God had made to them through the prophets. To obey the commandments required a belief that there would be consequences, both good and bad, depending on how you obeyed or disobeyed the commandments and kept the Law.

Jesus was elevating faith to another level, not just a passive phenomenon, but to a proactive force that could move mountains.

### **The power of positive thinking**

He was revealing and unleashing this powerful force. The power of belief, the force of faith.

It was not until the 20<sup>th</sup> century when Norman Vincent Peale, a minister in New York City, began to reveal it to a society that was dynamic and open enough to receive this old, yet new paradigm, that the world began to take advantage of this most powerful force. His book *The Power of Positive Thinking* was a game changer.

To try and put it into perspective, let me go back to my story.

As I said in my story, I had spent almost 8 years as a missionary living by faith. Literally believing that the Lord would supply my daily needs. “Give us this day our daily bread.”

I had no income, no visible means of support, yet I never went to bed hungry, I always had a place to lay my head. There were many miracles, little ones, every day, but they all added up to a life based on promises and faith.

As Paul said, “My God will supply all your need according to his riches in Glory by Christ Jesus.” However, when I started my business, I didn’t bring this faith with me. My thinking was that this was a different realm, a different mission. I had passed from spirit to flesh, a separation of worlds.

In the Jewish tradition there are no such separations, the world of work, the world of the temple, the world of the family and society were one big circle. There was

no distinction between what you did on the Sabbath and what you did every other day. It is all one, all related and connected.

The idea of separating body and soul, the flesh, and the spirit, came from Greek philosophy. The idea that somehow God was interested in what you did on a Saturday or Sunday, but you could muddle through on your own the rest of the week, that how you made your living, was not really His department or concern.

I had this massive amount of faith experiences, had been at the receiving end of countless little miracles and answers to prayers. I had seen our needs met sometimes in the most extraordinary ways, but I didn't feel comfortable accessing this resource in my new business, why?

The early eighties in Ireland were very gloomy, and I was always eager to find people who were positive and encouraging. I came to know Pat Stranney. I would meet Pat at some of the country fairs and shows I used to attend to promote and sell my blankets. He sold wood burning stoves, but he was also involved with an organisation called Amway. Although I was extremely busy starting my new company, I enlisted in their initiation program, which included seminars and a monthly book club.

The first book I received was *The Magic of Thinking Big*, the next was *The Power of Positive Thinking*. After reading a few of these books, I realised that most of the

ideas in them were straight out of the Gospels, the words of Jesus presented in a different context to anything I had heard before.

This way of thinking was being applied to all facets of life irrespective of belief system, religion, culture, or situation. It seemed to me that the only people who were not thinking big or positively were the Christians. Most Christians I knew were lovely people, but they were naive, negative, conservative, small thinkers.

Looking back now, it seems hard to believe, but I was basically doing it alone. I don't know how many of these books I read over the next few years, but it would be well into the hundreds.

This was back in the early to mid-eighties, the self-help movement was only getting going. The realisation that I was to apply my faith to my business, was a real revelation to me.

The realisation that I could expect God to answer my prayers, meet my needs, protect, and provide for my business, was a game changer. If I did my part, rolled away the stone, brought my 5 loves and 2 fishes, was diligent, smart, wise, and harmless in that order, I could expect His provision, protection and blessing. I had a **partner!**

## **Faith is a spiritual power, it is a force**

Jesus said that if you had faith the size of a mustard seed, you could move a mountain. He said this to highlight that, firstly, you don't need much, the mustard seed is tiny. Secondly, faith is extremely powerful, a small amount of it can move a mountain. Faith produces belief, which produces positive thinking, and positive proactive thinking mixed with wisdom and kindness is a highly potent force. The only way I can explain it is to liken it to the discovery of the power within the atom.

Atomic power has always been there, but no one knew it was there, no one knew how to unleash it and when we did, we had to learn how to harness it safely.

I believe the discovery of the power of faith changed the world in the 20<sup>th</sup> century. It had always been there, hidden in the scriptures, then revealed by Jesus, unleashed by the Holy Spirit, but then it was hidden away by wrong thinking and ignorance until Norman Vincent Peale got up on his pulpit and started to reveal it to a world that was ready to receive it.

Don't get me wrong, there had been many people of faith. Paul reels off a whole list of them in the book of Hebrews.

The pilgrims had the faith and courage to cross the Atlantic and build a new life in America. The Scotch Irish

who pioneered that country, people of faith and courage, but courage powered by faith.

It is like a talented athlete, sometimes they are the worst teachers. They “just do it”, it comes naturally to them, so they cannot really explain it to others because they “just do it”.

Many times, it is the second-tier talent that are the best mentors because they have had to learn the skill, they had to work at it. They understand what they are doing, so they can explain it to others.

I am a very good polo coach! Yet not really a very good polo player. Why? Because I am not very good and have had to learn. I know what to do, the fact that I keep doing it wrong is irrelevant. On the other hand, I am a natural endurance rider, I just know what to do, so I don't think I would be so good at teaching that because “I just do it”.

You cannot really succeed in business, or anything else for that matter, unless you believe. Faith is a force. Paul described it like this, “Faith is the evidence of things not seen, the substance of things hoped for”, the evidence and substance!

Jesus said, “whatsoever you ask in faith believing you shall receive”.

Jesus talked a lot about faith and belief. It was mostly in the context of the miracles he performed, so we cannot be blamed for thinking it was something special, for raising the dead, healing the lepers, giving sight to the blind, but I had this rising realisation that it was at my disposal in every facet of my life, even my new business.

I must admit I have had a remnant of this decompartmentalised thinking even up to recently. In that, I could not bring myself to apply it to my sporting life.

I felt it was one part of my universe that I hadn't fully included the Lord. I can't explain exactly why right now that it was not worthy of His attention, that it was not consecrated.

He was not concerned, interested, which really does not make sense, unless I believed that it was wrong, or that I should not be involved in it. It was like that with the business. I had a subliminal unease or uncertainty, was I really supposed to be doing this? Or maybe I was cheating because I would have an advantage that others may not have access to?

All the signs were positive. I was happy, excited, and successful. I could always see the next step. Every new contact, every discovery, every sale brought progress and adrenaline, it felt so right.



I could feel the wind of the Spirit in my sales. It was tough, but it didn't feel like work. I was an entrepreneur, I knew in my bones this was what I was born to do, what I was good at, but I still had that lingering doubt, was it what the Lord wanted me to do?

I struggled with this dilemma for some time until I was given a book called "Anointed for Business", written by an Argentinian called Ed Silvano.

In this book, Ed highlights this division that has been created by religious wrong thinking, between the religious and the secular. He discusses the fact that, although there had always been friction between the king and the prophet, this was not manifest in a separation between one's business life and one's dedication to God.

In fact, prosperity and success in the marketplace was a sign of God's blessing, and you may very well be in the centre of God's will and plan for you, while you are out selling, building, or baking bread.

## **Doing business God's way**

"Now that you have rededicated yourself to God and embraced your destiny in the marketplace, you must begin to work in this newness of life. To do this effectively, it will be helpful to understand that there are different manifestations and seasons for the anointing. Anointing is simply

God's empowerment to do his work so that the will of God will be done on the earth."

As I read those words, I surrendered to what had been slowly dawning on me for some time. I was in the right place, doing the right thing, at the right time. I accepted that this was my vocation. It was liberating and empowering, it was a turning point.

That afternoon we held our first prayer meeting in the company, my wife Carol, myself, and my secretary Anne Newell. We handed over the authority to the Lord, brought Him onto our spiritual management team and confirmed Him as Chairman of the Board.

Within 15 minutes of ending that meeting, my COO came into my office and informed me that he was leaving to run the local racecourse, where he had been involved as a director. This person had been with me for 10 years, and we had built the company together from 2 to 10 million in sales during that time. Over the previous months, our relationship had come under strain as I was not comfortable with the direction the company was taking. His resignation came as a complete shock, but I knew right away that the Lord was at work. Over the next few months, I discovered that we were losing money and if I had not intervened at that point, we would have been out of cash in 3 months.

From that moment everything changed. I had learned 2 important lessons. Firstly, I was doing the right thing, and

secondly, that God was not just **with** me, but He was **in it** with me. He was committed to me and the business, He was, if you like an investor, a shareholder.

The scene was now set to move on to another level. As you can see from this progression, it didn't come easy. Looking back, it all seems so obvious, but that is what everyone says about Velcro.

The power of faith was revealed all those years ago, but it took a special person at a special moment in history to light the fire. The power of faith is not confined to any particular group or genre of persons. You don't have to be a Christian or even a good person to harness the power of belief and positive thinking. A positive thinking crook is a better crook than a negative thinking crook. Just like the rain falls on the just and the unjust.

It is a spiritual principle, universal, just like gravity. It works every time, for everybody. **PMA, Positive Mental Attitude** is the cornerstone of all modern self-help systems, but rarely do they ever refer to the source, the originator, and that is because most of these systems promote self-reliance. The message is that the power is within you, you just find and release it.

This is true to an extent, but it is a bit like trying to pull yourself up by your own bootstraps. As I said, this spiritual principle works whenever it is applied, it is universal.

You can reveal your inner strength when you know how to manage it. Just like you can improve your health and strength by proper exercise and diet. But you eventually run out of road, out of energy, you hit a wall, a limit, and then what?

This is where the power of the spirit kicks in, when you reach the end of your own reserves and run out of gas, the power of the spirit kicks in.

However, you should never let it get to that point. It is like a hybrid car, sometimes it runs on electricity but when it comes to heavy lifting the petrol engine kicks in.

Most of the time we are running on our own power say the electric, not dependent on the Spirit power. We are not supposed to be either dependent or independent but interdependent.

We rely on the Lord to get things done and He relies on us to get things done.

That is how we learn, by making our own choices and decisions even when we make mistakes. If you are relying on electric power only, eventually it runs out and there is no gas engine to recharge it.

To sum up all that, you need faith to believe that the Lord is with you in your business.

You need the confidence to believe that this is where God wants you to be, even if it is only temporarily. It all requires faith working through belief.

You need a basic understanding of how faith and belief work, so you can apply them in any situation.

### **The power of PMA. The 10 words or less version...**

**Understand how faith & belief work.  
Apply them in any situation.**

## CHAPTER 11

# BE A PROPHET TO MAKE A PROFIT

Paul said that faith is the evidence of things hoped for the substance of things not seen.

Have you heard the term visionary used? Of course. But what do people mean when they call someone a “visionary”?

Vision means to see, so these people see something, sense something. They see the future. They spot a trend. How the world is changing. The evolution of a market or a product. They can see the future in some way or another. Sometimes it is to merely see a trend, but sometimes it can be more than that; it can be prophetic.

They are seeing something that does not yet exist, and because they see it, they can bring it into being, so be a prophet to make a profit.

Even though, I say so myself, the Irish are a creative bunch, given our tiny size and turbulent history. The Irish

are, by in large, a nation of lateral thinkers. In other words, they are good at joining the dots. We haven't produced all that many rocket scientists, but we have produced all kinds of artists and entrepreneurs.

Faith is an integral part of creativity. You must believe to create. I believed that if we could put a man on the moon, we could make a better horse blanket. I really believed that. I knew that I would be able to do that. At the beginning of the process, I had no clue how I was going to achieve it. I could not even thread up a sewing machine.

Because I was open to it, I created this vacuum in my consciousness and whenever I came across a piece of the solution, I would collect it into my consciousness until eventually, a picture started to come together.

Here are a few of the words Jesus spoke about belief and faith.

“You don't have enough faith,” Jesus told them. I tell you the truth, if you had faith even as small as a mustard seed, you could say to this mountain, “Move from here to there,” and it would move. Nothing would be impossible.  
Matthew 17:20, NLT

And all things, whatever you ask in prayer, believing, you will receive.  
Matthew 21:22

Then Jesus told them, “I tell you the truth, if you have faith and don’t doubt, you can do things like this and much more. You can even say to this mountain, ‘May you be lifted up and thrown into the sea,’ and it will happen. You can pray for anything, and if you have faith, you will receive it.”

Matthew 21:21-22, NLT

But Jesus answered, “O you men of little faith! Why are you so frightened?” Then he stood up and rebuked the wind and waves, and the storm subsided, and all was calm.

Matthew 8:26, TLB

Soon some men brought him a paralyzed boy on a mat. When Jesus saw their faith, he said to the sick boy, “Cheer up, son! For I have forgiven your sins!”

Matthew 9:2, TLB

Instantly Jesus reached out his hand and rescued him. “O man of little faith,” Jesus said. “Why did you doubt me?”

Mathew 14:31, TLB

And he said to her, “Daughter, your faith has made you well. Go in peace. Your suffering is over.”

Mark 5:34, NLT



But Jesus overheard them and said to Jairus, “Don’t be afraid. Just have faith.”

Mark 5:36, NLT

“The spirit often throws him into the fire or into water, trying to kill him. Have mercy on us and help us, if you can.” “What do you mean, ‘If I can’?” Jesus asked. “Anything is possible if a person believes.”

Mark 9:22-23, NLT

And Jesus said to him, “Go, for your faith has healed you.” Instantly the man could see, and he followed Jesus down the road.

Mark 10:52, NLT

Then Jesus said to the disciples, “Have faith in God. I tell you the truth, you can say to this mountain, ‘May you be lifted up and thrown into the sea,’ and it will happen. But you must really believe it will happen and have no doubt in your heart. I tell you, you can pray for anything, and if you believe that you’ve received it, it will be yours. But when you are praying, first forgive anyone you are holding a grudge against, so that your Father in heaven will forgive your sins, too.”

Mark 11:22-24, NLT

Seeing their faith, Jesus said to the man,  
“Young man, your sins are forgiven.”

Luke 5:20, NLT

Jesus could see their faith.

When Jesus heard this, he was amazed.  
Turning to the crowd that was following him,  
he said, “I tell you, I haven’t seen faith like this  
in all Israel!”

Luke 7:9, NLT

And Jesus said to the woman, “Your faith has  
saved you; go in peace.”

Luke 7:50, NLT

Then he asked them, “Where is your faith?”

Luke 8:25, NLT

“Daughter,” he said to her, “your faith has made  
you well. Go in peace.”

Luke 8:48, NLT

Jesus makes a point of stressing that it is the woman’s  
faith, not His faith, but it was her faith that activated His  
power.

But when Jesus heard what had happened, he  
said to Jairus, “Don’t be afraid. Just have faith,  
and she will be healed.”

Luke 8:50, NLT

And if God cares so wonderfully for flowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith?

Luke 12:28, NLT

The apostles said to the Lord, "Show us how to increase our faith." The Lord answered, "If you had faith even as small as a mustard seed, you could say to this mulberry tree, 'May you be uprooted and thrown into the sea,' and it would obey you!"

Luke 17:5-6, NLT

And Jesus said to the man, "Stand up and go. Your faith has healed you."

Luke 17:19, NLT

It was his faith, it may have been Jesus's power, but it took his faith to release it.

And Jesus said, "All right, receive your sight! Your faith has healed you."

Luke 18:42, NLT

Over and over, you hear Jesus commenting on their faith, not His faith or His power.

He says to the woman, "your faith has made thee well."

“When he saw their faith.”

“Where is your faith?”

“O ye of little faith.”

“Anything is possible if a person believes, has faith.”

You can see that faith is the switch to activate the power of the universe.

It is like a tap. You open the tap, the water flows, or like a switch, you flip it, and the power becomes available. It is an act, an activity. It is an action; it requires action.

The amount of power released does not depend on the grid, but on the amount, you draw; you demand. A small LED light might draw only 1 watt. A water boiler will draw a thousand times that.

There is an endless supply, but you need faith and belief to access it.

Many refuse to do the work, refuse to have faith. They put their faith in someone or something else. It is obvious from the foregoing words of Jesus that he expects you to have your own faith.

Faith moves mountains, tames fear, gives courage, and turns on the light of creativity and without it, you cannot please God.

## **Faith. The 10 Words or less version...**

**Has to be yours. Moves mountains,  
tames fears, pleases God.**

## **Faith and belief are like twins, similar but not the same**

You don't always need faith to believe. As Jesus said to Thomas, "you have seen now you believe". He then went on to say, "more blessed are they who have not seen, yet believe because their belief is based on faith".

I believe that the earth is round, I don't need faith for that because I have seen countless photos taken from space that shows it is actually round and rotating like a football.

But if I lived before Galileo proved that it was round, I might have been burned at the stake as a heretic for believing that it was not flat.

Now, this is an extreme example. You needed faith to believe that the earth was flat because there was no proof, and anyone who looked up into the sky on a clear night and considered the moon would be drawn to the conclusion that it was round like a sphere.

The uneducated majority put their faith in the educated minority, particularly the religious leaders. Group thought was the order of the day. You would have to wonder why

the religious establishments would have gotten involved in this kind of debate? What did it have to do with their mission? I often wonder what flat-earth thinking is stalking us today.

I cannot say enough about faith and belief. Nothing happens without them. As Jesus said, all things are possible to him that believes. That includes your business, your family, your community, or your country.



## CHAPTER 12

# THE STRUGGLE

### **Problems are your friend**

Problems are like waves, they just keep coming. Some days it is calm with only small waves, but if wind is contrary, they can be big and unpredictable.

On a calm day, those little waves don't offer much challenge or opportunity. There is not enough power in them to be of any worth. Some people like that and look for that.

Others look for where the waves have the potential and power to carry them to greatness, but that is not for everyone.

One day in the early days of my business, while I was driving home from Dublin after a long, tough day, I was thinking to myself, when are these problems going to stop? At that precise moment, I had a revelation, a clear realization.

**“You will always have problems.”**



Problems were part of life, and the more you push out into the deep, the bigger the problems were going to be.

I had a moment of acceptance that I was always going to have problems, and since that moment, I have never felt the same about problems. In fact, I have learned to love problems. I have learned to love them, to even welcome them as opportunities, to use their power to take me where I need to go.

It is exactly what Jesus said, I just had not applied it in this context.

These things I have spoken to you, that in Me you may have peace. In the world you will have tribulation; but be of good cheer, I have overcome the world.

John 16:33

Here again you see the 10 words or less at work. So succinct, so simple, yet so complete.

First, He says that you can have peace, peace of heart and mind. Yes! You will have big problems, not just little ones, but tribulations. Tribulations are really big ones. He says to love them, to be of good cheer, enjoy them. He has it sorted because He has overcome the world.

## Problems. The 10 words again...

**You will have problems. Have peace,  
be happy. It's sorted.**

It is all very well to say that now, but in that moment, I was in the dead zone. That is what I call the place where the waves are breaking. That is the place where people drown. It takes skill and energy to get out past that spot, if you have ever been there, you will know what I mean.

One wave hits you. You go under, you hold your breath. It is like you are pinned to the bottom, you come back up only to be hit by the next one. You go under again. Maybe you get a chance to take a breath, maybe not. This time it is not so fun, your chest is getting tight. You come up again just in time for the next wave, and under you go.

You are starting to get tired. Maybe a little panic is starting to set in. The under current is strong, like a vacuum pump, keeps sucking you back down. One more time, and you are going to be in real trouble.

This happened to me one time on the beach in Ipanema, Rio de Janeiro. I was watching the waves, being careful not to get into the danger zone, but I went to help another guy who was in trouble. I dropped my guard. Next thing you know, I am hit by a massive wave. It was like being in a washing machine. I was a reasonable swimmer, but at that

time, I was not very fit and got tired very quickly. This had never happened to me before. I was completely helpless.

After 4 or 5 waves I was starting to panic when a life-guard literally pulled me out.

That was how I was feeling on that particular afternoon, like every time I came up for air, there was another problem pounding down on me.

I later learned what you should do when you find yourself in this situation. You need to relax, conserve air and energy and swim with the current, which will carry you out of the danger zone.

At least that is the theory, but the smart thing is not to get into that situation in the first place. Once I accepted that problems were my friend, I relaxed, went with the flow, and used the energy of the current to carry me out of danger.

I also learned to avoid the zone, but to get out to the big waves you must go through the zone where the waves are breaking. You must learn to wait for the right moment, and to do it skillfully and quickly.

The power of the wave becomes your friend. Surfers sit out for hours waiting for the perfect wave, and then they join it and ride it. They take the opportunity.

Problems, like waves, are opportunities, but it takes skill and practice to ride them. You must start with the small ones first. You have to learn how to get up on the board, balance, and move in tandem with the wave. You are going to fall off the board many times before you master it. Just like you will fail many times in problem-solving, but you must get out there and start.

All problems, like waves, have the same basic structure and shape, and like waves, no two problems are exactly the same, but to ride them requires the same skill set.

Simply, a wave is a force travelling through water. It is not so much the water is moving, but the force is using the water as a medium. The force is moving through the water. You have got to be with the force if the force is going to be with you, just like Star Wars.

Surfers love waves, successful people love problems.

As it happens, I am on a 13-hour flight as I am writing this, and the only decent thing on the video is the life story of this surfer dude called Laird Hamilton. As a young person, he struggled in school and socially, but he found his place surfing the waves. He loved waves. Surfers have an expression for people who take on the big waves aggressively, they are called 'chargers'. This guy literally loved waves, the bigger, the better. He was a charger.

## **There are problems and opportunities everywhere**

This is where wisdom comes in. You don't go out to Hawaii to ride the big Kahuna on your first week. You must build up to it. This guy just didn't leave things to chance, he trained and prepared.

King David did not start out as the king. He was the youngest in the family, so he didn't get to go to war or university. He was sent out into the wilderness to look after the sheep and goats.

You could say that there was not much in the way of opportunity there. Actually, when you think about it, there were a lot of lessons to be learnt out there.

**Scheduling:** when to come, where to go.

**Management:** it might be only sheep, but they had to be managed and you can't manage sheep and goats in the same way. There was health care for the flock and, most of all, security, protection from thieves and wild animals.

So even though you could say it is only sheep, if you have the right attitude, you can excel and learn. He also had a lot of time out there on his own to think and hear from the Creator and get wisdom to solve problems.

One Saturday morning I got a call from my shipper, that the driver had failed to pick up a COD check from a French

customer. This customer always seemed to have cash flow problems and I knew that someday he was going to let me down, hence the COD.

It was a small amount, 2 or 3 thousand pounds, but it was huge to me then. I was about to start worrying about it when the story of David came to me.

When David went to Saul, he told Saul the story of how he had subdued a lion that had threatened the flock, and how then later he had killed a bear that had attacked them. Now, I am not sure which is worse, the lion or the bear, but the idea is that there was a progression from the lion to the bear, and now he was going to kill Goliath.

You start with the little problems and work your way up to the bigger, more complicated, and complex ones. This guy owed me 2 or 3 thousand pounds. Now I have customers that owe me 350 thousand dollars. It is relative. You start small and work your way up (in case you are wondering, I got paid every cent).

## **Harvest your problems**

There are 2 things that can be harvested from problems: experience and confidence.

When you are young and inexperienced, with more energy and time than experience and wisdom, you can burst through doors with pure energy and enthusiasm.

**If** you learn from the process, you gain experience. That experience is like a key that you can try on the next door, and after a while, you have a whole bunch of keys, so you can move quickly from door to door without having to stop and pick the lock or break it down.

Many don't learn, they don't take time to think about what was the key to the problem. They don't bother picking up the key. They don't understand the importance of collecting the keys.

This bunch of keys is like a toolbox, and with the right attitude, that toolbox becomes your wisdom store because wisdom is a combination of experience and attitude.

**The bottom line is your attitude to problems and your ability to solve them will dictate how successful you are**

You cannot solve a problem if you don't confront it. You must attack it, you have run to it, and you must engage with it.

Like any battle, you cannot win it by running from it. That does not mean that you never surrender or retreat. Sometimes that is the right thing to do at that time.

The Russians, during the 2<sup>nd</sup> World War, won by retreating. They sucked the Germans so deep into Russia in the

dead of winter, that their supply lines were stretched so thin that they starved and eventually had to retreat.

Engaging with the problem does not automatically yield a solution. It takes time, focus and patience. But you will never have a solution if you ignore it or pretend that it does not exist.

A problem you ignore is a problem that is growing under the surface that will eventually rise up and bite you. Much easier to deal with it while it is a cub before it becomes a lion.

With my young horses, especially ones that are a head strong, I like to send them to be handled and trained to accept the saddle and the rider when they are 3 years old and then turn them back out to grow. I then repeat the same thing at 4 years before getting down to serious work at 5. If you leave it until 5 they are so much stronger and self-willed that if they go against you, you have a big problem.

There are so many types of problems, and as many ways to deal with them. However, the important thing is to not be afraid of them. How do you deal with an aggressive dog? You have to face it down. If you show fear, turn and run, it will attack!

What happened to me on that day was that my attitude changed. I had an epiphany, a brain wave if you like. A spe-



cial quality of thought that rewired something in my brain, a realisation, a revelation. I accepted in that instant, that there were always going to be problems, and I needed to aggressively look for them and even hunt them down to see them as opportunities. I needed to love them. If you love your problems, you will not fear them.

Up until this point I had been a procrastinator, which basically means that I was conscious of problems but would put off dealing with them, indecisive and deferring a solution. This leads to a situation like you would have during a ground emergency at a large airport, where you have all these planes circling, problems in a holding pattern in your head.

Problems like planes at Heathrow or JFK. They cannot all land at the same time, so the fact that you land them one at a time is not an issue. Eventually, with more resources, wisdom, and experience, you can build another runway in your mind and land two at a time.

There are those who are surrounded by problems, but are not conscious of them. It is not so much that they are ignoring them, they are not conscious of them, they don't see them. This can be a blessing or a curse depending on your situation.

## **Problems are in the mind**

The fact is that problems exist in the mind, that is where they are perceived and realised. They must be dealt with first in the mind.

If you are a procrastinator, it is tough. Problems require decisions and action.

In most instances, to solve a problem you must decide what to do about it. In other words, you must make a decision.

The initial decision may not be the total solution, it may only be the first step: a phone call, a meeting, an email. It is amazing how something that may seem complex and insurmountable begins to shrink and melt away once you start out toward a solution.

It is very unusual for me to see the total solution at the beginning. I can usually see a certain distance, but beyond that, it is only a general direction. Like driving at night, your lights give you a clear view, but beyond that, you only have a general sense of what to expect, but as you move forward the light also moves with you.

You need to have the faith that the light will move ahead with you to illuminate the next part of the road.

If you were to say, "I can only see the next 100 metres" and stop because you were afraid of what might be around

the next corner, then the light also stops. The faster you go, the faster the light moves. Sometimes it can be misty or foggy, and the light can only penetrate so far, and you must slow down.

The type of road also dictates how far you see and how fast you go. On a motorway, wide and straight, you can travel faster with confidence and ease. But on a narrow mountain, the road is a different story.

I can remember driving from Denver airport to Winter Park one night. It was snowing heavily. I was driving a minivan, not the most stable of vehicles, full of family, up this narrow mountain road. I could barely see 100 feet ahead, it required full focus, I was glad when we reached the hotel.

Jesus talked about that. He said wide is the way and straight is the road that leads to destruction and many there be that take it but narrow in the way and twisty is the path that leads to life and few there be that find it.

Enter by the narrow gate; for wide is the gate and broad is the way that leads to destruction, and there are many who go in by it. Because narrow is the gate and difficult is the way which leads to life, and there are few who find it.

Mathew 7:13-14

True success is about finding the narrow gate and the difficult way. If it was easy everyone would be doing it.

Once Rodger Bannister broke the 4-minute mile, everyone was doing it.

**Problems. The 10 words or less version...**

**Problems are your friend. Accept, love,  
engage, solve, succeed, repeat.**



## CHAPTER 13

# WISDOM

Wisdom is built, it grows, and it takes time. How much time depends on how much you invest to acquire it, how much desire, and how much effort. How many experiences good or bad. You cannot rush it, but you can accelerate the process by acquiring it from others.

So far, I have majored on the soft skills the “harmless as doves” stuff. Now I want to look at the “snake stuff” wisdom. You will notice Jesus associated this attribute with Satan. He said wise as serpents be at least as wise as Satan, but really, how smart is Satan? Not that smart really, but he is not stupid either. The admonition here is to be smarter, wiser!

What is wisdom? Where do we find it? How we acquire it?

James says, “if any man lack wisdom let him ask of God”.

If any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be given to him.

James 1:5

The story of Solomon is interesting and instructive. After he was made King of Israel, the Lord appeared to him in a dream.

That night the Lord appeared to Solomon in a dream, and God said, "What do you want? Ask, and I will give it to you!"

Solomon replied, "You showed great and faithful love to your servant my father, David, because he was honest and true and faithful to you. And you have continued to show this great and faithful love to him today by giving him a son to sit on his throne.

Now, O Lord my God, you have made me king instead of my father, David, but I am like a little child who doesn't know his way around. And here I am in the midst of your own chosen people, a nation so great and numerous they cannot be counted! Give me an understanding heart so that I can govern your people well and know the difference between right and wrong. For who by himself is able to govern this great people of yours?"

The Lord was pleased that Solomon had asked for wisdom. So God replied, “Because you have asked for wisdom in governing my people with justice and have not asked for a long life or wealth or the death of your enemies— I will give you what you asked for! I will give you a wise and understanding heart such as no one else has had or ever will have! And I will also give you what you did not ask for—riches and fame! No other king in all the world will be compared to you for the rest of your life! And if you follow me and obey my decrees and my commands as your father, David, did, I will give you a long life.”

1 Kings 3:5-14, NLT

Solomon got the order right. He put the horse before the cart. Get wisdom, and everything else will follow.

His heart was in the right place, you see it is not just a mindset. To really get it right, it should to be a heart-set as well, something deeper.

It's a mixture of nature and nurture, experience, desire, humility, courage, and confidence.

Solomon had the experience of being born into the king's household, the son of David's favourite wife. At this point, he had been made King and had dealt with a



number of threats to his position as he was not the eldest of David's sons.

He had the experience, confidence, and courage to take on the position. He had the desire to make it work, but the humility to see that he needed all the help he could get.

I have mainly confined myself to the Gospels in this book, but the subject of wisdom forces me to include passages from Proverbs and Ecclesiastes, which were written by Solomon.

God gave Solomon great wisdom and understanding, and a mind with broad interests. In fact, his wisdom excelled that of any of the wise men of the East, including those in Egypt. He was wiser than Ethan the Ezrahite and Heman, Calcol, and Darda, the sons of Mahol; and he was famous among all the surrounding nations. He was the author of 3,000 proverbs and wrote 1,005 songs. He was a great naturalist, with interest in animals, birds, snakes, fish, and trees—from the great cedars of Lebanon down to the tiny hyssop which grows in cracks in the wall. And kings from many lands sent their ambassadors to him for his advice.

1 Kings 4:29-34, TLB

In the introduction to Proverbs he writes:

These are the proverbs of King Solomon of Israel, David's son:

He wrote them to teach his people how to live—how to act in every circumstance, for he wanted them to be understanding, just, and fair in everything they did. “I want to make the simpleminded wise!” he said. “I want to warn young men about some problems they will face. I want those already wise to become wiser and become leaders by exploring the depths of meaning in these nuggets of truth.”

How does a man become wise? The first step is to trust and reverence the Lord!

Only fools refuse to be taught. Listen to your father and mother. What you learn from them will stand you in good stead; it will gain you many honors.

Proverbs 1:1-9, TLB

Proverbs, the definitive guide to the ten words or less version of wisdom:

Getting wisdom is the most important thing you can do! And with your wisdom, develop common sense and good judgment.

Proverbs 4:7, TLB

Wisdom and good judgment live together, for wisdom knows where to discover knowledge and understanding.

Proverbs 8:12, TLB

For the reverence and fear of God are basic to all wisdom. Knowing God results in every other kind of understanding.

Proverbs 9:10, TLB

How much better is wisdom than gold, and understanding than silver!

Proverbs 16:16, TLB

## CHAPTER 14

# CREATIVITY

Ask the forty questions.

Think outside the box.

Any business or enterprise that is not creative is going to eventually die, fail.

Why? Because that is the way of the world. Everything is being born, growing, and dying. There are cycles everywhere you look, mostly driven by time.

### **Driven by time**

We are circumscribed in a circle of time. We live in time, and we are defined by time. We all have an allotted time. Solomon said there is a time for everything, and there is an optimum time for everything, especially in business. If you want to be successful, you need to be in the right place at the right time with the right offering.

Too early to market without the resources to wait until the wave arrives or too late after the first mover advantage

has been taken by another. Both are equally painful and potentially deadly.

God is the creator. The first line of the Old Testament says, “in the beginning God created the heavens and the earth,” in other words, everything. The first name of God and, what is a name but a description? It’s Creator. Creativity is an inherent feature of the nature of the Godhead.

## **Creativity is an inherent feature of the nature of the Godhead**

Now, as I said in the very first pages of this book that it was a business book, and now I am straying into the metaphysical every now and then. It is more difficult than I had envisaged setting out to keep the 2 realms separate.

It seems increasingly likely that I will have to write 2 books that deal with the issues on 2 different levels. There are 2 levels and variations of them. On the 2 extremes there are those who are conscious of and connect to the spirit in a deliberate and conscious way, and there are those who are not conscious of the spirit, but still manage to tap into it without really knowing it.

In my experience, this first group are many times constrained by religious group think, prejudice, preconceptions, and presumptions.

Many times, this second group are more efficient and effective at accessing and using the resources available, since they have no such constraints.

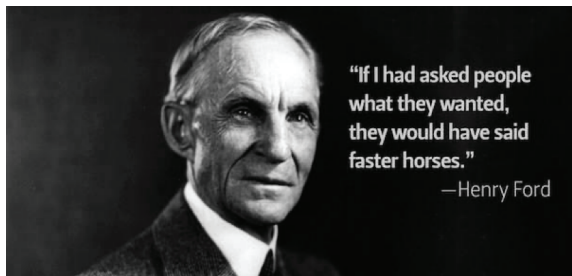
A certain amount of constraint is not a bad thing. History is littered with examples of people who went too far. Inspired, driven, who tapped into the spiritual realm. As I have repeatedly said, the laws work for everyone. The just and the unjust, so if the root motivation is destructive, and the power is applied, then the evil is amplified.

Whole nations have been swept along by individuals, who have tapped into this power. Mao, Stalin, Hitler, Pol Pot, to name just a few. I was aware of a powerful force for evil operating in the world. It was not so much a belief, more of an awareness, it was evident, obvious to me.

The fact it existed begged the question, is there a counterbalancing force for good? There had to be, even though it was less in your face. There is a struggle between good and evil.

**The 10 words again. May the force be with you.**

**A powerful, brutal, selfish, cruel force, against  
a gentle, caring, giving, loving one.**



## CHAPTER 15

# INNOVATION

### **An elegant solution**

Let's talk about innovation.

What do I mean by innovation? Innovation and creativity are another set of twins. Two sides of the same coin, but they are not identical.

Innovation is often viewed “as the application of better solutions that meet new requirements, unarticulated needs, or existing market needs to make something different or new”.

It does not mean that it needs to be totally a new breakthrough in science. It just means doing it differently, an improvement.

Even a small incremental improvement can make a significant difference. For instance, we use these blanket clips to secure the front straps and the diagonal belly straps on the blankets. These buckle sets were originally designed for belts and bags and were normally used under tension in a horizontal or vertical manner.



However, on the diagonal belly straps, which we call surcingles, they were used at a 45-degree angle and with no tension, and quite often they would open. We would get blankets for repair all the time, which had the back right-hand strap torn off. This happened because when the horse was lying down, the blanket clip would open, and when the horse got up, he would stand on the loose strap and pull it off, damaging the blanket.

I solved this problem by redesigning the female part of the blanket clip by narrowing the opening from 4 mm to 2mm. This meant that the male part had to be exactly at right angles in order to open. This small change, which cost almost nothing, solved most of the problem. However, occasionally we would still get the odd one that would open. I was still not fully satisfied that the problem was completely solved.

One day, while I was in our retail outlet, a friend of mine, a dairy farmer, came in to have some rugs washed and repaired. I noticed that he had these small rubber rings around the neck of the male part of the blanket clips. He explained to me that he had a problem with the blanket clips opening and had thought of this simple solution.

He cut these rings from some rubber tubing he was using in the milking parlour and put them around the neck of the male part of the blanket clip.

This meant that you not only had to turn it at right angles, but you also had to apply a small amount of pressure. Ingenious, problem solved.

These two small innovations, costing less than \$0.10, solved 99.99% of the problem, and today, 99% of blanket clips worldwide follow this design.

Contrast that with the development of our V-neck front closure system.

It is a bit of a long story, and I won't bore you with all the details, but I had developed this V-shaped front closure system, which allowed for greater freedom for the horse in movement.

Part of this system involved two clips, which were quite expensive and heavy. This was ok for the heavy winter blankets, but was overkill for lightweight summer, or fly sheets. I gave my son Tommy the mission to come up with an alternative.

On the last morning, before he was due to leave for the USA, he presented me with a simple round disk with 4 slots cut in it, so simple yet so novel. The instant I saw it, I knew it was the answer. It was visible, easy to use, simple to manufacture, and relatively inexpensive. It was an elegant solution in every way.

As I mentioned in the intro, I did a lot of Eventing or Concours Complete as it is called internationally.

This competition incorporates 3 phases or disciplines into one competition. It is a complete test of the horse and rider.

The 3 phases consist of dressage, which is performed in a small arena with very precise movements, performed in a precise order every time.

A cross-country phase, which was usually anything from 6 to 12 kilometres long, at a minimum speed, typically a fast canter or a gallop, with a number of obstacles to be jumped varying in number from 18 to 28.

Finally, the show jumping phase, which was held in a confined area, but much larger than a dressage arena, with approximately 16 fences, which were knockable.

The phase, I enjoyed the most, was the cross-country phase.

I have a personality trait that is both a blessing, and a curse. I find it difficult to do the same thing the same way, over and over again.

The dressage phase was a real problem for me because as much as I liked it, I could never get the training of the horse to a high enough level because horses need con-

sistency. They learn by doing, by repetition, so it is very important to do the same thing the same way every time.

By contrast, the cross-country phase was always different. Different terrain, different ground conditions, different fences. You have to gauge your speed to arrive at the finish within the time allowed, but not too fast, as that would increase the risk of injury and use up energy needed for the show jumping phase.

The show jumping was somewhere in the middle. It was in a confined area at a controlled speed. The fences were all pretty much the same, poles of different colours put together in different combinations. It required concentration and accuracy but not innovation.

I was pretty good at the cross-country phase and loved the speed, adrenaline, and challenge of it. I was reasonable at the show jumping, but the dressage phase was my weak point.

I am not sure where this need to continually tweak and do things differently comes from, but it is definitely part of my personal make up. This helps me to embrace change, to welcome change, to love change. If you have reached this part of this book, you will have noticed that it flows, but in an unexpected, unconventional way. Normally all the connected subjects are grouped neatly into sections, but not me. I just put them down as they came. Even my obsession with the ten words or less thing is a tweak.

## **To be innovative you need to welcome, even love change**

*Change is the implementation of Innovation.*

Change and innovation are another set of twins, like faith and belief. They are similar, yet different.

You can be innovative and not like change. You find many scientists that focus on a single problem and can be very innovative in how they approach it, but otherwise they are very predictable and avoid change in their lives.

That is why universities struggle to commercialise their research. It usually requires a change maker to see the opportunity and commercialise it. Innovation needs to be applied to a problem, with a desire to bring change for it to become useful.

## **Be curious. Ask the right question, Newton and the apple**

To be innovative you need to be curious, inquisitive. My first reaction is always to ask Why? Before where? Or when? Why?

*Why* is one of the most powerful words in the English language.

When Newton was sitting under the apple tree, an apple fell on his head. He had a crazy thought, WHY! Why

did that apple fall on my head? Apples and coconuts, and all kinds of things had been falling from trees on people for thousands of years, but no one had ever asked that question! Why?

I am sure many people had wondered about it, but Newton got an answer. It must be a force!! Something must have caused it to fall.

Then came WHY's brother WHAT. What is this Force that caused the apple to fall?

It took a while to work out the details and to give this force a name and describe it.

But it was the **WHY** followed by the **WHAT** that led to the answer.

*Innovation is about asking the right question.* The ability to ask the right question, sometimes referred to as common sense, fast tracks solutions in problem-solving, and innovation is just another word for problem-solving.

Learning to ask the right questions is key to long-term solutions. Anyone can paper over the cracks, fiddle around at the edges, and do a quick fix, but it needs a special skillset to get to the source of the problem and fix it.

It requires time, patience, experience, and that “je ne sais pas quoi”, sometimes referred to as common sense or intuition.

Obviously, Newton was an intelligent man, but he was also a clever man. He didn't discover gravity in his lab, no. He was relaxing in his garden. He was also clever enough to ask a really dumb question, why did that apple fall? It didn't require intelligence to ask the question, but it took something special to accept the answer.

Once he accepted that it was a "force", then it needed intelligence to name and describe that force.

You also need to remember that this was a new idea and needed to be marketed to the scientific community. Newton was smart enough to give it a great name, GRAVITY, and there was an interesting story behind it, him, the apple, the garden.

So many things go in pairs, why and what, innovation and change, faith and belief.

The what and the why can be interchanged depending on the context. Take the story of the clips on the blankets. It was the what that caught my attention. What was the problem? The problem was obvious, a disproportionate number of blankets were coming in for repair with the back right-hand strap or surcingle pulled off. That was the problem.

Now, look at the process. The journey to a solution. Why was the back-right surcingle being pulled, torn off?

Why was it that strap? Because the front right strap would sometimes also open. Why that one? The back right one?

Answer: somehow, the strap was opening while the horse was lying down, and when the horse went to get up, that strap lay loose on the ground under the horse's hind legs, and he stood on it when he was getting up.

Therefore, the solution would be to move the strap to a different location where the horse would not step on it when he was getting up. After all, the front strap would also open from time to time and rarely got pulled off.

The problem was the position of the strap. So, the solution, the answer to the problem was to move it. There were a number of ways that this could be easily done.

This kind of problem-solving methodology is very common, where people solve the symptom or the visible result of the problem without pushing on to find the root of the problem itself. It is like stopping halfway up the mountain.

It is the civil servant, 3 pm on a Friday afternoon, must tick the box solution, that in the long run often makes things worse because of unintended consequences that rise up later to bite you in the ass.

For instance, if the long straps were placed on the front right and left of the blanket, the horse would not step on them with his hind feet but could trip over them with his



front feet and do even more damage to himself and the blanket.

That is the what! Now back to the why! Why was the strap opening? The clip was not damaged in any way, but it was opening. How? Why? Because when it was loose, not under tension when the horse was lying down, it could open.

Why was it opening? This was a clip system that had been around for more than a hundred years, now not functioning as designed.

The answer! Because why always demands an answer.

Not only do you have to ask the right question, but you also need to figure out which answer because there can be a number of answers, which one leads to the correct conclusion, which leads to the best solution.

In the case in question, the why and the answer are stepped. You need to keep asking the questions until you arrive at a solution.

When there is a crime, what happens? The investigator brings people in for questioning. They ask questions and eliminate possibilities and suspects until they arrive at the motive and a perpetrator.

In this case! The question was why did the strap open?

Firstly, we had modified the use. The strap was not horizontal or vertical. It was at 45 degrees and not under tension. This allowed the buckle to open, especially when the horse was lying down.

Reason:

But why did it open so easily? The question.

The answer: what is the reason or the cause of the failure.

Why is only the question. The answer leads you to the reason, which is the cause. The problem is only the manifestation of the cause or failure.

Think cause! The reason, looking for the reason focuses the mind.

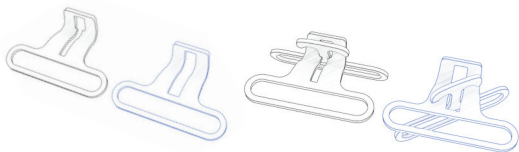
In this case, the reason was that the gap in the female part was too wide, 4mm. This meant there was a 25% chance that it could open. Therefore, this could happen 1 out of every 4 times the horse lay down.

The buckle would also need to be in a certain position to facilitate the buckle to open. Say this condition was met 5% of the time, that is a 1 in 20 chance. This meant that conditions would be met once in every 80 times that the horse lay down. Given that most horses will get up

and down between 2 and 4 times each night, you can see the problem.

People were coming up with all kinds of gadgets, plastic buckle holders, elastic bands, strings, you name it, to prevent them from opening.

I eventually realised that we could solve 90% of the problem by narrowing the opening of the female part so that the male part would have to be at exactly 90 degrees for it to open.



Sometimes you cannot solve the whole problem with one solution, but this was a huge improvement.

There was still 10 to 15% of the problem left, but that was solved by inserting the rubber ring, which came later.

I am sorry for going on about the blanket buckles, but this is how you solve a problem. It is not rocket science unless you are building a rocket, but even then it is the same process. You have to keep going, one question at a time, until you arrive at the heart of the matter. Just like walking, you have to put one foot in front of the other.

## **Innovation. The 10 words version...**

**Love change, ask the right question,  
apply the right solution.**

You have to be curious and very open willing to take risks and accept failure.

A problem many times is a combination of causes. Let me illustrate by telling you another story, which also illustrates unintended consequences and hidden solutions.

Until recently, I lived on a farm on the south side of Dundalk about, 8 Km from our headquarters. We don't have traffic worth talking about, but we have one notorious bottleneck at a large 4-way junction on the way out to the M1 motorway. This junction is also the exit to the south of the town along the old main road, the N1.

The traffic, at any time, can be backed up a Km, and even more at rush hour. The reason for this traffic back-up is that there is no slip road for traffic to exit to the left (South), so all the traffic has to use one lane. Since every 3<sup>rd</sup> car needs to slow down to take the left turn, the line of traffic never gets up to a speed of more than 30 to 40 KPM.

To avoid this, many people, me included, take a rat run to the south along the coast and back out the N1. This route passes through Blackrock, a densely populated area

along the Rock Road, which is very popular with walkers and joggers.

This is the secondary problem exacerbated by the first problem, no slip road at the main junction.

This short piece of road is very narrow, has no footpaths and a few dangerous blind bends, and someone is going to get killed or seriously hurt if the situation is not resolved soon. The road is one of the busiest leisure walkways in the county, but there seems to be no plan to make it safe for pedestrians.

Last year we moved to live in Blackrock, where we had built a house by the sea. Over the last few weeks, due to the Coronavirus lockdown, I have been at home a lot more than normal, and in order to stay fit and clear my head, I have been walking 4 to 8 Km per day, and usually end up walking this road, and I began looking at what would it take to fix it. The truth is, I had been thinking on this for a long time, but never had the time to focus on it.

Now that I was actually walking it regularly, I appreciate not just how dangerous it actually is, but I could also see how easily it could be fixed.

### **Breakdown of the problem:**

Too much traffic.

Too many walkers.

Not safe, no footpaths.

The traffic problem was driven largely by the congestion many kilometres away at the junction on the way to the motorway that people are avoiding.

This can be easily solved by adding a slip lane to allow the traffic heading south to exit without impeding the progress of the traffic heading straight ahead on route to the motorway.

This would not only reduce traffic on the Rock Road but would save countless hours wasted sitting in traffic at the junction.

Too many pedestrians. It is true that banning people from walking that stretch of roadway would solve the problem and would eliminate the need for a major upgrade to the infrastructure. But is it desirable? Or even acceptable? No, because we want to encourage people to get out and exercise.

Therefore, the holistic solution requires a two-step solution in order to reduce traffic and make it safe for walkers.

### **Part 1.**

Build an exit slip to the south at the congested junction 2 Km away.

This would be relatively easy to do since there is actually enough space to create the slip road, but someone 20 years ago, probably at 3 O'clock on a Friday afternoon, neglected to think and signed off on an unfinished junction.

Here we find 2 problems that need to be addressed. We will see here that there is a hierarchy of problems. There is always a hierarchy and an order to the problems to be solved within any solution. Get the sequence wrong and you create delay, added cost and confusion!

In order to avoid that, you need to begin with the end in mind and work backward, and that requires a plan, a decision by someone at some point to address the problem or not create it in the first place.

The second part of the solution is to remove and resize several utilities that have been installed on this corner in recent years. There are a number of utilities in the way, a lamp post and a telephone exchange box which would never have been placed there if there was a plan to create a slip lane, a proper exit.

This will take time, but if the plan is put in place, one year from now, the utilities will have been moved to another location. These must be moved first. This takes time and planning.

When I took a good look at the junction, it became obvious that provision had been made initially and there is enough space to insert the exit without major roadworks. The other 7 exits, left and right, are well-designed and finished, but this one was for some reason not completed.

The result of this is that for the last 20 years or so, traffic has been obstructed at this junction and pedestrians have been put at risk on an alternative route 2 Kilometres away.

You are probably thinking to yourself, where is this guy going with all this junction business? I am just using this particular story to illustrate a few things, sort of like Jesus used parables to make his points.

Problems have structure. You need to look past the obvious and dig down to the root cause. You can often solve numerous problems at the same time, and you need to be aware that there may be unintended consequences.

To put this into context, I am going to do a rough and ready calculation.

Say 20 cars and trucks are delayed for 3 minutes, 6 times an hour, for 8 hours each day. That is 2880 minutes, or 48 hours each day.



Let us say that each hour has an economic value of 50 euros, which would be very minimal when taking driver time/wages, fuel, and motor desperation is taken into account.

This would equate to an economic cost of 2400 euros a day.

Say, for 5 working days a week. for 50 weeks a year, say 250 days a year, that is a cost of 600,000 euros a year.

Multiply that by 20 years, and you come up with a very substantial figure: 12,000,000 euros, 12 million euros just because someone didn't think things through, and the unintended consequence was the dangerous situation created on the alternative route.

I have no idea of the exact cost to create the exit at the major junction, but if the utilities were moved, then 300,000 should do it, so one-half year's economic cost should fix the problem.

## **Part 2 of the solution to the unintended consequences of the first decision or lack thereof.**

Build at least one footpath along the full length of the road in Blackrock, 2 KM away. The obvious side to build this would be on the north side, as there are very few overground utilities on that side, as most of

the overground utilities are on the south side. This would only require the setting back of some walls and shrubbery. A concerted effort by the general community would encourage the different property owners to cooperate. Cost says 300,000 to 500,000 less than one year's economic cost.

I brought this up with the County Manager one time at a meeting. Her response was that she too, lived on the south side of town and that she too used the same rat run. It had never even crossed her mind that there was a simple, obvious, solution to the problem, she was not thinking that way.

Jesus told stories for a number of reasons, but the main one was to help people grasp a concept, the essence, to get the point He was trying to get over.

People had the potential to take as much or as little as they wanted out of the story.

How many times has the story of the prodigal son, or the talents been told over the last 2000 years? With each retelling there is a new insight. You see some other side of the elephant. I will guarantee you will never forget this story about the buckles! Or the badly designed junction.

I am not saying it is going to be around for 2000 years, but it is now in your subconscious, and it will pop back up again at some point when it is relevant. I guarantee it!!

I could have gone about this in some long-winded or abstract way, which would have forced you to really strain to understand and absorb, which would cause mind constipation, like some of those 500-page books, and you would never have been able to get it out the other side.

Many of these business books are written by really smart people, mostly academics and consultants, so it is a bit of an ego tip for them. How wonderful, how cutting edge.

## **Simplicity again**

When I read a business book, I always like to have a highlighter and underline any passages that I find worth revisiting. I can reread the book years later by looking at the highlighted passages.

I can tell how good a book was by how many highlighted passages there are in it, 500 pages just is not my style. I want to write a book where every line is underlined. No waffle, no padding out, or endlessly wandering around the point.

It requires real intelligence to simplify things, and you are either a simplifier, or you are a complicator.

I am a simplifier! That does not mean that I am simple, far from it, but my first reaction is always to simplify things.

Jesus was the ultimate simplifier. He took thousands of laws and countless regulations and reduced them to 2 simple rules: “Love God and love your neighbour as yourself”.

And you can do the same in business, just one rule.

“Do unto others as you would have them do to you.”

Good luck and good night, that is the end of it!!!

### **Another 10 words on innovation...**

**Ask why, discover what, apply  
solution to a real problem.**

IF YOU LOOK AT THESE 10 WORDS YOU WILL SEE WHY innovation is so difficult. It requires a number of distinct skill sets.

The ability to figure out what is the real problem. The ability to ask why. The ability to discover what. The ability to develop a solution. The ability to apply said solution.

### **75% is easy**

Most can get to 75%, whether it is solving a problem or designing a product.

It takes as much effort to get from 75% to 85% as it did to get to the initial 75%, and few bothers. Now to get

further, to get past the 85% requires not just effort and resources. It requires a desire, a dissatisfaction, and a hunger for perfection, and therein lies a danger.

## **The 93% mindset. The power of focus**

To get past the 85% is not normally expected, it is not a requirement. If you get to 85%, people are shaking your hand and congratulating you. But to be truly great, you need to go further, say somewhere between 90 and 93 percent.

To get that extra 5 to 10 percent requires as much effort again as was required to get up to the 85%.

It requires amazing focus but also discipline because at some stage you have to say Ok! Enough! Let's get this thing to market. If you try for 100% perfection, you are doomed to endless tweaking. You never launch, never arrive.

Allow me to illustrate this by going back to my story.

I had this product idea building in my mind, but suddenly I was under pressure to do something about it. I told the instructor that I had employed to help me in the riding school and that I would see her whenever I could, but I would not be around for a while.

That would have been the middle of July, and I sold the first blanket on the 16th of October, 3 months, 12 weeks, and 90 days later. If you assume that I spent 60 hours a week working on it, that is 720 hours.

I had spent a lot of time thinking about the project, but I set out with only an idea on day one, so this was very fast. It was 24/7 for those 3 months.

To put this into perspective, if I spend 3 hours a week on a new product now, which would be a lot, it will take 240 weeks or 4.61 years to achieve the same result so focus is everything.

Steve Jobs obviously had this type of focus. His crowning achievement was the iPhone, but he didn't start there. First, there was the iPod, then the iPad, and that led to the iPhone. With each product, he went a certain distance and then went to market. He could have waited until perfection, the iPhone, but he would have starved to death in the meantime.



## CHAPTER 16

# CONSISTENCY AND INCONSISTENCY

You do not have to be innovative to be successful because there is something even more important than innovation, consistency.

There seems to be an inconsistency here. On one hand, I am saying you must love to change, and on the other, I am saying you must be consistent, predictable, reliable, not changing.

It depends on the situation and the perspective, or angle you are looking at it.

### **The five blind men and the elephant**

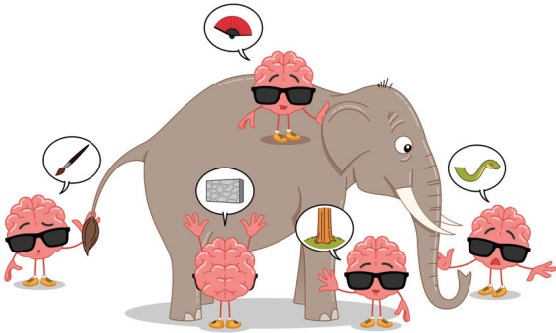
I am known to tell the story of the five blind men and the elephant, in order to illustrate this.

Another way of looking at it is like the five blind men and the elephant. Each blind man was asked to describe the elephant, each took a different part and each had a dif-



ferent description. One described the ear, one the trunk, one the back, one the leg and one the tail. Each description was correct yet different. So often we get buried in some corner, we are convinced we are correct and in fact we are correct but without seeing the big picture you can be right and wrong at the same time.

And so “these men of Indostan disputed loud and long. Each in his own opinion exceeding stiff and strong, though each was partly in the right and all were in the wrong!” (John Godfrey Saxe).



I have also been known to ask how you would eat an elephant. The subject I am trying to address in this book is an elephant, and there is only one way to eat it: one bite at a time. There is only one way to look at it, one aspect at a time.

When I started to write this book, my idea was to compartmentalise it into features and subjects, but that is almost impossible, as it is all interconnected. Like, you have to be a change maker, but at the same time unchanging, a bit of ear and a bit of leg. In fact, you could break down a business into elephant size chunks.

The **body**, operations.

The **ears**, marketing.

The **head**, management and finance.

The **legs**, sales.

The **trunk**, collections and cash flow.

The **tail**, public relations and CSR.

I realise that is 6, so we innovate and change it to 6 blind men. We have changed the story but not the essence of the message. The same story, just modified slightly to accommodate the slightly changed scenario. Innovative *and* consistent.

The supermarket shelves are full of products that are consistent, you expect them to be the same every time you buy them. In fact, that is the reason you do buy them. Kit Kat, Bonne Maman strawberry jam, Fairy washing-up liquid, Tide laundry detergent.

Every now and then, especially when I am travelling in China, I get a craving for a Big Mac. I am always surprised at how consistent they are. I have eaten Big Macs in hundreds of different locations, in different countries, on different continents, and they are always the same. Yet, the last time I bought one, I didn't have to speak to anyone or queue up at the counter. I just went up to a touch screen, ordered it, and got a number to collect it.

The product was the same, but the way they delivered it was different. The same but different.

If any part of your body is not functioning correctly or is not properly developed, the whole will not function well. A business is a body. It needs to be whole to function well.

That is the hard part of doing business. There is always something else. Especially now that change is so endemic and rapid. You think you have it covered, and next thing, something new just appears from nowhere and changes everything. It's like treading water, no big problem but stop for a second, and you are going under.

Some time ago, I attended a business profiling course and was diagnosed as multifaceted, a polymath. I found this both very interesting and comforting. Interesting because it described how I functioned, so it gave me a reference and comforting, because although I knew a little about a lot, I was not really an expert at anything.

There are people who only want to be the legs, they are only interested in selling. They only want to be salesmen, they are not in business. They may be part of a business, but they are not business persons. You must have a holistic approach, you have to be holy, you need to be whole, “wholeistic”, “wholey”, “holy”.

In Ireland, for financial and legal purposes, a business corporation is treated as a person, an entity, separated from the individuals that are owning it, running it, directing it.

A corporation is like an animal, or probably more like a machine or a hybrid of both. If the fundamentals are ok, the product and market are sound. Its success will depend on how it is directed by its board and its management. Big or small, it is always the same. It takes a business person with a “holistic” approach to direct a business successfully.

In Ireland, statistics show that very few businesses grow to beyond 7 employees. The reason given for this is that the main actor, the boss, cannot, or will not, change how they manage the business.

How you manage a business with 3 employees is very different to how you manage a business with 7 people. How you manage a business with 25 employees is different to a business with 7 employees and so on. Leaders need to modify their behaviour with each step change.

Change is tough. It requires an act of will. It requires a decision to change, which requires a realisation that change is needed. There needs to be a motivation, a reason, a required result that change will enable, make possible.

## **Desire and vision**

This is where desire plays an important role.

What is your desire? Your desire is tied into your vision. You cannot desire what you do not see, what you cannot envision or imagine.

Business persons need to know what they want, but as Mick Jagger famously sang, “you can’t always get what you want, but if you try sometimes you get what you need.”

Most people want more than they need, and they don’t have the understanding or the tools to get it. The Bible says, “the double-minded man is unstable in all his ways,” and “if the trumpet gives an uncertain sound who will prepared himself to battle.”

Because in order to run a business, you need people, and if you don’t know what you want, they sure as hell won’t know either. If you keep changing your mind, they will not be able to perform, and therein lies the conundrum.

How do you embrace change without being changeable? People can deal with a lot of change as long as they trust you. Like Paul said, “all things change but Jesus never”.

This is where a strong culture can be a stabilising force, and can smooth out the rough spots in any corporate road map.



## CHAPTER 17

# CULTURE AND MANAGEMENT

I believe you achieve consistency by creating a culture within a business or organisation.

A culture gets created in the image and likeness of the founder or leader. The problem with a culture is that it is very much unseen. It is more felt than seen. Like an iceberg, most of it is below the surface. It is difficult to manage or measure. It cannot be easily manufactured or manipulated it grows!

Successful leaders build a culture. Not all cultures are good or desirable, but a good leader cannot lead a successful endeavour without one.

Take Hitler or Mao, for example. You may say that they were not successful, but actually they were, in their own evil way. They successfully led millions of people to their deaths. They were massively successful in that. They built a culture of fear and suspicion to motivate all those millions. Culture is a mirror image of the founder who plants



it, but once planted, it grows and can take on a life of its own. It becomes a sum of the parts. The image and likeness of the people that are bathing in this culture start to modify it.

Great companies have great cultures that are simple and robust enough to remain strong and relevant over time long after the original founders have moved on.

The ideal culture does not just generate an efficient business. It must also meet the emotional and spiritual needs of those who are involved in it. This is even more true today, as the millennials are looking for fulfilment and purpose in their work. Not every company can have the kind of campus that Apple or Google have, but if your employees dread coming to work, then you have a real problem.

Culture can be the anchor. You need to pile drive it deep into the foundations, and you need to grow and nurture it. Culture can be the ballast that keeps the ship steady in even the roughest sea of change.

Culture was not something that I was very conscious of until the business got bigger, and I was more and more removed from the daily running of most departments. It just grew from my own strong belief system. “Do unto others”, “turn the other cheek”, “give and it shall be given”, “love thy neighbour”. If your employees and fellow associates are not your neighbour, then I don’t know who is.

I always strived to have a respectful, inclusive, caring, responsible, industrious, curious, encouraging, harmonious culture. Harmony is very important, as it says in Psalm 133, “for there the Lord commanded a blessing even life for evermore.”

The leader is like the conductor. He may not play all the instruments, but he must know how they are supposed to sound. But his/her most important function is to keep time, keep things in sync, and keep them in tune, which brings me to management.

## **Management is leadership!**

In the Old and New Testaments, the symbol of the shepherd is often used as an example of management or leadership. Management is leadership!

The shepherd leads, feeds, and protects the sheep. I remember once while driving in Germany, I think near Essen, crossing this long viaduct and seeing in the valley below a shepherd leading his sheep. It was quite a sight. He was walking up the middle of this small valley leading his sheep. There must have been a hundred sheep following him in a long line. It just seemed so out of context there in that part of Germany. It was something you would expect to see in a desert in the Middle East.

Sheep are, by nature, suspicious, fearful animals, and where I am from, they are driven. Although I was conscious

of sheep being led, I had never seen it. To lead sheep, I imagine you have to gain their trust.

When I was involved in missionary work, I often had to lead teams of volunteers. You had to lead them, they were volunteers. Sometimes it was more like herding geese than sheep. You could not drive or threaten them, they were volunteers. You had to lead from the front. You had to bring them with you.

## **The Good Shepherd. Servant leadership**

Jesus is referred to as the good shepherd, and that the good shepherd is prepared to give his life for the sheep. He has a close and personal relationship with his sheep followers.

He said, I do not call you servants, but I have called you friends because everything that I hear from my Boss I am sharing with you.

Even though He was very definitely in charge, He was still accountable to the Father. He set an example.

I believe that you need to be accountable, and you should design a construct where you are accountable, whether it is to a board, a mentor, or your family, and certainly to God or a Higher Power, or the Infinite Intelligence as She is referred to these days.

I need to point out again that this is the way Jesus taught us, by His example.

Servant leadership is an attitude, and it is a model that is very suited to the employment environment that is developing at the current time, the 2020s.

People want to be led. They want to be involved in an organisation or follow someone who cares about them. Who cares about what they are doing, their progression, their career, their wellbeing, and fulfilment.

Servant leadership requires love and consideration. It invites a collaborative, inclusive, consensus driven approach to decision making.

The whole idea of the servant leader is nothing new. There has been a lot of lip service paid to it, but most of the time management gravitates back to command and deliver behaviour.

To be a servant leader requires a lot of self-confidence and a certain kind of skill.

Because even though you are leading from the front, you still need to keep an eye on the back to make sure a predator is not back there lurking, or some lamb has not wandered off.

Jesus did talk about leaving the 99 and going off to bring back the one that had wandered off on a tangent.

What the smart shepherd does is that she picks out a couple of intelligent and predictable sheep that have a good track record. He puts a bell on them, puts them at the front, and the other sheep follow them.

Jesus was the ultimate servant leader. He gave his life for the sheep, He set an example, He was showing us how it should be done.

He could have taken control at any time. He could have fixed things by decree, but He didn't. Why? Why is God doing it this way? The hard way. The long way. This way.

It has to be to give us a blueprint and example, to reflect to us how it should be done. God is patient, He is not in a hurry, it is always about the long game. God created time and at some stage in the future time will no longer exist.

Therefore, if we really want to do things God's way, we need to reflect on what He has been trying to show us and incorporate it into how we do things.

How we lead is another key element to success or failure to build a sustainable, successful organisation.

It is not the only model, but if you look at the successes, the long-term successes, they have incorporated many elements of this idea.

Even the Roman empire that you could say was led by a dictator, but a dictator that was answerable to a

Senate. Authority in their army was pushed down the ranks. Groups of one thousand were divided into hundreds, and then groups of 10.

## **The Civil Leader**

I really like this quote from Scott Peck (*The Different Drum: Community Making and Peace*, p. 260):

The only civil reason to seek power is to lose it, to give it away. The essence of the true servant leader is that he empowers others.

The first duty of the civil manager is to train successors... not a successor, but as many successors as quickly as possible. Use your power to seek and find people with a potential to lead even greater than your own, nurture their potential with all you've got, and then get out of the way.

The servant leader culture leads to an organisation with deep foundations and many pillars. Because power is de-olved, driven down through the organisation, there are many hands at work to keep things moving. People will care because they are cared for, because they care they will do a better job, and it all adds up.

Most businesses struggle to have a 5% net profit, so the difference between success and failure is a small margin.

Everyone doing a little more, a little better, inspired and self-motivated, that makes the difference. In the end, it is all about the people. People working together, all pulling in the same direction, in tune and in sync.

## **Interdependent**

Not independent, or worse still, dependant but inter-dependent. All the functions doing their own jobs, but all working together like a body.

You have to think of the organisation as a body. Look at how different the eye is to the liver, or the brain to the lungs, but if they are not in sync the whole organism will suffer.

Paul put it like this in a letter to the Corinthians:

Yes, the body has many parts, not just one part. If the foot says, "I am not a part of the body because I am not a hand," that does not make it any less a part of the body. And what would you think if you heard an ear say, "I am not part of the body because I am only an ear and not an eye"? Would that make it any less a part of the body? Suppose the whole body were an eye—then how would you hear? Or if your whole body were just one big ear, how could you smell anything?

But that isn't the way God has made us. He has made many parts for our bodies and has put each part just where he wants it. What a strange thing a body would be if it had only one part! So he has made many parts, but still there is only one body.

The eye can never say to the hand, "I don't need you." The head can't say to the feet, "I don't need you."

And some of the parts that seem weakest and least important are really the most necessary. Yes, we are especially glad to have some parts that seem rather odd! And we carefully protect from the eyes of others those parts that should not be seen, while of course the parts that may be seen do not require this special care. So God has put the body together in such a way that extra honor and care are given to those parts that might otherwise seem less important. This makes for happiness among the parts, so that the parts have the same care for each other that they do for themselves. If one part suffers, all parts suffer with it, and if one part is honored, all the parts are glad.

1 Corinthians 12:14-26, TLB



As I have said already, management is leadership, and the manager is the leader. How He leads makes a massive difference to outcomes.

## **The basic you. Know yourself**

If you want to grow your business, you need to look at how you lead. The likelihood is that you will have to change and modify your behaviour from time to time as your organisation grows. You will need to change the real you, what makes you tick, what makes you, you. The cup you drink from remains the same. You need to reflect on your motivations and what drives you.

The good leader knows who he or she is, or at least has enough introspection to be self-aware.

By this I do not mean endless navel gazing. It is simply the desire and the inclination to stop and think things through. To make considered, thoughtful adjustments to their behaviour.

These adjustments are incremental shifts, yet over time, they can amount to major change without huge seismic dislocations, which disrupt the momentum and the rhythm of the organisation.

It is like the story of the new preacher and the piano.

## ***The Preacher and the Piano***

A new pastor came to town, and he wanted to make a few changes. One of the things he wanted to change was to move the piano from the left side of the altar to the right side. He knew that there would be a lot of resistance to this idea, so he just moved the piano 6 inches, 15 cm, every week and by the end of the year the piano was on the right side, and nobody noticed.

Small adjustments add up over time without wrecking the peace process.

### **Leadership. The 10 words or less version...**

**He, who would be greatest  
among you, be your slave.**



## CHAPTER 18

# THE BUSINESS MINDSET

### **Attention to detail**

It's not really difficult to be successful in business, it just requires a certain mindset.

What are the features of this mindset? How would you describe it? How would you recognise it? What does it look like? If you can recognise and describe it, you can maybe build it, maintain it, rebuild it, duplicate it.

So here we go, let's give it a try. Would you know it if you saw it?

### **You need 5 eyes**

Like I illustrated in the introduction that you need all 5 fingers, you also need 5 eyes.

You need to be able to see in-front, behind, to the left, to the right, and above.

You need to see the future ahead, the past behind. Peripheral vision, left and right, and above.

**In front:** because you need to be one step ahead of the game, anticipating, planning, preparing, hedging. You need to imagine, predict, prepare, and anticipate the future.

**Behind:** because you need to be conscious of the past and how to recover from, and rectify your mistakes. How to learn from, and build on the successes.

**To the left and right:** because you need peripheral vision, 360 degrees of awareness. Conscious of the environment you are operating in, seeing both the big picture and the small details. Where are the threats and opportunities?

**Above:** to have that special something, the spark, the energy, the passion, and drive that is needed to inspire and motivate yourself and others whether they are employees, customers, family or friends.

As much as is possible, you need to see with all eyes at the same time, or at least take turns switching from one to the other.

That is why it requires time and experience. Very few get it right the first time around.

It is some nurture and some nature. I have heard it said that most successful people don't get it right until their

third attempt. In my case, I had 3 careers or phases, none of which were failures, it is just that I moved through them.

The missionary phase, the riding school phase and then the Horseware phase, and in between, I had a coffee shop and a renewable business. Both, the coffee shop and the renewable business were not successful. They were ahead of their time and I could not focus on them and give them the attention they deserved. Horseware was taking up 80% of my time and I did not have the experience, or the resources to manage them properly. I learned a lot!

Here again is a seeming contradiction. You need to see the big picture, but at the same time you need to pay attention to details. That is why you need 5 eyes, but they don't all have to be your eyes.

## **Scale**

In most cases it is a process, a growth path, a progression, starting small and then it scales. Scale is important but relative. Most successful people have worked for other companies or people before they built their own business.

The parable of the talents is a treasure trove of lessons on faithfulness, trust, courage, skill, scale, but most of all **mindset**.

He said, "A nobleman was called away to a distant empire to be crowned king and then re-

turn. Before he left, he called together ten of his servants and divided among them ten pounds of silver, saying, 'Invest this for me while I am gone.' But his people hated him and sent a delegation after him to say, 'We do not want him to be our king.'

After he was crowned king, he returned and called in the servants to whom he had given the money. He wanted to find out what their profits were. The first servant reported, 'Master, I invested your money and made ten times the original amount!'

'Well done!' the king exclaimed. 'You are a good servant. You have been faithful with the little I entrusted to you, so you will be governor of ten cities as your reward.'

The next servant reported, 'Master, I invested your money and made five times the original amount.'

'Well done!' the king said. 'You will be governor over five cities.'

But the third servant brought back only the original amount of money and said, 'Master, I hid your money and kept it safe. I was afraid because you are a hard man to deal with, tak-

ing what isn't yours and harvesting crops you didn't plant.'

'You wicked servant!' the king roared. 'Your own words condemn you. If you knew that I'm a hard man who takes what isn't mine and harvests crops I didn't plant, why didn't you deposit my money in the bank? At least I could have gotten some interest on it.'

Then, turning to the others standing nearby, the king ordered, 'Take the money from this servant, and give it to the one who has ten pounds.'

'But, master,' they said, 'he already has ten pounds!'

'Yes,' the king replied, 'and to those who use well what they are given, even more will be given. But from those who do nothing, even what little they have will be taken away.'"

Luke 19:12-26, NLT

**He that is faithful in that which is little is faithful also in much.**

**And if you are not faithful with that which is another man's who will entrust to you that which is your own.**



How does this work? It's an attitude, it is a way of thinking, a mindset.

It is, on one hand cultural, and on the other hand private, very private. It is something in the inner you, it is your inner guiding light, it is your automatic pilot. It is how you behave when no one is looking, it is what you say when you are talking to yourself, the real you.

Jesus said when you pray go into your closet.

But you, when you pray, go into your room, and when you have shut your door, pray to your Father who is in the secret place; and your Father who sees in secret will reward you openly.

Matthew 6:6

The rules of the game, simple but very clear.

No! For unless you are honest in small matters, you won't be in large ones. If you cheat even a little, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's money, why should you be entrusted with money of your own?

Luke 16:10-12, TLB

Here in less than 50 words. You don't need 500 pages, here in 50 words you have the essence of how to behave if you want to be truly successful.

Spoken over 2000 years ago by a peasant who claimed to be, not only sent from God, but actually claimed to be God. That got him crucified.

Attention to detail, little things, honesty, integrity, diligence. It all comes together in **the golden rule**.

*He that is faithful in little is faithful also in much.*

### **Culture and management. The 11 words version...**

**Do unto others, as you would  
have them do unto you.**

### **Short version. 3 words...**

**Do unto others.**

### **Not exactly pure love, control against self**

This is not exactly pure love. There is a lot of self-interest there. You are performing against self-love, your neighbour as your-self. But when you get beyond self, when you are going the extra mile and not consciously measuring against self, you can kick into another gear all together.

Jesus said “Greater love hath no man than this, that he gives his life for his friends” a selfless, sacrificial love. Giving with no expectation of a return. That is freedom. Spiritual, emotional and psychological freedom.

To control against self is the minimum requirement. It is not easy, it requires a lot of effort, it costs.

It is like a rocket, it uses up most of its fuel to get out of the drag of gravity, but once it escapes gravity it flies effortlessly through space. That is where you want to be, up there. We talked a lot about this in an earlier chapter.

Paul put it like this, not exactly 10 words but succinct none the less:

“That Christ may dwell in your hearts by faith... that you being rooted and grounded in love... may comprehend with all the saints... what is the length , the breath, the height and depth, to know the love of God which passes knowledge... that you may be filled with all the fullness of Christ.”

“That **Christ** may **dwell** in your **heart** by **faith** you being **rooted** and **grounded** in **love** may **comprehend** all the **saints** all the **fullness** of Christ.”

You ask, what does this have to do with business? Not a lot, really, unless you want to get to the upper atmosphere, that place where you glide.

You must burst through the clouds first, then you have to stay there, but if you stay on course and learn the controls it is easy enough to stay there.

## **The power that works in us**

Look at what Paul says next:

Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the *power that works in us*.

Ephesians 3:20

We can exceed anything that we can ask or even think if we release that power.

The principles are the same, it just depends on the level you want to fly at.

Why do planes bust themselves to get to 35,000 feet, even on short flights? Surely it is because this is the most economical level to fly at. Smoother air, less resistance, more fuel efficacy. It costs to get there, but once there it is less effort.

This is where many believers miss out. They don't know or believe that this indwelling of the Spirit wants out! Wants expression in all things. They don't realise or understand the significance of what they have received, or the power that now dwells inside them.

## All things

Paul spoke a lot about all things. You are supposed to release the Spirit into all things, for all things. For the good of your family, your company, your community, to change the world for the better. Release it to be salt and light, to make the world a better place. Many have done just that.

Look at Bill and Melinda Gates. They have done just that. You can see that their motivation is not money or power. They are motivated by a higher power to do good in the world. They didn't just give the money to the W.H.O. or Save the Children, and walk away. No! They went about giving away billions in a business-like way, to deal with the most pressing issues with the best cost-benefit and value for money solutions.

Your business is here not to just to make you rich, it is here to make the world a better place.

However, your business is not a charity, it is an enterprise. If it does not make a profit it dies. If it eats more than it makes, it starves. That may seem harsh, the survival of the fittest. Think about what Jesus said to the fig tree.

Jesus cursed the fig tree because it had no fruit. Was he just in a bad mood that day? Or very hungry? Or was he trying to make a point?

“The next day as he passed that way again when the disciples saw the fig tree had withered, they were amazed. Jesus commented that that was nothing compared to what anyone could achieve by just having a little faith.” The tree had no fruit. It was not fit for purpose. It did not have a place or purpose, so it was destroyed.

We are commanded to bring forth fruit, to save the harvest. We live in a very insulated, sanitised world today, far from the survival society that existed when Jesus walked among us.

If you didn't bring in the harvest, you died. Making a profit is not optional, it is survival, it is a commandment. Failure to do so has consequences.

The parable of the sower is powerful and can be applied to the business environment, especially the start-up.

Then He spoke many things to them in parables, saying: “Behold, a sower went out to sow. And as he sowed, some seed fell by the way-side; and the birds came and devoured them. Some fell on stony places, where they did not have much earth; and they immediately sprang up because they had no depth of earth. But when the sun was up they were scorched, and because they had no root they withered away. And some fell among thorns, and the thorns sprang up and choked them. But others fell on

good ground and yielded a crop: some a hundredfold, some sixty, some thirty.”

Matthew 13:3-8

In the first instance, the seed was carelessly spread on the footpath, and was exposed to too much competition, and was swallowed up immediately.

The second was sown without a sufficient financial foundation and failed for want of cash flow, the water of any enterprise.

The third did not get enough attention and was smothered by other concerns that were vying for the principle's attention. This is what happened with my coffee shop and environmental businesses.

The fourth landed in good soil where the conditions were right. It developed and grew with varying degrees of success. Not all businesses will grow in the same way or to the same level.

## **God expects results, fruit**

Look at what Jesus had to say about results, fruit.

I am the true vine, and My Father is the vine-dresser. Every branch in Me that does not bear fruit He takes away; and every branch that bears fruit He prunes, that it may bear more

fruit. You are already clean because of the word which I have spoken to you. Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, neither can you, unless you abide in Me.

I am the vine, you are the branches. He who abides in Me, and I in him, bears much fruit; for without Me you can do nothing. If anyone does not abide in Me, he is cast out as a branch and is withered; and they gather them and throw them into the fire, and they are burned. If you abide in Me, and My words abide in you, you will ask what you desire, and it shall be done for you. By this My Father is glorified, that you bear much fruit; so you will be My disciples.  
John 15:1-9

Not only are we expected to bare fruit, but being fruitful seems to be tied into being able to access the resources we need, to remain so.

### ***Your fruit should remain***

You did not choose Me, but I chose you and appointed you that you should go and bear fruit, and that your fruit should remain, that whatever you ask the Father in My name He may give you.  
John 15:16



There are all kinds of fruit, we are supposed to produce good fruit.

Even so, every good tree bears good fruit, but a bad tree bears bad fruit. A good tree cannot bear bad fruit, nor can a bad tree bear good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire. Therefore by their fruits you will know them.

Matthew 7:17-20

### ***God expects results***

God expects results. He is the creator, the primogenitor. God is a builder, a designer, an architect, a farmer. Always the same, yet always changing the environment in a systematic way. Structured, yet dynamic and varied.

It may appear like chaos because it is so varied, but behind the universe are laws that regulate and contain it.

Like a huge clock, the time is always changing but the mechanics are precise and consistent.

### ***Same rules, different situations***

You always know where you stand. There are no surprises, only revelations. That is why you can absolutely trust the rules. The trick is knowing how to apply them, and applying them it turns out is not as easy as you might think because every situation is different.

You have to apply the same rules, but in a different way. You need to understand, comprehend the essence of the rule in an almost spiritual, subliminal way. It is not a one size fits all. That is why Jesus told so many parables and stories, because He could illustrate a rule, or a principle without getting sucked into an argument.

The story of the Good Samaritan is a good example of this.

He was asked a trick question by one of the Pharisees, who wanted to trap him.

He asked him, “who is my neighbour?” Jesus could have answered “everyone, even those who hate you and despitefully use you, even the Samaritans”, and there would have been a riot. The answer would have gotten lost in the disturbance. No, He told a story and then returned the question to the questioner.

Or the time when they brought the woman, who was accused of adultery. Under the circumstances, the law, she was to be stoned, but they brought her to Jesus and asked Him what should be done with her.

He could have just applied the law of love and said, have mercy on her, forgive her and let her go. But he didn't. He said, “fine go ahead and stone her, apply your law”, but then He applied the law of love on top of the law of Moses. He again answered the question with an indirect

question. “Which ever of you is without sin let him cast the first stone.” He made them reflect on what they were doing and why they were doing it.

## **Jesus: The Spiritual Entrepreneur**

We are not as wise as Jesus, so we need to learn how to apply the rules in a very subtle and entrepreneurial way. Jesus was a spiritual entrepreneur. He said “I have not come to destroy the law or the prophets but to build on them, fulfil them.”

What he did was to take them to the next level. Like most breakthroughs or advances, the bits are already there lying around. Someone just picks them up, puts them together in a different way, adds a little “je ne sais pas quoi”, and you have something new.

Like Steve Jobs, a lot of his first products were like that: the mouse, the GUI, and the touch screen, had been invented already by Xerox. He saw the potential and packaged them in a consumer-friendly, useful way.

Most of what Jesus brought to the party, including all the prophecies about Him, were already scattered around the Old Testament. He brought them together in a new configuration and then pulled off the greatest marketing stunt in history, by getting himself crucified, the most public death possible, and then rising from the dead.

## ***How does God conduct business?***

Again! You say, what had this to do with business? What we are trying to do here is get some idea of how God conducts His business.

It is His business. Jesus acknowledged as much. The first recorded words of Jesus were “I must be about my Father’s business.”

God does things incrementally, systematically. If you look at the Old Testament, there is a progression, an evolution.

First a man, then a woman, then a family, then a tribe, then people without a land, then a nation with land, then a kingdom and then with Jesus and the Holy Spirit. The whole thing morphed into a new dimension, a spiritual kingdom.

He has always had his entrepreneurs running things. From Abraham, to Moses, to Isaiah, to Daniel, to Peter, to Paul. The kings in operations and the prophets running communications.

## **The Trinity gives us a business model**

The Father, chairman. CEO.

Jesus COO, operations and business development.

The Holy Spirit CMO, marketing and communications.

They say they are one, and that is hard to get your head around, but that model is duplicated in millions of enterprises worldwide. The same but different.

Horseware is one. One entity, but it has a separate chairman, a separate CEO, a separate COO, a separate CFO, and a separate director of marketing and communications.

In many belief systems, there are distinct parts of the Godhead, but they are individuals acting separately, even fighting among themselves.

Jesus goes to great lengths to confirm that He and the Father are one, on the same page. United, in agreement with the Spirit. If it is good enough for God it should work for us too.

A model of trust and unity, the Godly Corporation. It is an enterprise with a goal and a mission statement, executive officers the lot. It is an enterprise!!

“I am the Lord, I change not.” Like a clock, its special feature is that it does not change. The mechanism is clockwork, but what it was created to do was tell the time, which is changing every millisecond. What a contradiction!

## CHAPTER 19

# PROSPERITY

Prosperity is the cornerstone of the Gospel.

Jesus said that he came to give us, not just life, but an abundant life.

### **Abundant life, poverty is not God's plan!!!**

He said “take no thought for tomorrow, look at the birds of the field, they sow not neither do they reap but your heavenly father feeds them. Look at the lilies of the field not even Solomon in all his glory was attired as one of them.”

In the Old Testament, prosperity was one of the signs of God's blessing.

That is not to say that there are not times of testing, of learning, of growing, but in the overall scheme of things, if you are living within the golden circle, applying the golden rule, you can expect to prosper.

Poverty is not God's plan, abundance is. Even today, with almost 8 billion people on the planet, there is plenty to go around.

I remember in college sitting in a lecture, it was probably 1969. At that time, the world's population was 3.5 billion, and the lecturer saying that when the population reached 6 billion, we would not be able to feed them. Here we are with almost 8 billion, and there is no shortage of food. Sure, there is hunger, but that it's not because there is not enough, it is simply that the human race has got it wrong over and over.

I remember shortly after this, I watched a TV program about solar activity. It showed one solar flare, which shot out from the surface of the sun 200 thousand miles, and the commentator said that it contained enough energy to power the earth for 2000 years. There is no lack of resources, there is only a problem of how we use and distribute them.

There are always those who fear and spread fear, who believe in lack. They are unbalanced, just as those who believe in waste are unbalanced. There is always something for people to worry about. In my day it was nuclear self-destruction, then it was terrorism, now it is global warming, or a global pandemic.

What is prosperity anyway? It is merely another word for success. What is success? How do you measure it? It is a moving target, it is relative, it is in the eye of the beholder.

## **What is success? Levels of success?**

Success is found on many levels, but first and foremost, it must start within.

It grows from within, in your heart and mind first. It only counts on a personal level. What do you feel when you are alone in your secret place?

I believe that this fact is the defining difference between achieving success God's way and doing it your way. There are all kinds of levels of success, variations, which render different results. The recipe you use to create success will determine what it tastes like. What is in it and how was it baked, whether you put too much salt or not enough sugar, or baked it too fast, or at too high a temperature.

It is not always the size of the cake that matters most, how it tastes is more important.

What is the point of having a cake if you don't get to eat it? It's hard to enjoy a cake that is bitter or burned.

Jesus said: "For what would it profit a man to gain the whole world and lose his own soul, for what will a man give in exchange for his soul?"



## **Wealth is limited! Time is the most precious commodity we have**

**You can only eat so much yourself.**

Ultimately, wealth is very limited: That is, our access to wealth is limited. It is limited by our physical presence. You might own 10 houses, but you can only be in one at a time. You can only drive one car at a time, wear one pair of shoes at a time.

Our access to wealth is also limited by time. You can only be in one place at any given time. When your time is up or your body gives out, you must leave it behind. You cannot take it with you. To enjoy wealth, you must spend time and that is a limited resource.

Let us go back to the cake analogy.

You make a cake of achievement, be it a happy family life, wealth, position, political power or religious influence. What it tastes like depends on the ingredients you put into it and how you baked it.

You can only eat so much yourself, so can you share it? Do you want to share it? Is it for sharing? If it is not eaten it will only corrupt, rot. Success and wealth is a cake that has been grown. Your attitude to it, your motivation to accumulate it, will ultimately dictate how you use it, what it tastes like.

It is often said that money is the root of all evil, but that is not quite accurate. It is the love of money that is the root of all evil. Some people don't care so much about the money. To them it is only a way of keeping score or track of their success, of their achievements. They get their buzz out of doing, achieving, out of making things happen.

I remember when I built my first house. I took 3 months off work, hired a foreman and we built it ourselves, hiring in the different tradesmen as we needed them. My friends thought I was mad saying it will drive you crazy, but I found it exciting. I really enjoyed it.

I wasn't sure why until the time I had to go away for a few days. We had a rather large living room, so a normal fireplace was not just going to be suitable, so I decided to make one out of brick. I discussed with the foreman how it should look. We made a drawing of it. I found a big beam down on the farm, it was covered in green mould. I told him to plane and polish it, and use it as the mantelpiece for the fireplace.

I remember walking into the room when I arrived back and seeing the fireplace, 95% completed. I realised then, what it was that I enjoyed so much about building the house.

In business, you get a certain amount of satisfaction from completing projects, but the bigger the project, the longer it takes. Many times you might be working on a

project for six months or a year, so when it's actually completed, there's a bit of an anticlimax because you know it took so long. But building, you get immediate gratification; you conceive it and a few days later it is there.

That is why it is so important to stop every now and then and admire what you have created, to take satisfaction along the way.

Just like taking money off the table. You take a little bit of satisfaction at different points along the journey. Because the journey never really ends. Even the Creator did that when he was finished the creation. At the end of each day He stopped and apparently, with sense of satisfaction and achievement said, "It is good".

Like happiness, success is really not a destination, it's more of a journey. It's important to rest along the route and to enjoy your successes as they come, because they do come. They come one at a time.

It is the accumulation of those moments that create purpose, satisfaction and happiness, which is actually success.

It is your attitude to your wealth that matters. How you hold it.

It can never belong to you no matter how secure you feel. You may not be alive this time next year or even tomorrow and, who will own it then?

## CHAPTER 20

# AUTHORITY AND ACCOUNTABILITY

Understanding authority is key to doing business, because it is key to how you will manage that business. A lucid, conscious, understanding of what it is and how it works and how to yield it, is an important element.

There is ownership and there is authority. You can have one without the other, or both, but ultimately, authority is what counts.

There is a lot of talk about authority in the Bible, especially in the Gospels.

Look at what Satan said to Jesus during the temptation:

Satan took him up to a high mountain and showed him all the kingdoms of the world and said: *all these I will give to you, for they are given into my hand, if you will bow down and worship me.*

Then the devil, taking Him up on a high mountain, showed Him all the kingdoms of the world in a moment of time. And the devil said to Him, “All this authority I will give You, and their glory; for this has been delivered to me, and I give it to whomever I wish. Therefore, if You will worship before me, all will be Yours.”

And Jesus answered and said to him, “Get behind Me, Satan! For it is written, ‘You shall worship the Lord your God, and Him only you shall serve.’”

Luke 4:5-8

Psalms say that the cattle on a thousand hills are the Lord’s, the Lord actually owns them.

The earth is the Lord’s and the fullness thereof. As Creator, He is owner, the primary beneficiary so to speak. After that, there are various levels of ownership and authority.

You can have authority without having ownership, and that is quite common. It is less common to have a situation where there is ownership, but another has authority, which is what is going on here.

If the Lord, Creator, is the ultimate beneficiary, how did Satan get the authority?

Simple. God gave us humans free will, authority and dominion. We, through sin, rebellion and downright stupidity gave it to Satan. That is how he got it!

Jesus says in the Lords prayer, *thy kingdom come, thy will be done, on earth as it is in heaven.*

Jesus said to Pilot, *my kingdom is not of this world, hence would my servants fight, my kingdom is not from hence.*

Pilate answered, "Am I a Jew? Your own nation and the chief priests have delivered You to me. What have You done?"

Jesus answered, "My kingdom is not of this world. If My kingdom were of this world, My servants would fight, so that I should not be delivered to the Jews; but now My kingdom is not from here."

John 18:35-36

Today the situation remains the same. His kingdom has not yet come. His will is not being done on earth. That will change at a point in the future, but until then we have the authority, and we have handed it over to Satan.

These are our wars, our pollution, our famines. It is not God's will, it is our will. God's will is that there should be abundance, justice, peace, love and opportunity for all in

accordance with, and in proportion to the level of their talent, ability and desire.

Jesus referred to the guy with the ten talents as a good steward. While the king was away, he kind of owned them, and when the king came back he was allowed to keep them and he was given more, plus he was given authority over 10 cities.

He had authority over the cities, but he was a steward of the talents.

He obviously was not going to be able to supervise all those cities on his own, so he was probably going to pass some of that authority to another and so on.

Satan did not own all those kingdoms, he just had authority, which he could subcontract out to others and so on.

However, Satan's authority is dependent on us sub-letting, or passing it on to him. He has it because we either passed it to him actively, in a conscious proactive way, or passively by neglecting to claim it or use it.

But it is still ours, we can take it up, take it back. We can claim, or reclaim the authority and the kingdom and give it back to God.

When we do that, His kingdom comes into every area where we have authority, starting with our hearts, then

our heads, then our bodies, then our families, then our properties, and our business.

Any and everywhere we have authority, in the lives that we touch, the actions we perform, the communities we live and work in, to the degree that we yield that authority and influence to God.

You say, what the hell has this all got to do with business? If you are going to do business God's way according to Her principles, you have to be clear where the authority is vested.

You can go it alone, apply the rules, hold on to the authority and it will work, or you can share the authority with the Creator.

It takes a while to get your head around this. You can think it, you can really want it, but it takes time and practise for it to rewire your mental circuits, and it doesn't really function until that happens.

We are a complicated mechanism, body, mind and consciousness, all 3 must function together. Some have an epiphany, some have a slow dawning that your mind and consciousness must work together. Remember your mind is the enabler, your consciousness, your soul is the driver, the director.



In this dimension, the consciousness needs the mind and body to make things happen. Later, in another dimension, this may not be the case, but for the moment, most of the time that is the way it works.

## **Get your mind on side**

You need to get your mind on side. That means having an understanding, and an acceptance, and a willingness. The will belongs to the consciousness, and it needs to be applied to the mind, if you want to rewrite the software.

The will and authority are closely connected.

If the will is in the ascendancy, it can assume authority. People leave their authority carelessly lying around all over the place, and if you are powered by a strong will you can just pick it up. You can collect other people's authority.

When you vote, you are giving a part of your authority to the person you vote for. Some give it to a fool, some to a dictator, some don't vote. They don't exercise their authority, then they complain about the government.

It might seem I am going on and on about this, but I am simply walking around the elephant looking at it from every angle so you can get a complete picture.

Sharing the authority is key to doing business God's way. The more authority you give God, the more God will

get involved, the more involved God is, the easier it gets because He has unlimited resources. It is like you have sails and God is your wind. Sails are useless without wind, they are nothing more than pieces of cloth.

It is not like you just sit there and it happens. You are still the manager, you have to raise the sails, trim them, tack and bank. You must set the course, read the weather forecast, avoid the storms.

### ***You have a partner***

You don't control the wind, sometimes it is strong, sometimes not, you need to read it, but you are not alone. You have a partner. It is up to you where that partner sits, at the boardroom table or at the kitchen table, or out in a shed at the bottom of the garden.

### ***Authority and accountability***

Authority and accountability go hand in hand. Not quite like a pair of twins, more like a pair of brothers.

In high school, we had a very interesting subject in fifth year. It was once a week, but just for that year.

It was a very useful pragmatic type of course and dealt with the things that we would encounter in the real world later in our lives. Things like the structure of government, how taxes worked, the history and development of civilization.

One of the things that I still remember, and it's a long time ago, is when we were discussing rights. The teacher very clearly demonstrated how with every right there comes a responsibility. This is where people often get things wrong. They are very clear on their rights, but very often they do not understand that there is responsibility attached to that right.

In the parable of the talents, each of the stewards had the right to do whatever they thought appropriate with the talents they had been given. There was also a responsibility connected to that right. They were responsible to make the talent work. In other words, that it should grow.

This is very evident from the reaction of the king upon his return. The king did not punish the servant who had only made five more, why didn't he make 10 more like the other guy? But the servant who had not used the talent, who had just buried it, had what little he had taken away, because he had not accepted the responsibility he had to grow what he had.

Jesus said in Luke 12:48, "Much is required from those to whom much is given, for their responsibility is greater."

I think the main reason I like to be in business, why I built my own business, is that I supposed I like the freedom to be in charge, the responsibility of having to make decisions is not something that I am afraid of.

This can be a very dangerous place because you can lose perspective, or as we Irish would say “you can lose the run of yourself”, therefore, it is very important to create a situation where you are accountable. At the end of the day, we are all stewards, servants and accountable to the King.

In my situation, very early on I created a board of directors that was reasonably independent. I took on people who I respected, who had complementary experience and talents, that would not be afraid to speak their mind in a constructive way.

It’s extremely difficult to find a balance here. If you pick the wrong people, they will hold you to account to their measure. You have to be held accountable by people who see the world as you see it. This is not to say that they should be just “yes” man, but there’s no point in having a board of turkeys if you want to be an eagle.

Accountability and responsibility. Now, these are like twins and are interchangeable. If you’re going to be in business, if you’re going to run a business, create a business, you must take responsibility for the good and the bad. You have to be accountable.

Like so many things, like so many character traits we have talked about so far in this book, accountability works on many levels, and like most other things, accountability begins with you.

## **The buck stops here!**

### **An important element of the success mindset.**

“The buck stops here.” You’ve heard that said before I’m sure. Ultimately, if you’re the boss, every problem is your responsibility. It may not be your job, but it’s still your responsibility. It’s an attitude, it’s a way of thinking, it’s a personal KPI. It’s an important element of the success mindset.

## ***Authority is the rock***

Authority is like a rock. Everything is built upon authority. Jesus said “I am the rock. If you build on me you will be able to withstand anything, all comers, even the devil himself.”

Like the story of the 3 piggies and the wolf. The piggy who built her house with good material on a solid foundation, survived. The wolf huffed and puffed as hard as he could, but the house withstood the pressure.

Jesus transferred authority to Peter whom he renamed the “Rock”.

Now I say to you that you are Peter (which means “rock”), and upon this rock I will build my church, and all the powers of hell will not conquer it. And I will give you the keys of the Kingdom of Heaven. Whatever you forbid on

earth will be forbidden in heaven, and whatever you permit on earth will be permitted in heaven.  
Matthew 16:18-19, NLT

Peter was in charge. Jesus left no ambiguity on this point, no wriggle room, no chink of doubt that could be exploited later to cause division or descension.

You can argue all you like about the rights and wrongs of how this authority has been passed on, used and abused, but these few words have held the Catholic Church together over the last 2000 years. That is the power of authority!!!

### ***What authority do we have?***

We have no authority, except that which has been given to us. If we share that authority with God and receive it back again to us from him, we will rule together, we will have the authority in the kingdom of our domain. The key here is the ruling together bit, and that requires cooperation, action driven by faith and belief.

This is what we find hard to believe, and if we don't believe it, then it is a lie. This is where Jesus gets discredited, because we don't believe.

It needs to be works mixed with faith. It is like cement, if you don't add water it is just powder. Christians talk, even boast, of how great is their God, how mighty, all powerful, but that is not reflected in their lives, why?

## ***What are we doing wrong?***

What are we doing wrong? What wrong thinking do we have? That we are losing the battle, or so it seems. For sure, we are losing the battle in the media, in government, in business, what's left?

The message is muddled, distorted, dispersed. Partly, because it is a sophisticated advanced ideology, it is evolved. We are not blindly following the prophet. It is nuanced, subtle. It requires the individual to think, not just believe. It is like believing with the eyes open.

## **Believing with the eyes open!**

Believing with both the consciousness, the mind, and the will, and in believing we are receiving revelation, a realisation.

That makes the difference. You are not really in the spirit if you are not receiving revelation at some level.

We are here to deliver a solution, not a new church, not a religion, a solution to what ails the world today.

It says that when Jesus saw the multitudes, He was moved with compassion for them. Because they could not find a solution to their problems, while all the time He is their solution.

And what pity he felt for the crowds that came,  
because their problems were so great, they  
didn't know what to do or where to go for help.  
They were like sheep without a shepherd.  
Matthew 9:36, TLB

He then goes on to say that the labourers are few, and to pray the Lord of the harvest to send help to bring in the harvest. We are the marketing team. We are the harvesters.

As I was driving to the airport yesterday in Buenos Aires, it was a rainy, grey day.

As I was stopped at a traffic light, the people crossing were all so dreary and looked so sad. This passage came to me. The answer is so close to hand, right there within their grasp, if they could only see. If only they could, would open up to the spirit and give God some authority to enter their world and lives, it's all about authority.

One day I authorised the Spirit, in the name of Jesus, to come into my world.

I had no idea what to expect. I wasn't even sure if Jesus really existed, but I was open to the possibility, so I opened the door.

That is all it took, a yielding of authority. I gave my permission. That was all the Spirit needed, my permis-



sion. Not a pilgrimage, not fasting, not repentance, just my permission, a yielding, a lowering of the drawbridge, a dropping of the guard.

It could have been an invasion, a takeover, but it wasn't, it was a meeting. Within 2 hours I knew that Jesus was real, that He was with me, that He was there. Jesus is still there and since that day I have never been alone.

### ***Authority on all levels is central to everything***

Without authority there can be no power, there can be no faith, and without faith there can be no belief, without belief there can be no action, without action there is no progress. Without faith there is no enterprise.

## CHAPTER 21

# DILIGENCE

When everything is said and done, you have to actually do it, because what you do actually reflects what you believe.

As James famously said, “Faith without works is dead.”

What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him?

James 2:14

Thus also faith by itself, if it does not have works, is dead.

But someone will say, “You have faith, and I have works.” Show me your faith without your works, and I will show you my faith by my works.

James 2:17-18

You have to work, but how you work makes the difference. There is a difference between work and diligence.

They are talking about the same coin, but different sides of the same coin.

I woke up this morning and the word diligence popped into my head. I hadn't said much about work in the book up to this point. I suppose sub-consciously had assumed it as a given.

## **Without work nothing happens**

Without work nothing happens. A dream remains a dream, and idea remains a bunch of electrical impulses in your brain. You can work hard and get nowhere. You can work hard at digging a big hole, but if it's in the wrong place, what is your work worth? You might as well be at home watching TV.

You must work smart. That is the difference between work and diligence.

By definition, **work** is effort, exertion, labour, toil, slog, drudgery, grind, graft. Whereas **diligence** is defined as industry, meticulousness, conscientiousness, thoroughness, attentiveness, carefulness, and persistence. The same but different.

Jesus talked a lot about work, He referred to his ministry as work.

Let your light so shine before men, that they may see your good works and glorify your Father in heaven.

Matthew 5:16

I must work the works of Him who sent Me while it is day; the night is coming when no one can work.

John 9:4

If I do not do the works of My Father, do not believe Me.

John 10:37

Most assuredly, I say to you, he who believes in Me, the works that I do he will do also; and greater works than these he will do, because I go to My Father.

John 14:12

Proverbs is full of references to work and diligence. Lazy men are soon poor; hard workers get rich.

Lazy men are soon poor; hard workers get rich. A wise youth makes hay while the sun shines, but what a shame to see a lad who sleeps away his hour of opportunity.

Proverbs 10:4-5, TLB

## **Faith first**

It must be a combination. Faith and work, mixed in the right order and in the right proportions, but always faith first.

## **Diligence. The 10 words...**

**Without work, nothing happens. A  
dream remains a dream.**

Working smart is the difference between work and diligence.

## CHAPTER 22

# GLORY

### **Credit where credit is due**

Give the glory to God. Give the credit to God. Acknowledge Him in all your ways and He will direct your path.

I have always been uncomfortable when people praise me, let me try to explain. People would say, “you must be very proud” of what you have achieved. It is a remarkable story, and I don’t mean to diminish it in any way. However, I know my limitations, I know how many mistakes I have made, I know how much more I could have achieved. I know that it was the Spirit that made the difference. Therefore, my first reaction is to give the credit, the glory to the Spirit, to God.

I have always had a problem with the whole glory thing and really did not get it.

Pride is a terrible thing, and it seems to offend God much more than some of the other more obvious sins.

I had always felt that it was the word pride that set off these feelings. I was recently interviewed by a lady for a

promotional video. She commented that I should feel really proud of the company and what I had achieved. She seemed open, so I went on to say that I actually had a partner who deserved most of the credit, the Holy Spirit.

What do we mean by glory, by credit? “To God be the glory” means give God the credit.

Do you really think that the Creator of the universe needs our affirmation? By giving God the credit for your life, your accomplishments, you are bearing witness to God.

It occurred to me later what this glory stuff is all about.

Jesus said that the “glory that the Father had given Him He had given back to the Father”, the glory is shared and reflected.

By reflecting the glory back to God, we are bearing witness to the fact that we have yielded our authority back to him.

There is a fine line between a false humility and true humility that acknowledges your achievements, because you did achieve them, but simultaneously acknowledging your unseen partner, who is empowering and resourcing the enterprise.

We are in a symbiotic and interdependent win, win relationship. If you think of your business as a partnership and that partner is God, you cannot fail.

## CHAPTER 23

# ONE YEAR TO THE DAY

I began writing this book one year ago today, on the 1<sup>st</sup> of May 2019. I'm finishing it today, the 1<sup>st</sup> of May 2020. I still have a few months of editing and tweaking to go before it is fit to put out there. The fact that we have been in lockdown, due to the Coronavirus pandemic, has helped me focus.

My feeling is that the book came a bit like toothpaste out of a tube. It came in a steady flow, just so much at a time in a certain order.

Sometimes a lot at a time, and then nothing for weeks. When I read back over it, I wonder, where did that come from? Where did that idea or perspective come from? I have learned as I wrote. It was almost as if I was unpacking feelings, unarticulated experiences and revelations.

Unpacking describes the feeling well.

It is like I found an old suitcase in the attic, which was filled with old familiar clothes that I hadn't worn in a while, and was wondering where they had gone.



It is not a novel, not to be consumed in one sitting. It is more like something to be snacked on, like those high protein energy bars.

I could keep going and there is always more to say but, why? Sometimes less is more.

I am very grateful that you have taken the time to allow me into your life.

Please understand that this book is not original, in the sense that most of it is already out there. I just gathered the pieces together in a new way, in a different configuration. Just like most new things, it is a combination of new and old just put together with an innovative twist.

I have also written 3 other books, which I would encourage you to find and read. They will fill in a lot of the gaps I have had to leave unfilled here because of the practical constraints of time and space.

God bless you. Good luck, and good night.

Therefore whoever hears these sayings of Mine, and does them, I will liken him to a wise man who built his house on the rock: and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock.

But everyone who hears these sayings of Mine, and does not do them, will be like a foolish man who built his house on the sand: and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall.

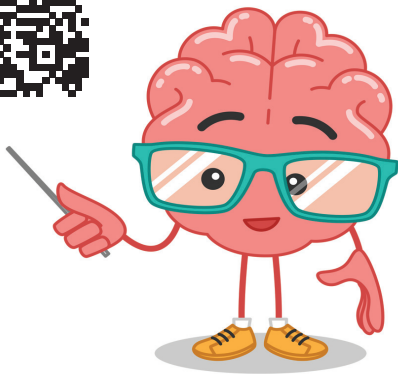
Matthew 7:24-27



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#### REVIEW

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**TOM MAC GUINNESS**

PRESENTS

# THE NO BRAiNER GUIDE TO BUSINESS



THIS IS LIKE NO OTHER BUSINESS BOOK YOU WILL READ THIS YEAR.

IT IS MORE ABOUT “THE WHY” THAN “THE HOW”.

THERE ARE THOUSANDS OF BOOKS ON BUSINESS, “THE HOW”,  
BUT VERY FEW ON “THE WHY” AND THERE ARE EVEN FEWER ON THE “WHAT”.

WHAT IS BUSINESS? WHAT IS AN ENTERPRISE?

WHAT IS AN ENTREPRENEUR? WHAT IS SUCCESS?

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