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NEWSLETTER

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FINISH STRONG

The year 2020 has been fraught with challenges owing to the covid pandemic. In our maiden newsletter, we focus on how to manage your creditors. Not so much from a place of the business transaction, as what values you need to cultivate so that you can finish the year strong.

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PATRICK SHOT





A note from Esther

Welcome to our maiden issue of our monthly GMMM newsletter. Our vision for this publication, and indeed for Give Me My Mountain is to bring together like-minded people who are keen on creating value-based wealth. What does this mean, I can hear you ask? My position is that any wealth that is created, particularly in business, can only endure if it is built upon solid values.

For me, I derive these principles from the word of God. My prayer is that Give Me My Mountain becomes a movement that will create a new generation of leaders and of entrepreneurs who embrace the courage to ask God for their God-given inheritance. Please remember to subscribe to our monthly newsletter. Also visit our website www.gmmm.org for blog updates.

I take this early opportunity to wish you a Merry Christmas and God's richest blessings for the New Year.

Esther Muchemi

QUOTES FROM THE BOOK GIVE ME MY MOUNTAIN

When you have clarity of purpose, you stop wasting time, effort, money and other resources on things that are outside of your purpose and concentrate on those that matter.



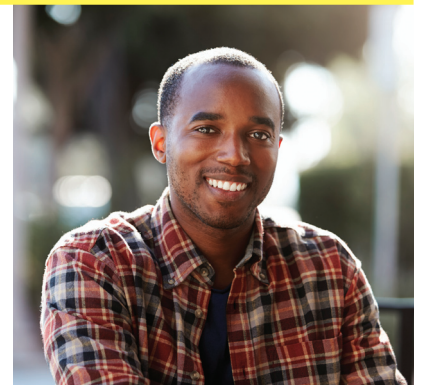
Your creditors are your allies

Your creditor is the person or business who give you goods and services on credit. To put it another way, you owe them money. Business people have not fully internalised the positive impact that creditors have, or have the potential to have on your business. For example, creditors allow you to generate cash flows and profit, without paying out to them. In a way, it is an interest-free loan that they have extended to you, which is way better than bank loans! In this manner, they facilitate your growth without costing you a cent. If you trade in goods and commodities, they can even help you pay expenses depending on how fast you turn around your stocks.

For this reason, you must have a good relationship with them. What would this relationship look like? This is where your values come in. The most important

one would be your integrity. How does integrity look? Be impeccable with your word. For example, if you say that you are going to call them on a certain day, make sure that you do. Remember that you owe them money. Similarly, if for some reason you find that you will not be able to make a payment on the day that you said you would keep your word. Never wait for them to call you to follow up on their payment. Business is conducted on trust.

If you do not manage the relationship that you have with your creditors well, they could very well be the downfall of your business! Once your customers pay you, be sure that the first person that you pay is your creditor. A lot of people, once they have been paid, think that the money they now have belongs to them. It is not your money. Part of it belongs to your creditor.



“ How does integrity look? Be impeccable with your word.

Don't use creditors' money to finance your lifestyle or capital expenditure. Soon, this will catch up with you.



Dodging your creditors by not answering their phone calls, not responding to their email, and so on could herald the beginning of the end for your business. They can close your business by getting your property sold through auctioneers. They can even have bankruptcy proceedings entered against you. We read about this all the time in the newspapers, and on other media reports. A creditor can also warn other business owners not to trade with you. The business community is small, and what will get you ahead in business is how trustworthy your reputation is.

Remember creditors are an important part of the business eco-system. Don't destroy each other, by not paying back to those you owe. To be able to take this position, your integrity as a person and as a business is very important. Honouring your creditors increases your chances of getting even more credit in the future. This calls for you to cultivate the value of discipline so that you can pay when your payments are due. Your other business acquaintances may not be doing it, but choose to be different. It will always work for you.



THE RIGHT FOUNDATION

The way you start determines the way you sustain and keep going into your success. If you started your business through prayer, by the fear of God, with 'The through Him by Him and for Him principle' you must use the same approach to sustain and grow your vision.

If God has given you that leadership position, you must remember and remain in Him to sustain and increase in power.

The foundation you give to what you ever wanted to start or have started, business, political and other careers, your ministry, your family and so on matters a lot.

Therefore, you need to be careful about how you begin. Like it or not, it will influence how you sustain to the end. It certainly is the law of Nature and you can't fight against it and win.

So let's choose the path we want to follow wisely. Some paths will lead to regret or even death, especially the death of what you started. Let's be aware, let's be warned. Ever remember also the easiest way is not the quickest. Respect the process and get it right the first time.

This is a tough lesson today and we will continue to share these truths with sincerity.

What are you leaving behind?



Stocktaking at the end of any financial year is very important to the accountant. It's overstatement or understatement can significantly impact the gross profit of a business.

After the period it has been, we need to take stock of the impact for what we have gone through as entrepreneurs and as individuals too.

What's the real value of your business partners? Can you depend on them going forward? What about your staff, or your employer. What have you learned? Can they be trusted during such a tough time?

Your customers, are they reliable, or were they the types that were totally shaken out of business and left you vulnerable? The tenants, did they all crush or were some of them strong during this crisis?

Was your bank a true friend indeed? Did they reach out to you and meet you halfway or were threats the order of the day? Your creditors, did they give you breathing space, or did auctioneers' letters follow you as from the second month?

What about your leadership style! After the testing, was it proved a winner, or do you need to change? This is the best reflect upon all the things that are part of our businesses and chart a new way.

This will help you to gain resilience that we can count on into the future. We must learn and be better business people and individuals going forward. Up the mountain top we go.



Bank it All

Get out of your own way. If it means climbing up a tree like Zacchaeus to overcome your limitations, please run ahead and do so. The desire for victory and fulfilling your destiny must push you to the level of getting a solution no matter how awkward it is.

This may be a simple rule, yet it makes all the difference.

Bank all your sales intact. It does not matter how huge or small they are.

I come from the school of thought which believes that if your business is genuine (not corrupt), you will need a lot of support from your banks to create wealth.

Many business people are avoiding this banking rule. But if you want to improve your ability to get loans from the banks or other institutions, creating history is very important. When banks ask you for 6 months statements they want to determine your cash flow history.

Many business people are avoiding this banking rule. But if you want to improve your ability to get loans from the banks or other institutions, creating history is very important. When banks ask you for 6 months statements they want to determine your cash flow history.

This is what I advocate for; even if it means banking in the morning and withdrawing hours later, please do. By so doing you are setting yourself up for ease of getting financing in the future.

And honestly, as a start-up, this seems like mission impossible, but these are some of the sacrifices and disciplines you need to create when your business is young.

Many people keep on asking me whether it is good to borrow.

Wealth that has a good foundation

So, rather than getting frustrated during the early stages of your business, keep on doing the right thing.

Eventually, you will be on the right standing and once you get to this level, you will scale your business easily. Remember it has to start somewhere.

And as you do this, ensure that you cultivate good relationships with your bank. Truth be told, banking is mainly about relationships.

Feel free to comment and ask me anything that is unclear to you. I learned the hard way. Let me make it easier for you!

Over to you my great people. Little by little, we will get to the top of our mountains.



Can you ever be prepared enough to quit a job and to launch a startup?

1. It would be good to have saved for your basic needs for at least 12 months.
2. You must be prepared to put in a lot of hours probably not less than 10 hrs in a day.
3. You need to sacrifice your social life, no weekend drinking episodes.
4. You need a high level of discipline on matters finance and how you spend your time
5. You must be self driven. There will be no one to motivate you (sounds familiar)
6. You need to be sure of what you want to do. Have the passion and be the number one marketer of your goods and service
7. Take a long-haul view of your startup. A microwave attitude can't work in your new business.
8. You have to look for knowledge and information. There is no one to do research and to feed you with this, yet it's so important
9. You will have to learn to be humble and selfless. Often times you will pay everybody else except yourself and you will still keep at it.
10. You will have to find your God more than ever. You will surely need Him as your guide, comforter and all.

Parting shot

Are you fighting your battles or letting God fight for you? When He fights, victory is assured. When you do, it can go either way. Because of this, I have learnt to register my battles in heaven. Consider these stories below.

1. When David came up against Goliath, he proclaimed that he would fight in the name of the Lord and struck him down using a sling and a stone. (1 Samuel 17)
2. When King Jehoshaphat inquired of the Lord, he was told that the Moabites and Ammonites had gathered a vast army to wage war against him, the Spirit of the Lord spoke that they should not be discouraged for the battle was not theirs but of God. Sure enough, when the Israelites got to the battle ground, they found the enemies had slaughtered themselves. (2 Chronicles 20)
3. When Shadrach, Meshack and Abednego were summoned by King Nebuchadnezzar for not bowing to the idol, they told him that God will deliver them from the furnace and from the Majesty's hand and even if He doesn't, they will not bow to the idol. Due to this they were thrown into a furnace. God however sent an angel and they emerged without a single smell of smoke or a burn on their hair or on their clothes. (Daniel 3)

4. When Joshua got attacked by the Amorite kings, he asked God to stop The sun and the moon until the nation of Israel conquered its' enemies. The sun stood still until the Israelites won the battle. (Joshua 10)
5. When Paul and Silas prayed and sang hymns to God, the chains broke free and doors to the prison flew open, releasing them. (Acts 16:25-31)
6. When Peter was arrested by King Herod after James' execution, the church earnestly prayed for him and the night before his trial, he was rescued by an angel from prison who led him out of the city. (Acts 12)

The list is endless. And goodness! When Jesus prayed at the garden of Gethsemane, He asked God to fulfill His will and purpose. He was persecuted and crucified but on the third day, He resurrected from the dead, showing God's full might. (Matthew 26-28). Let those who want to fight you fight you, but let God be the fighter of your battles. Each battle He fights in a unique way. He does not repeat His winning formula. Rest assured He will never lose and by extension, you can't lose. Remain still and be at peace.

Please send your comments and feedback to hello@gmmm.org

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