

"If you're running a business or want to start one, this is the book you must read. It's got the practical wisdom distilled from four decades of building small & large businesses in the Philippines." -Bo Sanchez, Best Selling Author

GROW YOUR BUSINESS, PINOY!

Your Practical and Proven Roadmap on
How You Can Make More Money Faster by Doing Less



Myrna L. Tam-Natividad

Foreword by Sha Nacino, *Author of Money and Me*

GROW YOUR BUSINESS, PINOY!

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This book is dedicated to the millions of Pinoy business owners, especially those who are overworked, overwhelmed, undecided, or confused but are still determined to grow their businesses, because to them, doing business is the only way.

The future of our country depends on you.

FOREWORD

On January 2011, one of my dreams came true. I was able to acquire a three-bedroom townhouse. It was brand new and bare.

I wanted to make my townhouse look really good and conducive to live in, so I hired my friend, an interior designer, to help me dress it up.

I told her what I wanted. She listened intently and presented her proposed layout to me. Then she accompanied me to furniture shops and guided me in buying the best furniture for my townhouse at the least possible cost.

The result was so beautiful, at least in my eyes. I loved my townhouse so much, I just wanted to stay there and write. Haha!

Thank God for my friend, my mentor and coach. She helped me achieve my desired results and she saved me from wasting money from either buying expensive furniture or buying something that would turn out to be an eye sore.

I realized how important it is to have mentors and coaches.

That's why I am so happy to introduce to you this book **Grow Your Business, Pinoy!** by Myrna Natividad.

Through this book, Myrna will coach and mentor you on how you, too, can grow your business. This book is a must-read especially if you are an entrepreneur and you want to take your business to the next level.

I could say that this is one of the best books for entrepreneurs I've read so far. The author talked from her 40 years of experience being an entre-

preneur and not from theories she read in some books.

She is a licensee of an STI College in Zamboanga and a franchisee of Chowking for 19 years and counting. They have family-owned pawnshop and jewelry stores with more than 25 branches in key cities in Mindanao.

In this book, Myrna was very generous in sharing their roadmap to growing their many businesses. Here, you will learn four key things: (a) Why You Need to Grow Your Business; (b) How to Grow Your Business; (c) What You Get from Growing Your Business; and (d) How You Can Bless the World When You Grow Your Business.

Personally, I admire Myrna because despite her business success, she continues to learn and grow. She's attended so many seminars in the Philippines and in Asia, Australia, US, and UK. She is also a Platinum member of Bo Sanchez's TrulyRichClub wherein she gets a chance to have quarterly closed door meetings with Bo Sanchez himself, his business mentors, and fellow Platinum members.

Whether your business is a startup or has been operating for years, this book is for you. It will not only help you grow your business, it will also save you from years of making mistakes.

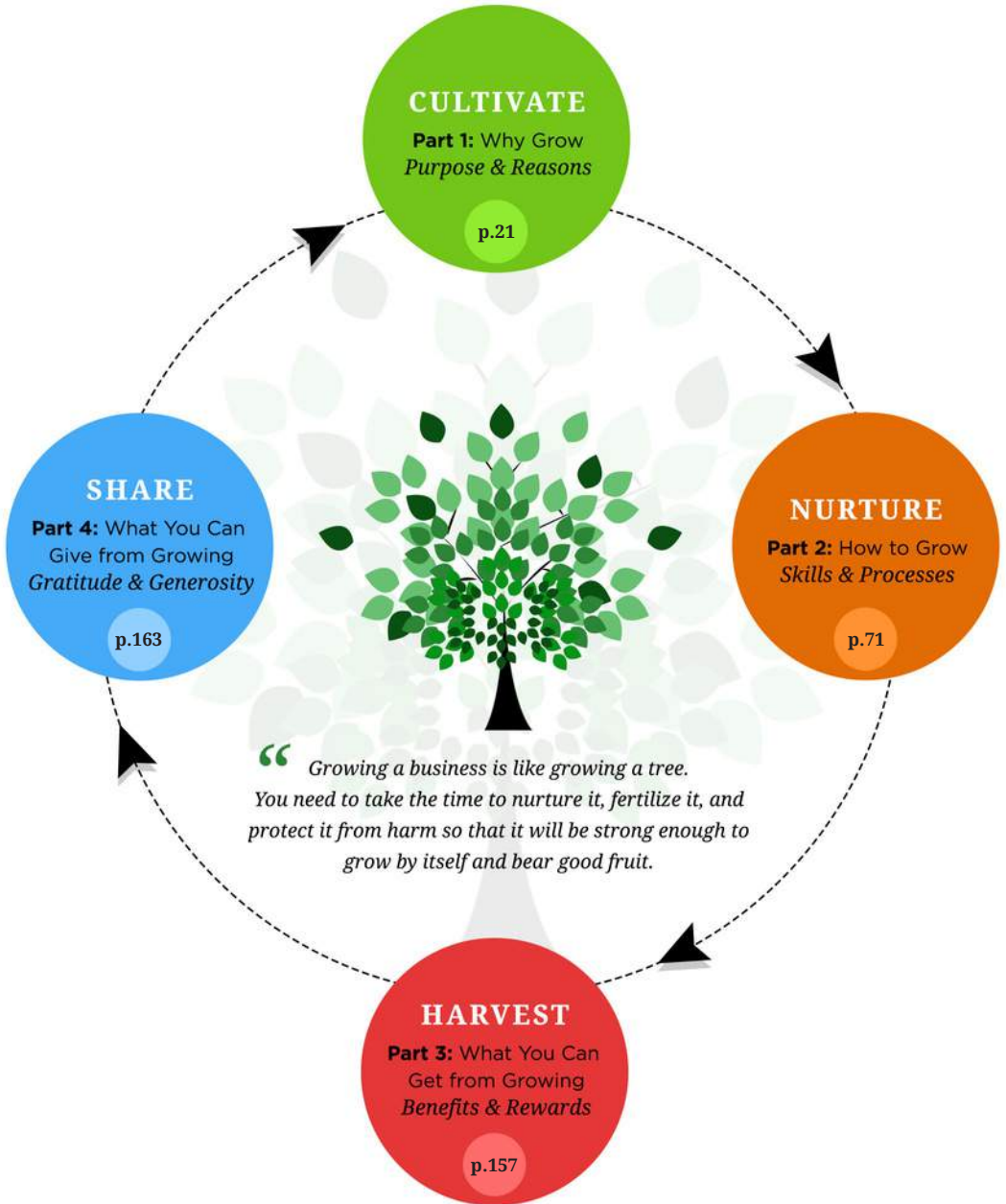
I am so proud of Myrna. She joined The 90-Day Book Writing Challenge. She poured her heart into this book, and now you are holding it—her gift to the world.

Enjoy this book and **Grow Your Business, Pinoy!** :)

Sha Nacino

*President and CEO, Write ConversationsPublishingand
Consultancy Founder, The 90-Day Book Writing Challenge*

Grow Your Business, Pinoy!



P R E F A C E

I'm Myrna L. Tam-Natividad, a retired businesswoman who now helps small and medium business owners grow their businesses to the next level. I am committed to do it, whatever it takes.

This book, which contains the **Grow Your Business, Pinoy! Roadmap®**, is a summary of my life learnings; it is my gift to my country and the world.

In my four decades of being an entrepreneur, I have committed all the mistakes that any business owner can commit and have learned valuable lessons from them. I have been buried up to my neck in millions of pesos worth of business debt. But, I have managed to pay off every single centavo to my suppliers and creditors.

How did I do it?

I searched for answers to my business problems from graduate programs in prestigious schools, booked consultations with professors and consultants, paid for information from thousands of books and websites, attended more than a hundred seminars, webinars and online courses given by Filipinos and foreigners, listened to audiobooks, podcasts and lectures, and learned from the operations manuals of franchisors in different industries.

After applying all my learnings to my businesses, I formulated the **Grow Your Business, Pinoy! Roadmap® (GYBP! Roadmap®)** : the *first-ever* guide specifically designed for the Filipino business owner and entrepreneur to follow. Everything in this roadmap has been tried and tested by myself to ensure your business growth.

GYBP! Roadmap® will save you time and money because by following it you will make smarter decisions and commit less mistakes in business. It will allow you to enjoy an easier lifestyle as you journey toward success. With the **GYBP! Roadmap®**, you take a shorter route toward your dreams.

I originally documented this roadmap for the use of my employees and my five children. It was supposed to be a manual that they can follow when I am no longer around to guide them.

But because I believe in abundance, I am now sharing the **GYBP! Roadmap®** to you, my fellow Pinoy to help your businesses flourish. I know that it will ultimately lead families and business communities, like yours and mine, to prosperity. My children, your children and the next generations will then benefit more in our country because more businesses will grow and create jobs for more of our fellow Filipinos.

I believe the impact of this book is going to be a lot better than I could ever imagine.

Let's go, Pinoy! Let's grow!

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INTRODUCTION

*“Nature’s way is to grow or decay.
It’s the same with business.”*

Our Growth Story

In the last four decades, when people asked me and my husband Angel, “What business are you in?” our answers varied depending on what we did at the time. Our businesses included:

- a) buying and selling of bangús fry, raw peanuts, and sacks of rice;
- b) distribution of eggs, imported goods from the U.S., and barter goods;
- c) production of table eggs, cakes, pastries, and halo-halo ingredients;
- d) manufacturing of laundry soap, essential oils, and glass cleaners;
- e) lay-outting and printing of calling cards, logos, print ads, posters, etc.;
- f) running of a pension house, canteen, schools, and computer repair shops;
- g) operating computer stores, jewelry stores, pawnshops, and a microfinancing company;
- h) becoming the local contractor of a national telecommunications company;
- i) becoming a franchisee of Chowking, one of the largest fast food

- restaurant chains in the country;
- j) signing up with more than 10 multi-level marketing (MLM) companies. We sold health and wellness, supplements, cosmetics, weight loss, women's products, among others; and,
- k) becoming a licensee of the biggest chain of colleges in the country: STI College in Zamboanga City.

But, starting all these businesses required money and expertise that we did not have. Before we knew it, we got into cash flow problems. We believed that to grow our businesses we needed to infuse more capital.

This is common sense right? It is actually a huge lie. There are a lot of blunders we can make in business. But believing that more capital is needed to grow it is the biggest of them all!

This kind of thinking was the root of all our troubles. I hope you will never, ever commit this fatal mistake.

So, as we did not know any better, we began to borrow. We started applying for bank loans. But because we could not provide collateral, banks would not lend to us. So, we borrowed from friends and relatives at higher rates than banks.

Business was good so we did not foresee any problems in acquiring more debt. We thought that as long as we were selling a lot, we would have enough to pay our debts.

How wrong we were!

After some time, it came to the point where we were borrowing money just to pay for our increasing interest expense. We thought in the beginning that our situation was temporary. Now, we could see that it was becoming a permanent thing for us.

One day, Angel and I had a heated discussion about having to borrow again. To settle the dispute, we decided to account our debts. We also listed our assets.

What we discovered became the biggest shock of our lives!

Our debt had gone up to nearly P50 million! And our assets were not even half of that!

We realized that we got trapped into this vicious cycle by being ignorant.

We were slowly drowning in debt for years and we did not even feel it!

It was a wake up call for us.

How do we get out of this debt trap and save our business?

We tried to find the answer in a variety of ways. Forty years ago, we did not know a thing about business. I was a college teacher back then. Angel finished a BS degree in Aeronautical Engineering. I had degrees in Mathematics and in Education. All we had was the burning desire to survive, to prosper, and to give our children a better future.

I attended all the free seminars that the Department of Trade and Industry (DTI) gave to help business owners in Zamboanga City. I needed to learn from as many people as I could, at the shortest time possible, so

we could pay off our debts.

Angel was also their *suki*. They saw him in their office every other week, if not every week. He pestered them with endless queries about business opportunities, possible suppliers, and buyers. He asked for tips on import and export, as well as available trainings on technical skills. Like me, he was desperate to learn how to succeed in business.

I also went back to school and enrolled in a business course. I asked many questions but my teachers did not know the answers. What they knew came from the books they studied, which were from First World countries.

Our teachers meant well. However, what they taught did not all apply to small businesses. Not all theories formulated abroad worked in the Philippine business context.

For instance, one of the books I read and applied extensively was Ken Blanchard's *One Minute Manager*. Here, he advocated that we use "one minute goal setting," "one minute praising," and "one minute reprimands." I had no problems with the first two items. In fact, I am still practicing them to this day because these two concepts have been very helpful.

I got into trouble when I practiced the one-minute reprimands. In the book, the instruction was that we talk to the employee about his or her behavior "in no uncertain terms." I followed this to the letter—I was lucky that I did not get myself slapped or killed!

Instead, what I got were resignations. I lost some people. Worse,

I had one or two complaints filed with the Department of Labor and Employment (DOLE) for how I dealt with them.

I had to learn the hard way that this kind of strategy worked with Americans and perhaps in other cultures where one can be brutally frank and people would not mind. But for us, thinner-skinned Filipinos, especially to the men in our macho culture, being brutally frank is a no-no!

With us, what works better is the human touch. A good manager in our culture is someone who is *makatao* (pro-person; someone who considers where the other person is coming from; what he or she feels or needs, etc.). The best way is to take the role of a loving but strict parent to our employees, just like how a mother speaks lovingly to her children. I am now very good at reprimands, not by giving it to them “in no uncertain terms” but by being sensitive to their *amor propio* (self-love or pride). It is important that they feel respected and not humiliated.

We also learned that another concept that did not work was making business plans or any plans for that matter. This is our nation’s weakness. Unlike people from the West, we are not a planning society. In our culture, we look up to people in authority and expect them to tell us what to do.

Deeply ingrained in our system is the belief that to give our opinion is a sign of disrespect. We were trained to think, feel, and behave this way. As adults, when it is time for meetings and planning sessions, not much thinking comes from the people at the trenches. Almost everything is the input of the supervisory and managerial employees.

Since the opinions of those at the trenches are not aired out, the implementation of plans will not be successful. If there are plans, just like promises, you can expect they will be broken. That is why strategic planning does not work in small businesses in our country until an organization reaches a certain level of maturity and growth.

We also approached local authors who wrote business books for Pinoys like us because we thought that they would know better. But then we found out that most of them were like our teachers: academicians with zero experience in business. In their books and articles, they discussed the same First World theories. Again, most of the theories did not work well here.

In First World countries, government support for startups are very impressive. What the entrepreneur has to come up with is the initial business idea. Then, he goes to a government agency to help him package the idea and make it into a business plan. There is an established system of getting mentors from the private sector to guide each and every one of these “wanna-be” entrepreneurs.

When the entrepreneur creates a business plan, his or her mentor endorses it to a bank or to a group of angel investors who will then provide the capital for the business. So, the books that are available work on this paradigm: to help someone start and grow a business, help him write a good business plan and then help him seek financiers.

Unfortunately, our country did not have this system in place decades ago. Government employees were too overworked to help en-

trepreneurs make their plans. Experienced business owners also did not know what mentoring was and most were disinterested. Startups were too risky for banks. Even with a great business plan, banks will still require collaterals.

Thus, after working on the business plan for months, we had to learn the hard way that our plan was worth nothing because we did not have collateral.

When we read books, go to classes or attend seminars about marketing, we learn about the 4 Ps of Marketing and the related topics. These are good concepts that have been culled from the many experiences of marketers and businessmen.

But when I tried to apply them, I found out that they were too high up there.

With limited resources, I could not hire people to do a competitor survey, nor did I have the time or patience to do it myself. I could not interview my customers and still have time to do my day-to-day work. So how could I do the marketing research which will lead to a marketing plan that works for me?

It was only through years of experience that I later found out how I could do it in a simpler way. If only someone taught me this before! There were a few authors who wrote about their own business experiences. The problem was that most of the material they talked about came from their experiences as employees and/or consultants. Their perspective came from working in a big or multinational company and I

have not met anyone among them who had the practical knowledge of running a small business. During those times when I tried to ask them questions, what I got were general ideas but not specific action steps that I could take.

Once, I asked a consultant about how to turn my business around. He did not answer my question. Instead, he asked: “what are the things that you think you can do to turn it around?”

After I gave him a list, he said: “Okay, what are the three things that you should do to have the biggest impact?” And after telling him, that was the end of our paid consultation process.

The fees charged by these consultants were very high. Micro and small business owners cannot afford them.

Academicians, authors, and consultants were not able to help us much. Even if they wanted to, they could not address the needs of micro and small businesses of Pinoys like us.

I remembered wishing at that point for a small business owner to take the time and write a book. I needed a mentor to show us how to get out of debt and grow our business!

We looked around but found none.

Desperate, we continued to read books, listen to audiobooks, and attend seminars and conferences. We applied everything we learned to our businesses. Guess what we continued to discover? Most of what we learned did not work in running and growing a small business!

As a result of all the experimenting, most of our businesses failed.

But we did not give up! We had to discard a lot of what we learned as they were impractical. Some of them worked only after we tweaked them so that they could be adapted to our culture.

All those failures taught us valuable lessons in life and in business. After decades of trial and error, we finally found out what works and what does not. We collected those gems that worked well. They became the building blocks of our roadmap towards business growth: the **GYBP! Roadmap®**

The GYBP! Roadmap®: A Filipino Business Owner's Guide to Growth

Using the **GYBP! Roadmap®**, we were able to turn our business- es around. From merely surviving and sometimes almost dying, they be- gan to thrive.

Knowing what works and what does not, we put together all our practical learnings and strategies and produced the very first guide tai- lored to the Pinoy small business owner.

The **GYBP! Roadmap®** helps you identify at what stage of growth your business is in and tells you what you need to focus on to be able to nurture and grow your business. The discovery of what to do during each specific stage of your business and the sure steps to get to the next stage— these are things we have not found in any other book or seminar for the

Pinoy small business owner and which we now give to you.

The **GYBP! Roadmap®** is a formula on how to grow and prosper faster as a business owner. After reading the book, you will have your very own customized business growth roadmap that you can apply to your business.

As I mentioned earlier, it is a common belief that infusing additional capital is always needed in order to grow. The **GYBP! Roadmap®** shows you that yes, financial capital is important, but *only in specific stages* of your business.

For instance, the stage when capital is needed is when you are starting up. But once your business grows, it becomes a different ballgame altogether. The next stage where more capital is needed would be in the rapid growth stage. This is where you have formed a formidable team who will then put in place all the processes needed for the business to grow fast. In between those two stages, not much addition of financial capital is needed.

One of the biggest blunders that we have committed was infusing more capital to solve day-to-day problems without considering the growth stage of our business. This only prevented us from seeing what

“Borrowing to be able to infuse more capital at the wrong time is like adding fuel to fire. It is not only disastrous, it is fatal!”

really needed fixing.

This was one of the biggest lessons we learned. When you put in money at the wrong stage of your business, the problems become bigger. The **GYBP! Roadmap®** will help you to avoid these mistakes. It is a useful guide for Pinoy business owners like you in properly addressing the needs of your business according to your growth stage.

We used this roadmap to grow our businesses which flourished to more than 25 branches in several cities in Mindanao. Through the years, we have served hundreds of thousands of clients. We have also provided employment for thousands of employees.

Being able to serve our country this way inspired us to no end. We couldn't stop ourselves from growing. We wanted to do more. We wanted to help more.

And then people around us started to take notice.

“Don't be too ambitious!” Some well-meaning friends cautioned us.

“Be content with how many businesses you have now. When is enough, enough?”

“Look at how happy we are with our small businesses. Growing a business is too complicated and too much trouble!”

Each of them had good intentions. So we listened to them...for some time.

Then, at some point, we decided to just smile and go against the grain.

*We went for it! We grew like crazy! **We're still growing!***

We have no regrets. From our experience, so much good comes out of growing. So many Filipino families benefit and become blessed.

Why put a stop to that?

Get the Most Out of this Book

I am not Henry Sy of the SM Malls or John Gokongwei of the Robinsons empire. I do not claim to know how to grow your business to that size. This book will not teach you how to be like them.

They are at the upper limit of the range of what we call large businesses.

In this book, as we talk about micro, small, medium and large businesses, let us use the context of how our government has defined these terms:

By Asset Size*

Micro:	Up to P 3,000,000
Small:	P 3,000,001 - P 15,000,000
Medium:	P 15,000,001 - P100,000,000
Large:	above P100,000,000

MSMEs may also be categorized based on the number of employees:

Micro:	1 - 9 employees
Small:	10 - 99 employees
Medium:	100 -199 employees
Large:	More than 200 employees

**As defined under Small and Medium Enterprise Development (SMED) Council Resolution No. 01 Series of 2003 dated 16 January 2003*

What I can only share in this book are the tools and strategies that have worked for me in the 40 years that I have been in business. It will show you the mindset that kept us small and the shift in thinking that changed everything for us. It will show you how I started as a mere peddler and then opened one store, and from one store to more than 25 stores. It will show you how you can grow by reading and applying what you learn from this book, especially the **GYBP! Roadmap®**.

This book aims to make a difference in your life. After reading it, you will not only have a different way of looking at business growth, you will also come up with a list of “to-do’s” for growing your business.

This book is divided into four parts. In each part you will learn the answers to important questions.

Part 1: Cultivate answers the question “Why grow?” It will cultivate the ground so that the seeds of growth can be planted in your life. Here, you will learn the three reasons why you need to grow. Most books just tell you the *whys*. This book does more than that. It tells you the *how* of it so that you can be equipped and at once apply what you learn

Part 2: Nurture answers the question “How to grow?” It is all about the skills and processes that you must learn in business. It is here where you will discover the **GYBP! Roadmap®** and how to use it.

Part 3: Harvest answers the question “What can I get from growing?” You will be able to identify the fruits of growing, the benefits and

advantages you enjoy.

But growing does not end in what you can receive—it is so much more than that.

Part 4: Share answers the question “What can I give from growing?” It is about gratitude and generosity. It will show you how you can share the fruits of your success to others and create a ripple effect.

I always read a book from beginning to end and I suggest that you do the same with this book. Each part ends with a list of questions for reflection with ample space to write your answers on, so that you can apply these *whys* and *hows* to your own business.

After you answer the questions, you will have with you a customized business growth roadmap that you can truly call your own and a list of to-dos that you can start with.

To get the most out of this book, I suggest that instead of writing on its pages directly, use a separate notebook instead. This way, you can reuse the book as a business reference later and get a fresh perspective every time you reread it. You can also pass it on to other members of your family.

To prime your brain towards absorbing the lessons, I urge you to apply one of the habits of author and businessman Stephen Covey which he featured in the book *7 Habits of Highly Effective People*. This is to *begin with the end in mind*.

Reflection is one important tool for learning which will give

you insights and ideas for your business that you may not have initially thought of. This book will help you by asking you to reflect at the end of each chapter.

Copy the questions in your notebook *before* you even start to read a chapter. Free up at least a half-page for answering each question.

After you finish reading a chapter, answer all the questions fully on your notebook before proceeding to the next one. Investing the time to do this will help cement the learning in your subconscious and prepare your brain to absorb more in the following chapters.

This is a technique I learned from the many lessons I have taken on how to study more effectively. I know that it will work for you like how it has worked for me and for my mentees.

Growing and Guiding Pinoy Business Owners

I am here to help Pinoy small business owners like you. I want you to grow your businesses like I did. I am here to share with you the **GYBP! Roadmap®** to guide you toward your business growth and success.

Have you been praying for someone to help make your entrepreneurship journey easier for you?

I have been praying to God to lead you to me. I hope that He will use me to guide you in growing and expanding your business. He

inspired me to write this book and develop other resources for business owners like you. He freed up my time to do this, just for you.

Perhaps through this book and the other resources He will guide my hands to do, He will give you a faster and more efficient way to achieve your dreams.

I am here to hold your hand and guide you step-by-step until you are able to crawl, walk, and then, run towards business success! As you grow, you will be opening more jobs and serving more customers. And when you do that, you will be able to help our country's economy. You will also be able to bring home some of our OFWs (Overseas Filipino Workers). The opportunity you create for them will reunite them with their families. You will make a lot of people happier. If you are an OFW or an employee whose parents have a little business, the **GYBP! Roadmap®** is also for you. Their business could just be a small store, a *carinderia* or a fish ball stand that you never thought was worth anything. This is the time for you to realize and appreciate how this small business made you who you are today.

This little business fed you, helped send you to school and maybe even paid for your placement fees so you can go abroad. Why don't you explore the possibility of coming home and growing it? Now that you have the **GYBP! Roadmap®** as a guide, you may discover that all these years you have a gold mine right in front of you without even knowing it!

As you grow your business, you will have to tighten your belts for a while because you will not be making as much as you can abroad.

The huge payoff is that you will be there for your children who need you during the moments and milestones in their lives. All your sacrifices will be temporary. If you just focus and hang on, you will harvest in just three to five years.

Growing your business together is also a great opportunity for bonding with your family. You will be teaching your loved ones to fish forever, instead of just sending them fish every month. You will eliminate the sense of entitlement and dependency that destroys most OFW families. Instead, you will create a culture of independence, self-sufficiency, and harmony in your home.

Ask yourself: If you need to work hard anyway, why not work hard on your business while being with your family?

A Mission to Serve

Being able to help you, the business owner, and you, the OFW, excites and inspires me to no end.

So, this is why I do what I do. And I commit to doing this in the best way I can, in the time I have with you.

If you have read this far, let me congratulate you! This shows that you are a humble, open, and eager learner. You are one of the few who will take action to be the best you can be in growing your business.

This is the start of your journey from being a micro or small busi-

ness owner to an owner of a medium or a big business. Brace yourself. After reading this book and seeing what is possible, you will never be the same person again.

PART I
CULTIVATE



Why Grow?

Planting the Seeds of Growth

“Why don’t you expand your business?”

This is the question I would often ask my business owner friends.

These are their reasons:

“I don’t have additional capital.”

“I am not *that* ambitious.”

“Well, I am already content with how my business operates now.”

“Myrna, growing a business is too complicated!”

Usually, I just nod my head at their answers and don’t bother persuading them to do otherwise.

But that was before. Knowing what I know from 40 years of being an entrepreneur, I can’t stay silent anymore and simply watch them make mistakes I know they can avoid. I know that these limiting beliefs they choose today will keep them small forever.

Have you been telling yourself the same things as well?

Are these also your beliefs?

Are these also the kinds of advice your entrepreneur friends gave you?

You see, Angel and I subscribed to these beliefs too. But along the way, it became clearer to me that the reasons stated above for refusing to grow were actually debilitating lies, especially the one about needing more capital before you can grow your business. Acting according to these beliefs was the reason why my life went around in circles for 40

years. For a long time, I was like Moses in the wilderness, unable to get to the promised land.

I know the pain that lies ahead for those who refuse to grow.

“If you’re in business and you choose to stay small, you are headed towards a lot of disappointments, regrets and painful experiences in the future.”

I learned this the hard way.

Oh, yes! Growing is hard work!

But so is staying small.

In fact, did you know that to stay small is much harder than to grow your business?

What Small Looks Like

When you are small, you cannot afford to hire the best people. You can only trust yourself to do the best job in your business.

You attend to customer needs, do purchasing, and deal with suppliers yourself. You hold the keys to your store, your stockroom, and your cash register. Nothing is opened or closed without you or your spouse/

parent.

You even have to do the collection of the accounts yourself, line up in the bank, and deposit the sales in the bank by yourself, every day.

“Oh, but I have some employees whom I have assigned to do the work.” You may say.

Yes, but will you have the time and energy to check their work everyday?

When their needs grow, and they are tempted, would you know?

“Trusting a person too much without checking his or her work is one of the major reasons why some startups fail.”

With all the things you are supposed to do in a day, why not work smarter by growing your business? Look, if you grow to the next level, you will have people to take the load off your shoulders. You can delegate the simple routine stuff to others. You can assign supervisors to check their work. You can also hire external and internal auditors to check on all of them.

Just think of the time you will have so that you can be with the people you love. Think of how you can finally do the things you promised yourself and others. You will now have more time to rest and think of how to grow your business or to explore better business ideas. Aren't you feeling excited just imagining all these?

So, by all means, work hard and stay small if you:

- feel accomplished by killing yourself with work,
- love to do the same work, all day, every day.
- don't have a life: you are childless or you do not have any

loved ones to spend time with; and

- only if your employees are 100% trustworthy.

Do you want to remain small and work hard in your business?

Or, do you want to work smart and grow your business?

If you want to work smart, then growing your business is for you.

“If you want to work smarter, then stand on the shoulders of ‘giants.’ These are the people who already did the work of learning how to grow their businesses.”

They have failed, learned the hard lessons, and emerged at the top of their game. These giants can show you, through their experiences, what worked and what can be improved in your business.

Of course, it will still be a lot of hard work to follow these giants like I did, but I promise you: it will be faster and easier. It will be more fulfilling than staying trapped in a small business all your life. And you will be happy realizing your dreams.

Don't stay small, Pinoy.

You don't deserve to stay small, Pinoy!

Embracing Growth

When I stopped following those beliefs that made me stay small and started to choose continuous growth for my businesses, I became more blessed.

As a licensee of STI Colleges in Zamboanga, we were blessed to have learned a lot from our licensor. We saw how our school metamorphosed from a mere Training Center to a College. We discovered how marketing techniques can grow a school. We also saw how a business can grow by focusing on its operations and processes. We applied these in all our other businesses as well.

As a franchisee of Chowking in the last 19 years, we also were inspired by how its founder and President, Mr. Robert Kuan, started the business from practically nothing but a burning desire backed by his masteral thesis. We were blessed learning first-hand how he grew it and ran it with a handful of his loyal followers. We felt the excitement and the uncertainty when we heard that it was being sold to Jollibee Foods, Incorporated. We also saw how the whole company and our store transformed after they took over.

Our Chowking experience taught us how crucial the implementation of change management was in order for a business to grow. We experienced best practices in areas like supply chain, inventory, and process management. The lessons we learned on how to conduct training and store operations were priceless. So, we also applied them in our busi-

nesses. We learned again from this additional exposure.

That conscious decision to grow our businesses was what enabled us to end years of suffering and start to live better and more comfortable lives with our children.

Unlike Moses, we were more blessed: we got to the promised land within our lifetime.

A Mathematics Instructor Grows into a Business Mentor

Angel and I enjoyed the blessings of our successful businesses. We thought that we should avail of the free miles we have accumulated throughout the years. We decided to travel and have fun, just the two of us. I took the opportunity to attend all the seminars I wanted in Bangkok, Singapore, Malaysia, Australia, London, and the U.S.

I was starstruck listening to the best thought leaders out there. Meanwhile, Angel enjoyed exploring the cities by himself. He loved joining the locals, eating local food, and taking public transport. At the end of each day, we would have a great time over dinner in our room. As I shared my learnings for the day with him, we would both enjoy the exotic food that he bought for us.

Between seminars, we went around and visited our friends and relatives. We had fun reminiscing old times and learning about how life has been for them since we were last together.

But, after months of doing the same thing, we got bored. We had enough of traveling abroad! Both of us agreed that there was no place we'd rather be than home.

We missed visiting our children, who lived in Metro Manila as they worked or go to school. We missed visiting them every month. Since they do not have the time to cook for themselves, they just eat in their school and office canteens. Whenever we visit, we buy fresh vegetables and fruits and fill up their refrigerators. We cook healthy dishes for them when they get home. Sometimes, each would take turns taking the entire family to new food places to taste the new dishes that they have read about but could not afford to buy. We missed seeing their eyes dance with excitement when they see us coming. We missed the calls and texts we would get even two weeks before we arrive when they coordinate with us about our available time for them. We missed being relevant to the people we love most.

We missed Zamboanga! We missed the songs of the birds on the longan tree beside our bedroom that tell us it is time to wake up. We missed the five-minute drive to our office and braving the ten-minute "traffic." We missed the jeepneys that fly during the short rush hours between 5 to 6 p.m., to be able to catch the last passengers who are going home to their barangays. We even missed how the jeepneys try to sneak through the tiny space before our vehicle to get ahead of us and the ugly black smoke from their tailpipe that temporarily gave us near zero-visibility.

As senior citizens, we have a lot of time in our hands. We missed meeting up with friends during parties, wakes, and funerals where we exchanged stories. Who died? Who is now a grandparent? Whose child is getting married? Who graduated? Who passed the board exams? Who went abroad? We talked about what we saw in the status updates of our common friends on Facebook. We would laugh a lot and remember the good all days. That is our simple idea of fun and we missed that.

We missed our people. We missed getting updated with stories of their families, their struggles, and most of all, their triumphs. We missed how they would take care of us. We missed the fresh guyabanos or papayas they would bring us from their farms. We missed being part of their families. We missed the beach parties they would invite us to for the birthdays of their kids, the smell of the sea, the barbecued pork chops, and the broiled fish cooking side-by-side on the grill.

Most of all, we missed our lifestyle. We missed going to the market and picking the freshest fish with the brightest eyes. We missed enjoying our favorite dinner: one whole 700g of lapu-lapu (grouper) steamed right before our eyes on the dinner table. Oh, how we drooled at the smell of the ginger and scallions coming through the holes of the steamer! And then, the familiar change in its aroma as the sizzling oil-soy sauce concoction is poured over the fish!

But there were benefits to traveling, too. Going to those First World countries opened our eyes. It made us see that there is a lot of work for us to do in our own city, in our own country.

We saw how easy it was to start a business in those countries. Government support and financing were abundant, yet there were not many takers because everybody was busy doing chores and errands. People were comfortable with their jobs. Consumer credit was readily available and made it easy for people to have a comfortable lifestyle.

However, we also saw that for those brave souls who chose to be entrepreneurs, it was almost impossible for them to grow their businesses because of the high wages they needed to pay. We saw how the odds were stacked against the entrepreneurs there.

In our country, even if financing is not readily available from the formal sector, there are friends and neighbors who can help us. This is because of our close family ties as a culture. Jobs in our country do not pay as well as the First World countries. Hence, it is more lucrative to start businesses than to stay in jobs in the long run. Even if government support is not as good, we have the support of people around us. It is easier to start a business in the Philippines. It is easier even to grow a business if only we knew how.

That is the good part. The downside is that having advanced technology did not help solve our country's problems. When we came home, we saw that resources for Pinoy micro and small business owners were still scarce. There were not enough books, e-books, seminars, webinars, college courses, e-courses, audiobooks, and podcasts, etc. for the Pinoy. Those that were available were either too academic, irrelevant or not applicable to our culture.

We realized that for a Pinoy business owner like you who wants to find the answers on how to succeed, it was just as bad as it was with us decades ago.

In fact, with Google now, it is worse. There is a lot of useless information online. You have to sort out what is logical, apply them one by one, and then learn by trial and error like we did. It would take forever for business owners like you to make sense out of each one of them! A lot of your time and resources would go to waste.

Not every business owner will be as blessed as we were in overcoming all these hurdles.

This was when I realized my calling.

One day, while hanging out in our favorite coffee shop, I had a silly idea. I asked Angel:

“What if we can share our roadmap? What if we show our working formula, our Roadmap for Pinoy business owners? We can help them grow faster!”

The idea was inspiring and exciting me. I went on. “What if we can handhold them with coaching programs?”

“What if we can even design and conduct the trainings for them?”

“We can help them avoid the mistakes we underwent. We could make it easier for them to grow.”

After all, we already did the horrible research and the tedious process of elimination.

“We won’t be able to take our Roadmap to our graves. Right?”

“They can succeed in just a matter of years, and not take decades like us. What do you think?”

Angel smiled.

“You are the teacher,” he said. “You do it. Write books, like your father did. You have attended so many seminars already so you should be able to do seminars by yourself now.”

As the idea brewed, he added, “You are also the techie one. You have bought and attended so many courses online. Now it is your turn to do webinars and online courses.”

“Nah! I think I’d rather be a real retiree and do nothing.” I thought to myself as I gave Angel a smirk.

And then the phone rang.

“Can you be a mentor in the MentorME program?” Ms. Grace Aduca of the Department of Trade and Industry called me to ask. I was speechless!

I recalled how DTI nurtured us as budding business owners before. We were blessed with the kindness and the generosity of our provincial and regional DTI offices. They allowed us to learn as much as we could at the time when we needed the lessons most.

It would be an honor to finally be able to return the huge favor! And besides, how can I ignore a sign from God?

“Yes, of course,” I replied with the biggest smile possible.

And now they were inviting me to be mentor?

The mentoring session was only for 20 business owners. It lasted only one afternoon. But, some of them continue our conversations on Facebook to this day.

Other business owners who heard about it contacted me through Facebook as well. They too asked me questions every now and then, and it was always a pleasure to help them.

Finally, some of them encouraged me to write a book. While others asked if I can give online courses. Angel and I thought, why not? Perhaps this is what our lives are all about.

Looking back through my life, I now know what my purpose, my calling is.

As early as I was 3 years old, God planted the desire in me to be a teacher. I played “teacher” with my younger siblings while other kids my age played “house.”

Growing up, my father tried to discourage me from being a teacher. “Teachers die poor,” he said. He tried to persuade me to choose a business-related career by enrolling me in a business course.

But my Heavenly Father knew better. Perhaps, He even allowed me to disobey my father so that I could be a college instructor and prepare for what I am called for today.

Maybe, He allowed me to go against my father’s wishes once more when I decided to marry Angel, whose sole dream is to be a businessman. Angel’s father and older brother wished that he would be an

aeronautical engineer. But, his dream to be a business owner prevailed.

Looking around me, I discovered how blessed I was.

I found that there are only a few teachers who succeed as business owners. Fewer still are those whose children are willing to take over their businesses and allow them to retire at 60. Among these, I asked myself, how many are willing, able, and passionate to share their experiences? How many are willing to teach others using webinars, websites, blog posts, and social media?

As I pondered all these, I realized that this is not just a mere passion for me.

This must be my reason for being.

God put me in a position where I would have to help Angel make our failing businesses work. He guided us to get out of the debt trap we found ourselves in. I now see that all these were to prepare me to share my life and my learnings with you.

The only reason why I can now give back is because I chose continuous growth for our businesses. Even at my age now, I'm convinced that I'd rather be growing. I may be retired, but I'm still alive!

“As long as I'm alive, I choose to grow.”

In business, there are three specific reasons why you have to grow:

1. Your own family is growing.
2. Your employees' families are growing.
3. Your competitors are growing.

Let us talk about these one by one in the first three chapters.

CHAPTER 1

Your Own Family is Growing, Pinoy!

It is important to know the stages of human growth. There are different financial needs and priorities at each stage which influence how we behave and decide.

From the business perspective, these are the 6 stages of human growth:

1. Childhood: 0 to 12 years old
2. Teens: 13 to 19 years old
3. Early adulthood: 20 to 29 years old
4. Late adulthood: 30 to 45 years old
5. Midlife: 46 to 60 years old
6. Retirement: 61 onwards

A note: Your birthday is a milestone in life and a life stage marker. But your behavior does not change just because you grew a year older. So, let us just use the age ranges as an approximation of each of the life stages. For a more accurate stage marker, let us look at the typical behavior of each particular stage.

Childhood

Childhood is from the time of birth until age 12.

It is true that there are those who start their businesses as children. But, these are outliers. As most of them are in school, they would not have the time to focus on growing their business.

If you are one of these outliers, it will be helpful for you to read through the next life stages. You will understand what good things lie ahead of you when you start to grow your business in the future.

Teens

This is approximately from age 13 to 19. Teenage years is the stage of life where everything is possible. This is the age of idealism, bravery, and pure energy. As they say, the world is your oyster.

This is the best time to start a business *if* you have a good mentor that you admire and obey to the letter. Otherwise, you go off in different directions. Without focus, it would be disastrous for the business.

Most unguided businesses that start at this stage, fail.

A note for parents here. If you want your children to start a business at this age, go ahead. The key is to set a small budget for them to play with.

Yes, I said, “play.” Be ready for them to lose all the money. Know that what they will gain in return is the experience of what works and

what doesn't. That is priceless!

If you are a successful business owner, be there to guide your children. You can use this opportunity to bond with them. Guide them through each of the sections in the **GYBP! Roadmap®** in Part 2 of this book.

The best thing to do now is to allow them to make mistakes. Gently point out the learning moments and ask them to reflect on their experiences. Ask what their learnings are when they succeed or commit mistakes.

Let them develop the skills they will use later on. Teach them to be resilient. Remember that you will not always be there to tell them what to do. So, it is best that they are able to recognize mistakes, debrief themselves to learn the lessons, and move on as a wiser and more capable business owner.

Most parents make the mistake of controlling their children too much at this point. Because of this, they unconsciously transfer their own fears to their children. Let's listen in to this conversation:

“What are your plans?” John asked his son Julian over breakfast.

It was a Saturday morning, the day after Julian's college graduation. John was a regional director of a national government office. He wanted to cook breakfast for Julian that day so that they could have some bonding moments. Since Julian became an adolescent, John has found it increasingly difficult to talk to him.

“Dad, I’d like to start a business,” Julian said.

“What?! Are you crazy?” John exclaimed. “What if you lose money? Why not look for a job like I did?” he asked.

Julian remained quiet after his dad’s worried reaction. He started to think of all the bad things that could happen in business. Without realizing it, he has developed a fear of business.

Ten years later, he has not matured well financially. He has never looked for a job nor has he tried to excel in other things.

Twice, he tried to start a business with his mother providing some capital. But in those two times, Julian failed.

“I told you so. Go get a job!” John would tell him each time he failed.

With his perceived failure in business solidified, Julian has not tried to do business again. Today, he lives on the monthly allowance given by his mother. He has no job nor business.

Unfortunately, loving your children through controlling is usually unproductive. Control almost always comes from fear. They will recognize your fear and in turn, be fearful themselves. The fear that you transmit might even destroy their dreams and ambitions of being business owners in the future.

So, learn to balance control with letting go, just like how you did when your child was learning how to walk. Trust that they will one day succeed even if they appear to have bumps and scratches along the way.

“Failure is normal in business. You can fail a lot before you succeed and you can still fail after you’ve achieved successes. It’s what you do each time you fail that will determine how and when you will succeed.”

Are you a parent who has no idea how to operate a business? Then, this is the best time to get your teen a competent and committed mentor. He or she could be your friend, a relative, or someone whom you know or trust as a business owner, and someone who can nurture the seeds of entrepreneurship in your teen until he reaches the next stage.

Early Adulthood

Most of us start work and/or business in early adulthood. This is probably when you finished college, passed the Board Exams, and applied for a job.

At this stage, you are just venturing out into the world. You test out the waters and look for your own identity. Even when you just obtained a degree in say, Nursing, you still want to see what kind of a nurse you want to be for the rest of your life.

Your sole focus here is how you can define yourself through your career. If, like Angel, you have always wanted to be a business owner, you may want to try out employment first to gain experience. It is always

helpful to start on the other side of the fence and be mentored by others on the job. What you learn will be invaluable when you start your business in the future.

At this stage, you may also start to lose touch with your friends from school. It could be the distance, the schedules or just plain growing differences in interests. Nevertheless, you are evolving and changing.

And you are leveling up!

Gadgets, clothes, hanging out on weekends, and travels. These are what you spend your hard earned money on now. Most of you discover that no matter how much you spend, you are still “broke.” Most of you have no savings at this stage.

My generation was luckier in this aspect. We did not have many “branded” clothes and stuff to tempt us for a share of our pockets. We did not have gadgets that we needed to update every year. We did not have bars or restaurants where we could hang out with friends. We had less choices. And, because of this, most of us had some savings in the bank, tucked away for the future.

At this stage, most enter into serious relationships with the opposite sex. This is the stage when one usually decides to marry and have children.

Regardless of your age, when your first child is born, everything changes. You start to realize that it is not just about “me.” It is now about “we” and “us.” You begin to give more thought to your lives together and your finances now.

If you started your business at this stage, you will succeed only if you are able to handle cash well. Otherwise, the lure of so many material things that vie for a share of your pocket will be a huge challenge.

Most of you will find that your cash is all tied up in shiny new objects that you did not need after all. Without adequate cash flow, you might start borrowing and get into trouble. At this stage, I have seen many young people get into credit card debt that lead them into a downward spiral.

To have a good head start, a business owner must seek mentors and learn about finances here. These may be your entrepreneur parents, relatives, or friends. They can also be authors, bloggers, writers, speakers, podcasters, or thought leaders.

Be careful about listening to advice about finances, though. Always check out the credentials of the one you are following. The thought leader who taught me this was T. Harv Eker, author of the Secret of the Millionaire Mind. He taught me never get financial advice from someone who is broke.

Translated to business growth, this means:

“Never get business advice from someone who is not a successful business owner.”

There is so much information around. So, be careful in selecting the mentor that you follow. Check out who they are. Know what they do or have accomplished. Do not just listen to what they have to say. Choosing the wrong mentor to follow will waste not only your money; more importantly, you will also lose your valuable time as well.

Late Adulthood

At around the age of 30, you enter the fourth stage: late adulthood.

Regardless of your marital status, this is where you get serious as a true adult. You start to think and act as a mature person because you now see a shift in your priorities.

Those who are still single now get serious about finding life partners to start a home.

For those who are married, family now comes first. *There is another human being other than me*, your brain tells you. Your needs also start to shift and to increase. You now start buying diapers, food, and clothing for a little person.

You wake up one day, realizing that this is how it is going to be for the next 20 to 30 years of your life. As this little person grows up, his or her needs will increase and continue to do so for the next two to three decades. There might even be other little persons who will be born. Your

needs will grow exponentially with each of these births.

You can no longer live life assuming that things are going to be better tomorrow.

You will have to wake up and pay attention!

Most of us live day-to-day, though. Like me, you might not feel it as this creeps up on you. You will think that it is just business as usual. But what you may not realize is that your responsibility is growing. This becomes clear only when you discover how tight your finances have become.

Your children will eat more as they grow. They will have to go to pre-school, grade school, high school, and college. Some of them would want to be nurses, lawyers or doctors. Because you love them, you want them to have the best education possible. You want them to go to the best schools so that they can have a brighter future.

You want to be a good parent to your children. You want them to taste the best food, play with the best toys, and travel to the best places. You want them to have all the opportunities that you never had. This is all normal to parents.

“As your family grows, your needs grow.”

This is one important reason why you need to grow your busi-

ness.

But there is one important lesson I will share with you once you have a business. If your income does not grow fast enough, you might think that there is something wrong with your choice of business. Your tendency is to look for a better business: one which will be more lucrative and not as difficult to maintain or to grow.

This search for the right business is why Angel and I went from one business to another. Instead of focusing on patiently growing our existing ones, we would go into another business because it looked promising. After a year or two, we felt frustrated when we saw that it was not performing as much as we expected it to. We discovered a lot of challenges that convinced us that it was not a good business to have after all. And so, we left it to chase a more promising one.

This was the pattern that kept us going in circles for two decades. Today, we see a lot of business owners committing the same mistakes we did. And so, we would like to share with you this million-dollar tip:

“Growing a business is like growing a tree. You cannot be in a hurry. You need to take the time to nurture it, fertilize it, and protect it from harm so that it will be strong enough to grow by itself and bear good fruit. There is no shortcut. There is no such thing as ‘instant’ success.”

It usually takes at least three years for a business to become stable. In the meantime, you must do everything possible to grow it.

“When you start seeing challenges in your business, don’t abandon it. Pay more attention to it!”

But at this growth stage, you need to stick with the business, especially if it becomes frustrating. Chasing after the next shiny object will be disastrous not only for the business, but most especially for you. Your new venture will fail as fast as your old business, if not faster.

“Know that any business will have to go through the same stages. There is no shortcut.”

We know because we’ve been there, several times in our lives. This was how we got into deep, deep trouble. This was the mother of all our mistakes. It was what led us spiraling down the debt trap.

I wish someone taught us that before. But nobody did. If mistakes could kill, we could have died a thousand deaths. Please heed this warning and learn from this lesson.

Looking back at our ignorance, it could only be God’s grace that saved us. It could only be because He was preparing us to make the **GYBP! Roadmap®** for you, Pinoy! Later on, you will learn this roadmap

and use it as a checklist for the things you need to focus on.

Late Adulthood is also the stage where business owners tend to go full blast with their business expansion. Filipinos call this “Mainit ang dugo.” This literally means “The blood is hot.” This is the age where you feel powerful and invincible. You are now wiser than the idealistic teenager. Nothing can stop you now. You go and go and go!

Until one day, you start to feel trapped. You start to ask questions that do not have answers. You again wonder if you are on the right track. This is because you are entering...

Midlife

This may happen when you reach 45, or earlier. Or, later.

Midlife is when you realize that your body is no longer that strong.

This was when the doctor diagnosed me as hypertensive and diabetic. This was also when I was first hospitalized for my gastric ulcer bleeding and blood transfusion.

This stage is when you start to feel vulnerable.

This is also when men start to feel restless. The term “midlife crisis” was coined to describe what happens with men in general at this point in their lives.

Here, men usually take a sober look at what they have accom-

plished in areas of their career and their wealth. They evaluate where they are with their financials and their relationships. They start to ask themselves if this is all there is to life.

The urge to break free is never as strong as here in this stage.

Some men enter affairs with other women. They have a strong need to prove their virility to others and to themselves. Some men look at the proverbial corporate ladder they are climbing. Suddenly, they realize that the ladder has been leaning on the wrong wall.

Some men muster up enough courage to go out of their comfort zones. They decide to leave their secure jobs to take the risk of pursuing a different career.

Others feel trapped, but they lack the courage to make a change. They just become cranky, depressed, and difficult to live with.

This is also the time when the children start to leave home. They either leave for college or to live their own lives. Most homes become empty nests. Couples at this time suddenly find themselves having more time for each other. But they realize that they have both changed as they are no longer the young couple they used to be decades ago.

Couples who cannot adapt to this change separate or get divorced.

Those who succeed discover that their marriages are much stronger at this stage. Realizing that all they have are each other now, they

choose to redefine their relationships anew. This allows them to enjoy the rest of their lives as a couple with a much higher level of satisfaction. As children leave home, your financial needs may continue to change. Everything now depends on your children's status. As they find jobs, get married, and have families of their own, your financial needs will shift.

If you trained your children to be self-sufficient, you will be able now to breathe a sigh of relief. If your children continue to depend on you here however, you will have more mouths to feed. Hence, your needs will increase even more.

At this stage, business owners still want to grow the businesses. Some of you will have a strong urge to give a last hurrah!

But, feeling vulnerable, you are more cautious now. You tread slowly, one step at a time. You only choose the battles you can win. Otherwise, you say “no” to business growth, especially when you feel that it is too risky.

It is also at this stage when fear easily sets in. When you enter stressful situations, especially problems with employees, suppliers, customers or government agencies, you will react differently. For instance, you will feel your ears get hot, your temples throb, and your stomach churn. The next thing you know, your blood pressure has shot up. You need to slow down. You need to take it easy. You need to be more health-conscious. It is your body telling you that it can no longer handle stress just as it did in the first three decades of your life.

As you take in things with a slower pace, you will one day find that you are already in the age of...

Retirement

Before you know it, you are in your 60s. You reach the stage where you do not care about business anymore. You feel that you do not have to expand. You do not have to grow. You are comfortable where you are. You look back at your life and you are content.

This is where Angel and I are now in. We have gone beyond 60, which is the age of retirement. We are now at the “letting go” stage. This is where we no longer enjoy working in or on the business at all. We are both fortunate and happy that our children are taking over. We can’t wait until they can handle the businesses by themselves, without having to consult us.

Here, somehow, nothing seems to matter much to us anymore.

We can afford to eat anything we want, but our health can no longer take it. Our digestive and immune systems are already faulty. We can go anywhere we want, but our feet are too tired to walk. Our joints are starting to make it difficult for us to go from point A to point B.

I can buy all the shoes, bags, clothes, and jewelry I want, but they do not make me feel good anymore. I can see that no amount of shopping can make me as beautiful as I was before. No amount of spending can

hide the fact that I am old, I look old, and I feel old.

At this stage, we have few financial needs. All we need are for our daily meals and maintenance medicines, periodic visits to the doctors and dentist. Our only extravagance is our monthly visits to the barber shop or beauty parlor and occasional dinners with friends.

We no longer want much at this stage. All we want to do is to take it easy and to smell the roses. There is no need to rush. We are not going anywhere.

From looking at the different characteristics of each life stage, you can see that you have to grow your businesses because your family is growing. As their needs grow, your businesses should grow faster to meet those needs.

As your family grows, you also age. And as you age, your desire and ability to grow your business shrinks, regardless of how brave you were when you were younger.

This is why you need to grow your businesses while you are at the adulthood stages.

With the help of this book, or your mentors, or both, you can grow your business, Pinoy!

You need to grow your business when you're still young, Pinoy!

You need to do it before you are too weak and too scared to do so!

You need to expand your business now and not wait until you are too old to care.

CHAPTER 2

Your Employees' Families Are Growing, Pinoy!

In the previous chapter, you saw why you need to grow your business for you and your family.

This chapter is about the other people in your business: those who work for you.

Employees usually join you when they are either in the early or late adulthood stages; some of them may come to you in their midlife. Regardless of the age they begin working for you, it is important to remember that your employees are human.

They go through the same life stages as you do.

They have similar needs for themselves and their own families.

They too experience struggles.

The Brain Drain

In countries where manpower is abundant, retaining employees is not an issue. This is why books written abroad about businesses do not consider this as a concern at all. At least not until recently when they discovered the huge costs of replacing an employee.

In the Philippines, however, brain drain is a huge concern. Our

employees usually leave us for the bigger cities. Or, they leave for abroad. We consider ourselves lucky when our well-trained and loyal employees even stay with us for at least five years. Those who stay longer and choose to grow old with us are rare gems and blessings. This is why we take care of them and treat them as part of our family.

This is one of our strongest characteristics as Pinoys. It is our culture: the spirit of *bayanihan*. Helping each other comes naturally to us. Our employees' families are our families. Their needs are also our needs.

In our own businesses, Angel and I have always believed in training our people. And because the quality of the training we provide is renowned in the cities we operate, applicants line up to be part of our teams.

We do everything we can to keep our people engaged. We send our managers to the big cities and even abroad to attend seminars, conferences, and trade shows. We reward our employees and their families with loyalty trips abroad. When the year is good, everyone enjoys up to fifteen-month bonuses.

Other business owners make fun of us. They think that small business owners like us who do that for our people are stupid. Even if they laugh at us to our faces, we just ignore them. We have long accepted that people have different beliefs and principles, especially about business. So we decided to focus on our own issues.

For a while, we were astounded to find that even if our people are provided the best training, the good ones still leave us after two or

three years. Those who remained would only be the new and untrained employees. And so, we would hire and train new batches again.

We were dismayed that our efforts at sourcing and hiring never seemed to end. Hire and train. Hire and train. We had to go through the whole routine again and again.

At first, we blamed the brain drain. We criticized our local government, our national government, and our President for the economic state that we are in.

Then, we blamed the employees themselves. We felt betrayed by employees who cared more for money than for the relationship we shared.

Eventually, we thought there was no way around it but to suck it all in.

We told ourselves, “Stop blaming. Stop complaining. Just persevere.”

And we did.

And then one day, it hit us...

We had an *aha!* moment.

Our good employees who left were in the late adulthood stage (age 30-35)!

They were no longer sent to training. There was no growth for them anymore in our organization.

There was no reason to grow them because they were not going anywhere.

Take, for instance, our sales ladies. They remain in the same position as sales ladies and have nowhere else to go. They get the same sales ladies' salaries and benefits for one decade; and then, for another decade.

For a long, long time.

Until they retire.

Or until the government declares an increase in minimum wages.

They would not be going anywhere because they were not promotable.

It was not because they were lacking in skills or ability.

It was because there were no more positions to promote them to.

And the reason why there were no longer any positions for them to advance to was because we refused to grow.

Because we did not have the additional capital that we believed was a prerequisite for growth.

Because we were content.

Because we were not ambitious.

And because we thought that growing a business was too complicated. We learned another lesson:

*“You cannot stop your employees' families from growing.
As their families grow, so too their needs.”*

So, this is why they leave us. And if they do not leave, they steal. They bring home business supplies for personal use. They steal time by not doing their best when they are on duty. They moonlight. Or they pilfer.

They gamble. They borrow from credit cards, lending companies, pawnshops, relatives, and friends. They do everything they can to meet their families' increasing needs. When their debts become too big for them to pay, they decide to go to the big cities. Or, to go abroad.

They brave the loneliness of being away from family, just to pay off their debts.

The not-so-brave ones will just sulk or complain behind our backs and erode the morale of everyone. As employee morale goes down, so do sales. And so does our business income.

We blame them for being dishonest or disloyal. We are right.

But who would want to be dishonest? Who would want the label of being deceitful or disloyal?

Nobody. Especially us, Pinoys. Our reputations are important. This is our culture.

Realizing that, we thought long and hard to find a solution to the brain drain problem.

“If only we could afford to raise their pay in direct proportion to how their needs grow!” Angel and I thought .

“If only we have positions for them to be promoted to! If only we prepared them for these promotions!”

And then, we realized: “We can only do all of these if we grow our businesses.”

This was why we decided to grow.

That was the only way.

*“Your employees’ needs are growing day-by-day.
So, for their sake, you have to grow your business.”*

To make your employees promotable, you have to grow your business, Pinoy!

CHAPTER 3

You Are Growing Older, Pinoy!

“Be content,” Mama told me. “Do not expand so fast.”

Mama was in the retirement stage. I was in my late adulthood. The other members of our family were in their early stages of late adulthood as well.

These stages did not share the same perspectives on business growth. It was a generation gap problem.

At that time, I was the General Manager and President of our family-owned pawnshop business. Together, we were able to push our growth from four to more than 20 branches in three cities in Mindanao. We grew 400% in a span of fewer than four years. We were number one in Zamboanga City around the year 2000.

We were young and on fire.

We were unstoppable.

We were unbeatable.

But our mother was in her 70s. She was in the stage where she can no longer take risks. She was diabetic, hypertensive, and she had problems with her heart. She also broke a bone from a bad fall and had to walk with a cane.

Her health was getting adversely affected by our burning desire

to grow.

She was scared.

We had to choose: to continue growing or to stay small.

Some of the family members said: “Stop.”

Some of us said: “Let’s continue.”

Some said: “I abstain.”

For the first time, our family was divided. This was not a good sign.

While we were growing up, my father always taught us that when it comes to the family business:

“United we stand. Divided we fall.”

We were divided.

We almost fell.

We stumbled.

We slowed down.

After a while, we stopped growing.

Enter the Goliaths

As we struggled, each of the big, national pawnshop chains came into our territory. One by one, each pawnshop chain saturated the market with at least three branches each. It became clear only later that that was their strategy to build credibility in a new city.

Before long, all the local pawnshops, including ourselves were surrounded by these Goliaths.

They had huge rental budgets. They offered exorbitant amounts to building owners to get the juiciest locations in the city.

They also had huge advertising budgets. They were everywhere. On TV, radio, print, tricycles, jeepneys, and even on T-shirts! They ran expensive promotions to get customers to choose them over all the rest of us.

These giants fought each other tooth and nail for market share all over the country. As they brought their battle into our hometown, we locals became collateral damages. We were all left gasping for breath.

Survival of the Fittest

This is our story. But this story is not only ours. We hear different versions of it recurring in all industries. It is told in all cities and countries all over the world. We call this the survival of the fittest.

Just as the small businesses died when Walmart came into the little towns in the U.S., small groceries also died when the huge malls came into the cities in our country. You may have experienced this yourself in your own town or city.

Only those who were brave enough to grow as fast as they could before the big players came in survived. The rest clung to dear life as they saw the weaker ones around them die, one by one.

This was a lopsided game. There was no way to win by staying where you are.

*“If you grow, your competitors will grow, too.
If you stop growing, your competitors will grow faster.
If you stay small, you will be eaten up when the Goliaths come.”*

Do you think competitors will not come into your territory?

They will be there before you know it.

We have seen it happen everywhere. It will surely happen where you are.

So, grow your business before they come into your territory, Pinoy!

Stay strong and grow your business, Pinoy!

CHAPTER 4

Go, Grow Your Business, Pinoy!

Putting It All Together:

Do you see it now, my fellow Pinoy?

You can only keep up with your family's needs by growing your business.

You have to keep up with your employees' familial needs to be able to keep them. You need to be able to promote them so they get bigger pay. And, you can *only* give them better pay if you grow your businesses.

“Your competitors will keep on growing, whether you grow or not. So, to survive, you need to keep growing as fast as they do, if not faster.”

You have no choice.

For your employees.

For your own family.

For yourself.

You must grow your business, Pinoy!

Go, grow your business, Pinoy!

PART II

NURTURE



How to Grow?

The Waze® of Growing a Business

“Growing a business is too difficult!”

This is the most common answer of business owners when I ask why they do not grow their business.

It is the same answer I get when I ask my friends who drive why they do not drive in Metro Manila.

“It’s too difficult!”

Before, it used to be super tough to drive in Metro Manila. The shortest way to navigate from one city to another is via EDSA, a highway that connects one city to another. Since EDSA is almost always gridlocked, it is often easier to avoid traffic by passing through the longer route of several interconnected, narrow, and winding roads that go around EDSA. You only choose the longer routes if you are familiar with those roads. Otherwise, you might end up going around in circles without getting to your destination. All you end up with is a lot of wasted time and frustration. Worse, you might suffer setbacks with those whom you missed your appointment for the day.

This always happened more than a year ago. But not now, with Waze®.

Waze® is a free app that one could sign up for and use on mobile gadgets. After signing up, just plot the origin and the destination of the trip and leave the thinking to Waze®. It looks for alternative routes for you.

Based on the length of the route as well as the heaviness of the traffic, it even gives you options. If you do not like the route suggested, you can always opt for another one.

Waze® uses a map to show you how to get from point A to point B. It tells you how long you will be stuck in traffic if you pass through a particular road. In the map, you will see where there is an eatery, hotel, cop, roadblock, etc.

Following the map makes the difficult task of driving in Metro Manila a lot easier to do. It is what you call a “no-brainer.” You do not have to think much. All you have to do is to trust Waze® while driving and you will be fine.

What I love most about Waze© is that it can also guide you step-by-step, meter-by-meter, and turn-by-turn from point A to point B. Should you take a wrong turn, Waze® can immediately re-calculate your location. It will meet you where you are, and suggest another route that you can take based on your new bearing.

GYBP! Roadmap®: A Waze® for Business Growth

Growing a business is like driving on a long, winding, and bumpy road. You may even find that when you get to the middle, there is *no* road. It was only an illusion. At that point, you find that you are stuck.

This is why we are here to help you. Like the convenience af-

forded by Waze® to get you where you need to be, the **GYBP! Roadmap®** we made gives you the shortest route to business growth and success. All you have to do is to follow it.

With us holding your hand, the bumps or pits along the road you choose will not hurt as much. You can even avoid them altogether.

You will see how simple it really is.

You will see alternatives on the road that you might not have considered exploring before.

I wish someone did this for me decades ago. But nobody did. This is why, I would like to do it for you. After all, growing a business is easier if you apply the lessons I am sharing with you and follow the **GYBP! Roadmap®**.

I have broken down the complex process of business growth into these six simple steps for you. All you have to do is to follow them:

1. Grow your desire. 2.
- Grow your capabilities. 3.
- Grow your people 4.
- Grow your processes 5.
- Grow your numbers. 6.
- Grow your leadership.

Let us tackle them one by one.

CHAPTER 5

Grow Your Desire, Pinoy!

In Part 1 of this book, you saw three major reasons why you should grow your business. Since you are still reading this book, by now you will have realized that there is no other choice but growth for your business. Otherwise, it dies.

You choose to grow for your employees, your family, and most of all for yourself.

After all, you deserve it!

From the introduction, you also now know that it is here in “Part 2: Nurture” where you will learn how we can make business growth easier for you. This is the “meat” of the whole book. This is where you will find our **GYBP! Roadmap®**.

But before you go there, let me first ask you these questions:

Are you sure?

Are you in this for the long haul?

Are you willing to do whatever it takes?

Lies, Lies, Lies

Have you ever climbed a mountain? If so, you will know that before the climb, you will get a briefing. You will also get some training, preparations, and roadmaps. You will receive the right safety equipment, and perhaps even a climbing buddy or a mentor.

Yet, in spite of all these preparations, oftentimes a mountain climber will quit midway. Some get so overwhelmed with the preparations that they quit before starting.

When the going gets rough, they start coming out with excuses. As the mountain air becomes thinner, they start to tell themselves lies.

They have to justify to themselves and to others why it is time to quit. These are the three big lies they tell themselves:

Lie #1: I can't do this!

Lie #2: It's too hard!

Lie #3: I don't even need this!

You encounter the same lies when the challenges to growing your business surface.

The worst lie in business is Lie #3: *I don't even need this!* So, let us bust this first.

Before you continue to read, please go to a quiet place where you can sit undisturbed for the next 10 to 15 minutes. Bring with you this book, a pen (or a set of colored pens) and your notebook. Turn to a clean

sheet and just stay there.

Are you ready? Good!

You are now ready to discover...

The Big 'Why?'

Repeat after me and say it out loud: "I will grow my business for my employees, for my family, and especially for myself."

Say it to yourself three times.

Good job!

Now, say it as many times as you can until you are fully convinced of the reasons why you must grow your business.

Next, I want you to imagine that you are seated in the middle of a room, all by yourself. It is cool, quiet, and dark in that room.

It is a very relaxing place to be in.

You inhale and exhale slowly. You breathe in the coolness of the room and the peaceful surroundings.

Now, imagine a door to your right where bright light is shining through and loud music is playing. You slowly stand up and go towards that room. You open the door to a huge hall, like a convention hall or the banquet hall of a five-star hotel.

You look around the room and suddenly, you realize that you are

looking at a scene which is 10 to 20 years from today. This is when your business has grown to what you want it to be and you are celebrating its anniversary in this huge hall.

You now see a mirror directly in front of you. Look into your reflection and see: How will you look like? What will you be wearing? What are you feeling?

Imagine yourself now going around the hall, talking to people, one by one. Who are they? Can you see their faces? How are they dressed? What are you telling them? What do you hear them say? What are you feeling?

In a moment, you will close your eyes and really imagine yourself in that moment. Really put yourself in those surroundings. Feel and imagine what is going on around you.

Now, relax even more and close your eyes for a few minutes.

When you open your eyes, you will realize that the party is now starting. Food is being served. What appetizing aromas do you smell? You come to a table where your loved ones are seated. Who are there? You sit down and look at each one of them as they are eating. How do they look like? What are they saying? You also grab a bite to eat. What do you taste?

And then, you hear speeches given. Who is talking? What are they saying?

Close your eyes again and give yourself a few seconds to imagine your surroundings in great detail.

Feel the happiness and satisfaction of a life well lived and a job well done.

Everyone is happy.

Everyone is enjoying your party.

Imagine now that you are slowly standing up and walking towards the door where you came in. You close the door behind you. Again, you sit on a chair in the middle of the room. With happiness in your heart, you sit quietly for a few seconds, just inhaling and exhaling slowly. Then, you slowly open your eyes and get back to your quiet place.

I want you now to start drawing or describing what you saw in your notebook. Take time to do this exercise. Know that it does not have to be perfect. All you have to do is to capture on the piece of paper all that you have seen, heard, felt, smelled, and tasted.

If you do not like drawing, you can use stick figures and you can use some words. It does not matter. Just make sure to represent each person in your visualization, make sure that you have drawn everyone, especially yourself.

Visualize Success

Write on the same page of your drawing this sentence:

“This is why I will grow my business.”

Sign your name and put a date on it. This will be a contract be-

tween you and yourself.

The antidote for the third and biggest lie is what we call a vision board. And what you have before you now, is your first draft of your own vision board.

You may choose to improve this later by using colors, and beautiful cutout photos from magazines. You can even have a real board for it made out of an illustration board, cork board, white board or a frame. But for now, this sheet of note paper will do.

Slowly and carefully, cut out this sheet. Look for a place where you can hang it. This has to be somewhere you can see it every day.

Hang this vision board there to remind you of why you need to grow and whom you are growing your business for.

So that it does not become a part of your wall that you ignore, you need a strategy.

Choose one person on your vision board every morning and focus on his or her picture. Focus again on the same person before you sleep at night. Pray for him or her or wish him or her well. On the next day, focus on another person and do the same.

This will ensure you that you will always prevail against the biggest lie, "I don't really need this," as you continue your climb towards the summit of business success.

Affirmations

If you can overcome the biggest lie, then overcoming the first two lies would be easy.

How do you do it? Easy! You can use affirmations.

“I can do this!”

“I will do this!”

“It’s too easy!”

If you are a Christian, you can say any or both of these two statements as you look at your vision board each day:

“I can do all things through Christ who strengthens me.”

“With Christ, nothing is impossible.”

Always say these words of affirmation with conviction. Let them affirm you.

For non-Christians, you can replace the word “Christ” with whomever you pray to.

Whenever the thought, “I can’t do this!” comes to you, switch to “I can do this!” and say it many, many times to yourself until you are convinced. As you say it, anchor it with a small action like putting your fist on your heart, or tapping one of your shoulders.

Just choose any action that you are comfortable with. The action is not important. What is important is that you do the same action every time and all the time whenever you say the affirmation.

You can even include your child’s name, like “I can do this for

Sophia!” When you go beyond yourself to focus on someone you love, you become stronger.

You will have the power to continue on your climb.

You will overcome all obstacles.

This is why sometimes we hear the wise people say, “Love conquers all.”

“You will succeed when your desire to do so is strong enough.”

This is why growing your desire is the first step to growing your business.

So, keep it growing. Say the affirmations while looking at your vision board many times daily. Do it until it sinks down into your subconscious mind. Continue until it becomes muscle memory, until it sticks.

You will not be aware of it but your inner compass will guide you inch by inch towards achieving your goals.

One day, you will see all your dreams realized, exactly as you have envisioned them to be.

CHAPTER 6

Grow Your Capabilities, Pinoy!

Just like a carpenter needs to have skills to make an attractive and functional table, a business owner like you also needs capabilities to be able to grow your business. Specifically, you need to be able to develop skills in the seven areas of management: Marketing Management; Supply, Production, and Value Chain Management; Financial Management; Operations Management; Technological Management; People Management; and Leadership and Managerial Skills.

Let us tackle them one by one.

Skills for Growth

1. Marketing Management

This includes knowing who your customers are as well as identifying the reasons why they buy, when they buy, how they buy, and what they buy from you.

From there, you can decide which customers you want to serve and what needs they have that you can serve better than your competitors.

After knowing these, you can now design and install the right marketing campaigns and tools to communicate your services or products to them. This is so that they will buy again and again.

2. Supply, Production and Value Chain Management

This is about being able to deliver to the customer the right product with the right quantity and quality, in the right place, at the right time. It includes how many pieces to deliver and when these should be delivered; how often is the delivery time, and how long it takes to you to deliver.

If you are a service establishment, it also includes how many people, how many tools and equipment they will need to provide products for your customers at a particular day and time.

3. Financial Management

This starts with knowing if your business is earning or not. And if it is, by how much?

To do this, the first step is to separate household or personal business funds from those of the business. Pay yourself a fixed salary and get all your personal expenses from there. Leave the money of the business intact and for use of the business only.

From there, you should be able to manage your cash well.

Then, you must be able to read and understand financial statements to decide on how to increase your earnings. You have to answer

questions like: Does your problem lie with your sales volume? Your collection efficiency? Your people productivity? Your other expenses? etc. When you begin to earn more cash than what you need for the business, then you can look for other ways to invest your money. You can choose to put it in any investment channel that will allow you to earn the most profit but also ensure that you can pull your money out anytime. This way you will have ready money in the future if you want to upgrade your services, invest in other things or expand.

4. Operations Management

This is about how the business makes money.

For stores, this is about store operations. It includes the selling and after sales services. If you are selling on credit, this also includes collections.

For restaurants, this is about order taking, serving, bussing, etc.

For schools, this may be about the enrollment and collection processes.

For manufacturing and distribution, this is about selling and collection.

5. Technological Management

This is about constantly looking for ways to increase your efficiency through technology.

It includes knowing what machines, electronic tools, software,

and hardware the business needs to be able to produce more output with less input.

6. People Management

This is about planning, hiring, training, motivating, disciplining and firing, or retiring people.

No matter how mechanized your business is, it is still people who run it. When you started, it was just you and your spouse. And then, you grew. As you grew, more people joined your business.

The important thing is to make sure that people perform as effectively as you did as much as possible.

7. Leadership & Managerial Skills

Leadership includes providing a vision, mission, and objectives to the organization. Management refers to the act of planning, organizing, and controlling.

Are you overwhelmed yet?

Do not worry, these are just jargons—big terms that people in business use.

In this book, you will get to know each one of them at the right time. All these terms will become part of your vocabulary as you follow the roadmap to grow your business.

I was also so scared of these big words because I never encountered them in college. Later, I realized that being able to use business

jargon is the only advantage business graduates have over us. They sound impressive when they speak about these seven areas but they do not know much about how to run a business, much less how to grow one.

Because you have already created and started a business, you are now much better than they are even if you do not speak their language, yet.

What you need to succeed in business are the skills. What schools can teach is theory. Theories are what teachers know. If they knew how to actually run a business, chances are you will not find them in schools at all.

I know. I was a teacher for eight years. In those eight years, I had a lot of colleagues who wanted to be able to have business sidelines like I did. But most of them did not even dare try. They were afraid to fail. They would rather be safe. They were not entrepreneurs. They were just business course teachers.

To grow your business, you need to develop skills in all seven areas but you will not get them in school. The only way you could learn them is on the job, and as a general manager or as a business owner.

That is the bad news.

Want to hear the good news?

The good news is that you don't have to learn everything all at once. You do not even have to learn everything within four years, unlike in college. This is because there are four stages of business growth: Start-up, Survival, Professionalism, and Rapid Growth. You only need a little of

each of the seven skills at the particular stage you are in. When you grow your business, you can take the time to also study and learn them in each of those areas. You can do it at your own pace.

The GYBP!® Roadmap

Finally, here is the Grow Your Business, Pinoy! **GYBP!Road- map®**. It summarizes what you need to focus on at each stage of growth your business is in. Just follow the **GYBP! Roadmap®** and you are on your way to fulfilling your dreams in business!

4	Rapid Growth	<p>Maximize marketing communication channels. Saturate markets.</p> <p>Identify more areas to sell to. Increase marketing communication channels. Build a strong brand.</p>	<p>Continuously reexamine all your systems and processes and adapt them to rapid growth.</p> <p>Improve systems and processes for purchasing, production, logistics, warehousing, etc. to meet higher demand.</p>	<p>Continue to use financial statements and ratios to make timely and appropriate decisions. Avail of other financial resources to allow you to grow rapidly.</p> <p>Set up budgets. Use financial and productivity ratios. Consider ROI of every activity or strategy. Explore alternative financing.</p>	<p>Continually focus on improving sales targets and attainment, collection targets and attainment.</p> <p>Identify sales and collection targets and attainment. Formalize documentation of all policies and systems. Build strong audit team.</p>	<p>Continue to upgrade technology to sustain rapid growth.</p> <p>Identify top of the line technology, especially software and start applying them in preparation for rapid growth.</p>	<p>Continuously improve on people management functions, as well as implementation of succession and exit plans.</p> <p>Establish values, fine tune HR efforts, implement a timely succession program and/or exit plan, if applicable.</p>	<p>Continuously revisit vision, mission, and goals accordingly. Maintain tight control while continuously reviewing the relevance of old processes for the new stage.</p> <p>Strengthen control. Execute, monitor, evaluate and adjust your plans often and continuously.</p>
3	Professionalism	<p>Identify profitable segment to serve. Communicate to them and do not stop.</p>	<p>Identify and produce products and services based on your profitable niche. Ensure that there are enough products and services that are needed by your customers at all times.</p>	<p>Analyze sales and expenses to see which can be controlled or not. Come up with what you can do less of, without sacrificing the quality. It is from effective control that you get the cash to grow your business. Seek supplier financing.</p>	<p>Continuously improve sales and collections. Identify policies and improve documentation of systems. Ensure compliance.</p>	<p>Attend trade fairs, join groups, and network with people of your industry to get updated on more off-the-shelf softwares, and more sophisticated technology for added productivity.</p>	<p>Keep employees by providing career advancement, a relevant organizational structure, performance management, and rewards system. Strengthen discipline with the right tools.</p>	<p>Establish vision, mission, and objectives which a strategic plan is based. Establish an organizational and people development plan to gear up for growth.</p>
2	Survival	<p>Identify market needs and segments to serve. Deliver exceptional value.</p>	<p>Identify and produce products and services. Ensure that there is enough to meet customers' needs. Maximize production capacity.</p>	<p>Know if your business is making money or not. Separate personal funds from business funds. Monitor sales and expenses, and ensure timely collections. Start using timely and accurate financial statements for decision making. Make sure suppliers are paid on time. Cash is king.</p>	<p>Sell enough to breakeven. Start documenting operational systems like selling, purchasing, production, financial management, and collection.</p>	<p>Explore the basic software programs, hardware, gadgets, tools, and equipment that you can use to make you work less and produce more.</p>	<p>Learn to hire and delegate using competencies. Start attracting, hiring, and training good people. But do not incur debt just to hire others.</p>	<p>Be clear about why you are in business. Identify your passion and formalize your vision. Plan weekly and evaluate your plans. Accept and learn from your mistakes.</p>
1	Startup	<p>Marketing</p>	<p>Supply, Production, & Value Chain</p>	<p>Financial Management</p>	<p>Operations Management</p>	<p>Technological Management</p>	<p>People Management</p>	<p>Leadership & Management Skills</p>

Areas

How to Use the GYBP! Roadmap®

Using the Roadmap is easy. What you must strive for is balance. This means that if your business is not in the same stage in all of the 7 areas, then you will experience discomfort, difficulty or even worse, failure.

“Achieving perfect balance is impossible for anyone to attain. But still, it will be easier for you to run and grow your business if you are as close to balance as you can be.”

Begin by identifying at which stage you are in each of the 7 areas.

The Startup stage is where you begin to translate your business ideas into reality and find yourself struggling in meeting customer demands and making ends meet.

The Survival stage is where you find that you have a business model that can work, but you are now finding that there are not enough hours in a day to do all the work that you have to do.

At the Professionalism stage, you finally get it. This is where you are either contented but bored with what your business has become or considering growing your business even more.

And finally, at the Rapid Growth stage, you take on a visionary

role with a competent team doing all the work for you.

To do this, take the assessment in www.GrowYourBusinessPinoy.com/WhatStageAreYouIn.

The results will tell you at what stage you are in for each of the 7 areas. Identify which areas you have the lowest stages and start from there.

Use the **GYBP! Roadmap®** and locate the columns where you have the lowest stages and list down in your notebook the to-dos in the corresponding boxes in those stages. Usually these are the areas that you do not like doing or feel were not important. Those should be your priorities.

Ironically, not developing these areas is what will keep you small for a long time. In fact, ignoring these areas will drain you of your finances and give you the wrong impression that infusing more money is the solution to all your business problems.

Again, do not commit the mistakes we did!

Now, after you have listed down everything that you need to focus on in one stage, go to the next stage and do the same thing. Repeat this process again and again until you have listed down all the boxes in the stages you are in.

For example, you found that after taking your assessment, these are your results:

Areas:	Stage:
Marketing	3
Supply, Production, & Value Chain	2
Financial Management	1
Operations Management	2
Technological Management	3
People Management	2
Leadership & Management Skills	2

This is how your roadmap will look like:

4	Rapid Growth	Maximize marketing communication channels. Saturate markets.	Continuously reexamine all your systems and processes and adapt them to rapid growth.	Continue to use financial statements and ratios to make timely and appropriate decisions. Avail of other financial resources to allow you to grow rapidly.	Continually focus on improving sales targets and attainment, collection targets and attainment.	Continue to upgrade technology to sustain rapid growth.	Continuously improve on people management functions, as well as the implementation of succession and exit plans.	Continuously revisit vision, mission, and plans accordingly. Maintain tight control while continuously reviewing the relevance of old processes for the new stage.
3	Professionalism	Identify more areas to sell to. Increase marketing communication channels. Build a strong brand.	Improve systems and processes for purchasing, production, logistics, warehousing, etc. to meet higher demand.	Set up budgets. Use financial and productivity ratios. Consider ROI of every activity or strategy. Explore alternative financing.	Identify sales and collection targets and attainment. Formalize documentation of all policies and systems. Build strong audit team.	Identify top of the line technology, especially software and start applying them in preparation for rapid growth.	Establish values, fine tune HR efforts, implement a timely succession program and/or exit plan, if applicable.	Strengthen control. Execute, monitor, evaluate and adjust your plans often and continuously.
2	Survival	Identify profitable segment to serve. Communicate to them and do not stop.	Identify and produce products and services based on your profitable niche. Ensure that there are enough products and services that are needed by your customers at all times.	Analyze sales and expenses to see which can be controlled or not. Come up with what you can do less of, without sacrificing the quality. It is from effective control that you get the cash to grow your business. Seek supplier financing.	Continuously improve sales and collections. Identify policies and improve documentation of systems. Ensure compliance.	Attend trade fairs, join groups, and network with people of your industry to get updated on more off-the-shelf softwares, and more sophisticated technology for added productivity.	Keep employees by providing career advancement, a relevant organizational structure, performance management, and rewards system. Strengthen discipline with the right tools.	Establish vision, mission, and objectives which a strategic plan is based. Establish an organizational and people development plan to gear up for growth.
1	Startup	Identify market needs and segments to serve. Deliver exceptional value.	Identify and produce products and services. Ensure that there is enough to meet customers' needs. Maximize production capacity.	Know if your business is making money or not. Separate personal funds from business funds. Monitor sales and expenses, and ensure timely collections. Start using timely and accurate financial statements for decision making. Make sure suppliers are paid on time. Cash is king.	Sell enough to breakeven. Start documenting operational systems like selling, purchasing, production, financial management, and collection.	Explore the basic software programs, hardware, gadgets, tools, and equipment that you can use to make you work less and produce more.	Learn to hire and delegate using competencies. Start attracting, hiring, and training good people. But do not incur debt just to lure others.	Be clear about why you are in business. Identify your passion and formalize your vision. Plan weekly and evaluate your plans. Accept and learn from your mistakes.
		Marketing	Supply, Production, & Value Chain	Financial Management	Operations Management	Technological Management	People Management	Leadership & Management Skills

Areas

How does this look like in real life?

In this case, what could be happening is that you may be investing in the right marketing activities (stage 3) and making sophisticated financial decisions (stage 2). And you have good, well-trained people in your team (stage 2) and they are equipped with the right technology (stage 2) to move your business forward (to stage 3, gearing up to stage 4). You are also able to sell and collect on time (stage 2) to sustain your operations. However, your financial management is lagging behind (in stage 1).

If your people are paid well and you have invested in technology, and even if your sales and collection is good, but if you are not able to separate your personal money and your business money, chances are, you will end up incurring debts due to an unchecked lifestyle. If these are credit card debts, then you are bound for a lot of trouble.

Following the **GYBP! Roadmap®**, your goal is to align all the boxes so that they are in one straight line. Since you have boxes in stages 1, 2, and 3, your goal is to align everything in stage 2. The first thing to do is to focus on the box in the lowest stage. In this case, it is the box in the area of Financial Management. Your roadmap should start with:

Step 1:

Financial Management

1. Know if your business is making money or not.

2. Separate personal funds from business funds.
3. Monitor sales and expenses, and ensure timely collections.
4. Start using timely and accurate financial statements for decision making.
5. Make sure suppliers are paid on time.
6. Bear in mind: Cash is king.

After you will have addressed the most crucial box in stage 1, you are already in stage 2. Then your next step will be to address those areas that are in stage 2 and bring them to stage 3:

Step 2:

Supply, Production & Value Chain

1. Identify and produce products and services based on your profitable niche.
2. Ensure that there are enough products and services that are needed by your customers at all times.

Financial Management

1. Analyze sales and expenses to see which can be controlled or not.
2. Come up with what you can do less of, without sacrificing the quality. It is from the effective control you get the cash to grow your business.
3. Seek supplier financing.

Operations Management

1. Continuously improve sales and collections.
2. Identify policies and improve documentation of systems.
3. Ensure compliance.

People Management

1. Keep employees by providing career advancement.
2. Put in place a relevant organizational structure.
3. Design and implement a performance management and rewards system.
4. Strengthen discipline with the right tools.

Leadership & Management Skills

1. Establish vision, mission, and objectives and a profit target on which a strategic plan is based.
2. Establish an organizational and people development plan to gear up for growth.

After accomplishing these two steps, your business will be balanced as it moves to stage 3. By now you are geared up to go for the rapid growth of your business.

This is the gate to becoming a really big business. When yours become big, there are many books that you can read to make you grow even bigger. You can already afford to hire the best

consultants who have the real life experience to help big businesses grow more and more.

It is when you are small that you are lost. With all the things that you are doing, you do not have the time to go around in circles just to find what is the best thing to do to grow. Neither can you afford to continuously lose money while committing mistakes in the trial and error efforts to find the right answers.

This is how this roadmap will be helpful. It will tell you what to focus on first, and then what to do next. It cuts the experimenting time and expenses that usually confronts business owners.

Of course, it is easier “said” than done.

Let us take the last area in the last step as an example:

Leadership & Management Skills

1. Establish vision, mission, and objectives and a profit target on which a strategic plan is based.
2. Establish an organizational and people development plan to gear up for growth.

You might ask, “How do I do those two things?”

That is a smart question to ask.

If you Google “strategic plan,” or look for any book about it, you will find thousands of resources that will teach you how to do it. Just reading through them will take many valuable hours of your time. This is

why we are developing an online course to guide you step by step on how you can do it by yourself in the easiest way possible. Join our email list in our website www.GrowYourBusinessPinoy.com to be get notified about this and other courses you can take.

Why online courses?

As I have mentioned, I have invested in a lot of seminars in my lifetime. Aside from the seminar fee, I had to spend for plane fare, food and accommodation, not to mention the shopping that comes with every trip that we usually take. Added all together, it is a huge expense.

Aside from the expense, because time is limited in seminars there is only so much information my ears, brain and note-taking hands can absorb. I do not get the full benefit of the seminar that I attend.

Talking about time, the days I spend attending the seminar is time away from my business and my family. If I can quantify these losses and add it to my seminar expense, it will really, really be big.

I have also bought a lot of online courses. These are priced cheaper than seminars. There is no travel time. And, I can download and play them again and again until it gets into my system. There is no down time even. I watch and listen to them in the traffic, while on long travel, upon waking up and doing my daily routine, and even before going to bed. What I like about them is that I can even share them directly to my management team so they learn as well.

Considering all these advantages, online courses is a sure winner for me. I know that it can be a sure winner for you as well.

If you do not like online courses and you have the budget for it, you can also invite us to conduct it for you live. This will be faster and less time consuming for you. Our contact details are in our website and at the back of this book.

So, after taking the assessment and plotting the boxes in the **GYBP! Roadmap®**, you now have a complete business growth roadmap which, if you follow to the letter, will help you grow your business as easy as possible.

This is your customized **GYBP! Roadmap®**.

Now, isn't that quick, Pinoy?

Now, you know that you can grow your business, Pinoy!

CHAPTER 7

Grow Your People, Pinoy!

When our business was still small, Angel and I got bored with the routine and paperwork that we needed to do ourselves. So, we decided to let others handle them.

After that, we also installed policies and procedures so that we can control how things should be done. These were for everyone's protection.

Then we hired and trained auditors. Their main function was to make sure that all the policies and procedures were working. They also checked if these were in place and being followed by everyone in the organization.

Hiring more people increased our salary expenses. We learned that the way for us to be able to afford all these new people is to grow our business.

And grow we did.

In many parts of this book, we talked about people and how important they are for your business growth. In this chapter, you will find out how you can have good people who can help you grow faster.

We cannot emphasize enough the role of "People Management" in business growth. However, the term "People Management" bothers

me. I feel that it reduces our “human-ness” by giving the impression that like things, we can be “managed.”

We are human with flesh and blood. We have emotions and feelings. In reality,

“People are not managed. They are guided and led.”

We will talk more about this later in Chapter 10. In the meantime, let us be clear that in using the term “People Management,” it is with all due respect to human dignity.

Pinoys: Blessed Business Owners

Are you aware of how blessed we are to be business owners in our own country?

“Nowhere in the world are people as competent and hardworking as Pinoys. This is why no matter what position it is, especially if it is a service-oriented job, we are always the preferred labor supplier in the world.”

We love traveling as a family. When we visited Singapore, Sandakan in Sabah, Malaysia, Hong Kong, and Dubai, we saw how much our OFWs have been contributing to the economy of these countries. Our kababayans were doing so well that workers from any other country could not match their attitude and abilities.

Most employers would hire only Filipinos.

This is what some foreign business owners told me when I asked them why:

“It is not just about being able to speak English well. There is something special about you Filipinos. You are friendly, service-oriented, hardworking, loyal, and are able to think outside the box. I can give you a problem and you will always be able to come up with a good idea. Now, that is something I can never expect from workers from other countries.”

“The Pinoy traits of friendliness, empathy, loyalty, hard work, and creativity set us apart and make us the primary labor choice of employers worldwide.”

However, there is something else that they do not know:

“All Pinoy workers are dedicated to their families.”

Here in the Philippines, the word “family” is not limited to one’s parents, spouse, and children. It includes even siblings, in-laws, cousins as well as their children and grandchildren.

This commitment to helping family members is another Pinoy trait that is not found in any other nationality. This is probably the reason why our ability to work hard, our loyalty, and creativity as a people are legendary.

Now, did you ever consider that it is the same world-class Pinoy workers who are working for you in your own businesses right now? They are performing world-class work for only a fraction of world-class salary rates! And, because they are working for you for less than what they can receive abroad, it is easier for business owners like you to succeed here than in other countries.

With many good people to help Pinoy business owners, you are so blessed.

So, why don’t you take good care of them?

I mean, really, really take good care of them!

Let us look at the different stages of business growth and how to take care of our people in each stage.

Startup

If you are in the Startup phase of growth in your business, then you do not have any problem with people management. This is because you are the only one running your business.

If you are lucky, you have someone trusted who runs the business with you. It could be your spouse, your mother, your father, your sister, or your brother. Or, it could even be your cousin, your comadre or your fiancé.

This can also be quite a challenge, however.

As Asians and Filipinos, we tend to be thin-skinned. I am not overgeneralizing. We get hurt when others shout at us, especially when it is done in front of others. We hold grudges.

You see, as your business operates daily, you will have more and more customers. When this happens, you will find yourself working for longer and longer hours. Soon, it will seem that your tasks never finish, no matter how hard you work.

You will sometimes feel so frustrated that you will no longer be able to control your temper in front of the people in your office. You might let out an ugly word or two. Or, your voice may go up one or two levels higher than usual.

In this trying situation, we expect our relatives to be more understanding. For you, it may all be just in a day's work. But if Filipinos tend to be sensitive, it is a reality that relatives can be even more so.

Family members who work for you may be so hurt that your relationship will be damaged beyond repair. What is worse is that the situation can quickly become bigger as the story spreads to other family members. Even when they were not there when it happened, your relatives can be so adversely affected by the stories that it also affects their relationships with you.

Another thing that could happen is when a relative makes a grave professional mistake like steal or sell trade secrets from your business. Though you may be in the right, there is no way to fire him or her and still maintain the relationship.

These are some of the reasons why hiring family members can become trickier in the long run.

Do you catch yourself getting more exhausted and crankier even if the business is good? It may mean that you are burned out. This also means that you can no longer stay in the Startup stage any longer.

Congratulations! You are ready to level up to the next stage!

Survival

What you have is a good problem: You are now in level 2, **Survival**, but with unresolved level 1 Startup problems. Now, you have the problems of both levels and you are getting overwhelmed!

What you need to focus on now is to learn how to hire and dele-

gate to someone: your first employee. The usual practice in our culture is to hire someone whom you think you can trust. It could be a neighbor or someone recommended by a trusted friend, neighbor or relative.

This was what I did. When I started our little pawnshop business with my mother as our partner, she did not trust anyone. Her idea of a business was for us, her children and son-in-law to be working side-by-side with her, doing everything, every day.

By everything, I mean *everything!* We applied and lined up for the necessary business permits, provided the financial capital from our savings, negotiated with suppliers, looked for and transacted with creditors, and attended to customers during store hours. Before and after store hours, we did the voluminous paperwork. We even swept the floors in and out of the store area and cleaned the showcases ourselves.

I suggested to my mother that we hire someone to take away some of our workload, but she refused. She did not trust anyone else but her own children and son-in-law. Because she was our mother, we had no choice but to obey.

But I was not only lazy, I was also stubborn.

I had other ideas.

One day, I did something against her will.

I visited my friend Aida, the librarian at the Ateneo de Zamboanga Grade School. I asked her if I can hire her student assistant, Gina, to help me do some of my paperwork. Aida is an angel. She was eager to help, and so, I got my first part-time employee.

When Gina appeared in our store the following day, my mother was shocked.

She asked, “Who is she?!”

“She is Gina, my assistant,” I said.

“You did not want to hire any employee so I did.”

“Don’t worry, I will just pay her out of my salary.”

“She will just be doing paperwork for me. She won’t touch any of the things you are doing unless you ask her to do so.”

Mama was quiet. I knew that she was fuming mad. But I did not care.

I was so happy to be free. Free to do what matters most to me. Free to have more time playing with my daughter.

Now, Gina was a fast learner. After just a few hours of training, I was ecstatic! The mountain of paperwork that I hated was now hers.

“Finally!” I thought to myself. It was a huge relief!

In a few more days, she was able to do more than my paperwork.

She started to do the legwork for Mama. Then, she bought us merienda.

After a few days, she cleaned the store without being told.

In a month’s time, she became even better than I was in dealing with customers. Life was beginning to be a breeze. And then one day, I noticed something different:

“Who is she?” It was my turn to ask Mama one morning.

“She is Pinky. She is the daughter of our neighbor, Pilar.” Mama said.

“She will help Gina do the work so that we won’t have to be so tired.

“From now on, you don’t have to pay Gina anymore. Gina and Pinky will be the store’s employees.”

I was delighted that Mama finally learned to let go of her distrust of others.

We will talk more about how to trust in the next chapter. In the meantime, please remember this important lesson:

“What prevents you from delegating is lack of trust in your people.”

So, before you can train others to do work for you, distrust has to go out of the window. Otherwise, you are doomed to do all the work yourself.

“It is only when you are able to delegate that you can expand and grow to the next stages.”

Survival and Beyond

Here, you have to start hiring and training people to take over your work.

It was at this stage that I discovered that I was doing the work of five people.

Because Pinky and Gina were helping us, we had more time to deal with customers and more came in. Before long, we had our hands full again. We found ourselves overworked again.

Of course, having more customers was also a good problem. The solution was to not to turn them away but get more hands to do the increasing work.

So, we started hiring again.

We stuck to our old formula of hiring people referred by our friends and neighbors. Pretty soon, we had four employees working for us. With that number, we became less harassed and more relaxed. We began to focus more on strategic issues and less on operational concerns in our business.

When you find yourself getting crankier, know that you may be doing the work of five people. Or, maybe more. Especially if you don't learn to delegate fast enough.

Remember,

“You need to learn to say “no” to more work so that you can say “yes” to the fun part of doing business: planning and strategizing.”

When you delegate the day-to-day functions of the business to your people, you have more time to plan for your business expansion.

It also allows you to work not only *in* your business but *on* it as well.

Benefits of Growing Your People

Training is a way of growing your people.

As a business owner and teacher, training is the part of the business I enjoyed most. I love designing training modules and mentoring others how to conduct them. I am inspired to see them grow towards their potential every day.

After each training that I conduct, I am energized when I see happy faces. I learned:

“People who undergo training continue to grow and are much happier in life.”

When my people are happy, I am happy as well. This is not only because I am affirmed as a good teacher. This is also because for each person trained, a load of work disappears from your shoulders.

When you train people, you help them become better in their jobs. You no longer have to micromanage them. Once you have developed good people, you can delegate tasks to them without worrying. And then you are well on your way to reducing your workload.

Training is the way for me to have time to do the things I love. Training is the way for me to be able to go on mini-honeymoon trips with Angel. Training is the way we can be away for at least two weeks in a year to take vacations with our children.

“Training is your way to freedom.”

Because of the people we trained, our businesses continue to run well even while we take those long and fun-filled vacations.

Do you want to know how we train and grow our people?

Go to our Facebook Page **Grow Your Business, Pinoy!** and “Like” it to be informed of our FREE online lessons.

Maybe having more time with children is not your priority. Instead, owning signature clothes or luxury gadgets, condo units, or cars is.

Training your people can give you these as well.

“But why train your people? They will leave you and go work for your competitors.”

I get this a lot from my friends, mentees, and even strangers.

This is what I tell them:

“I have trained employees and I have even trained trainers. Together, we have trained almost a thousand people by now. So far, only two employees left me to work for a competitor.”

“Really? You’re not worried?”

“Not really. For one thing, we are committed to growing and becoming better. A competitor merely inspires us to be our best,” I explained.

“It would be unfair to stop the growth of almost a thousand loyal employees just because of two people,” I added.

In my experience, people whom we have trained are grateful for the way we nurtured their personal growth. Maybe this was why only two of them even considered working for a competitor.

As our businesses grew, we grew our people as well through training. We prepared career paths for them. This is so that we can also grow their income and move them towards their full potential.

“We take care of our people and in doing so they are able to take care of their own families.”

Now, it is inevitable that employees leave us for one reason or another. Sometimes, when we cannot provide the working conditions that other employers are offering them, we let them go with our blessing.

When you do this from your heart, they can feel it.

It is therefore heartwarming when former employees send us Facebook messages once in a while just to say, “hello!” It is an even greater delight to see them post positive comments about us. Some would even encourage others to work with us.

This to me is the best compliment that I can ever receive from them.

When you grow your people and treat them well, they feel it. And I believe God sees this as well. Because every time we let go of people, God always sends better and more capable people to replace them.

Remember, to grow your business, you have to grow your people and take care of them first. This is the key to your success, Pinoy!

CHAPTER 8

Grow Your Process, Pinoy!

We were franchisees of Chowking in Zamboanga City for 19 years: from 1997 to 2016. During those times, this was our experience every morning:

“Good morning, ma’am/sir! Welcome to Chowking!” This was what the security guard said in our Chowking store as he opened the doors.

“Good morning, ma’am/sir! Welcome to Chowking!” This was how the service staff and the Shift Manager on duty greeted you when you enter the store. This was also what the cashier said before he or she took your order.

The security guard, service staff, cashiers, and shift managers may be different in their ages, sizes, shapes, and skin color but everyone would say the same thing to you in any Chowking store all over the country.

When the service staff served your food, they greeted you in the same manner. The way they carried the food tray was also the same. In Chowking stores everywhere, the cooks prepared the food in the same manner to produce the same look and taste for you, the customer.

And, as you leave, everyone would say the same thing:

“Thank you, po, ma’am, sir! Come again.”

When you go to a Chowking store, you experience the security guard and the service staff’s greeting process, the cashiers’ order taking process, the kitchen staff’s food preparation process, and the service staff’s food serving process.

During their first day at work, Chowking employees learn how to do what everyone else in their position does. They are trained to follow a system. We had to be sure that they are be able to apply the same process before we would allow them to attend to customers.

This is not only true for Chowking. It is also true in Jollibee, McDonald’s, SM Department Stores and Malls, call centers, and in any medium-sized and big businesses. Have you noticed that?

This is because:

“Without systems and processes in place, you can never grow.”

This is why establishing your processes is one of the first things you need to do to grow your business.

What is a Process?

When I first heard the word “process” in the context of business growth, I was intimidated. Pretty soon, I discovered that it was no big deal. I was using processes even as a child.

What did you do in the morning from the time you woke up until you arrived in school?

If you were like me, there were steps that you followed daily. It could include bathing, eating breakfast, brushing your teeth, dressing up, and walking to the jeepney stop.

As you grew up, things have changed. You may now have added “putting on makeup” to the routine. Or, you could have modified it so that you now take your breakfast first before you take a bath. Regardless of the changes, you still follow a step-by-step routine.

The routine is the “process” by which you prepare for school or for work. If you write down the steps, then you have a “written process.”

“Having an established process means that you have identified and recorded the way you do something, step-by-step.”

If you are selling, you have a sales process. It is a list of what you

do when you sell. This may start with how you greet the customer, how you ask questions to know what the customer's needs are, how you show him the product, what you do when he pays, how you fill up the official receipt, etc.

If you are hiring, there is a hiring process. When you place an order with your supplier, you follow a purchasing process. There are processes in each of the things you do in business. Whether it remains in your brain or it is documented on paper, a process is still in place.

“To grow your business, you will have to write your processes down.”

You can do it in paragraphs, checklists, flowcharts, Gantt charts, or even mind maps. You can do it in bullet form, with boxes and arrows, or in any other form. It does not matter.

As long as you understand the steps that you have listed down and you can explain it to another person, that is enough. You can always improve on it later anyway.

“Only when a process is written down, can it be analyzed, improved, and delegated to another person.”

Even before you hire your first employee, you have to think about your processes and document them. This is the only way that you can ensure that the employee you hire will be able to produce at least the same quality of work that you can.

Let me share what I did to be able to train my first employee, Gina.

I started by writing down my work process for each of the things I did. I did not use elaborate words. I just used boxes and arrows and wrote them on recycled paper. I started with the paperwork that I wanted to delegate first. That was what I showed Gina as I explained each step to her.

After she assured me that she did not have any more questions, I watched her do it step-by-step. I had her repeat the process until I was satisfied that she was able to do what I expected. That was when I knew that my training was successful.

Then, I documented my selling process in the same way and used that to train her again. When she got it, I documented the next process, and the next, and the next. It was such a joy to be able to transfer my tasks to her—and to see her do it well.

I cannot wait until you are able to train and delegate tasks to your first employee! I am sure that you will also experience the indescribable joy that I felt then. It would be helpful if you can share your experience in the **Grow Your Business, Pinoy!** Facebook page so that others can learn from your experience as well.

It is fulfilling enough to be finally free of the work that you no longer enjoy doing. It is even more gratifying to know that you gave someone an opportunity to feel good about herself. At the same time, you helped her grow to better provide for her family's financial needs as well.

After Gina started to work for me, she was able to send her siblings through college one after another. Soon everyone in her family was gainfully employed, all because of her employment with us.

The euphoria of being able to help families by providing employment is addicting. This is one of the reasons why I love growing my businesses. This is the main reason why I have decided to help people like you grow your business as well.

Let us go back to the work process that I used to train Gina with.

I kept all those scratch papers in a folder and I used them to train Pinky. I used the same sheets of papers to train the third, fourth, and fifth employee. That was how I multiplied myself.

As our business grew and things changed, we have revised this work process training many times over. We have improved it as our store layout changed, as we computerized, as the software we used changed.

It has appeared in different forms. It used to be just pieces of paper in a folder, then we converted them to the form of transparencies when we used overhead projectors. Nowadays, we use a PowerPoint file to train our new hires. We are currently preparing video-based training programs to support us towards our rapid growth.

With a documented process in place and people trained to execute it, you will be assured that even without you there, things will be done as if you are the one doing it.

When you have documented all your processes, you are now on the first step of your journey to freedom from the daily demands of your business.

Trusting People

Before we go any further, please allow me to backtrack and speak a little about trust.

In the previous chapter, I mentioned that being able to trust people is the key to growth. Let me clarify here what I meant by that.

“Trusting people” does not mean “blind trust.”

It means that I trust:

that they can do it,

that they will do it,

that they want to be honest and loyal, and

that they are also human.

Hence, just like you and me, they are most likely to be unable to resist temptation.

I need to spell it out here so what I mean is crystal clear:

“Trusting people does not mean giving them full access to everything that you have. Trusting people is about trusting that they will follow the work process to the letter.”

It is about trusting that they are intelligent beings who would not want the consequences of deviating from the processes.

For this to happen, we have to make sure that they understand why there are processes installed and why these have to be documented.

“Employees have to clearly understand that processes are there for everybody’s protection.”

The documented process is the guide that an employee can follow to make sure that he or she does his or her job according to specifications. It is also the organization’s guide so that things will be done the right way.

When expectations from both sides are clear, there will be no ambiguity, no ill-feelings, no violations, no resignations or terminations. This is where the auditing has to come in. At first, you need to audit and check the new trainee’s work by yourself. As you grow, however, you will have to document even your

checking processes so that you will come up with an audit process. This is so that a check and balance of the work of everyone can be done without you.

Throughout the **GYBP! Roadmap®**, you need to reexamine the different processes and improve on them. This is because as you grow, things will change. The number of people in your business will increase. Technology will change. Market demands will change, and your production methods will change as well. Your business strategy has to change with all these changes factored in. So your processes will change, too.

How Processes Work

You would think that process change is automatic. Well, they are, but not always in the way we want them to. Let me share with you one of our experiences a long time ago:

For years, our sales people have been complaining about the lack of stocks. We never understood why. There was a lot of frustration between our Sales and our Supply Chain people. There were a lot of bickering and unresolved arguments.

One day, we decided to take a look, and what we discovered gave us the shock of our lives!

Fifteen years before that, I was the only one doing the supply

chain work. Then, I delegated my work to one, two, and then three employees. I installed a manual process.

Since then, we have computerized twice. We have upgraded our weighing scale to a digital one. We have also switched from using written price tags to a barcoding system.

On that day, we were surprised to learn that the Supply Chain manual processes of fifteen years ago was still the one being implemented to that day! Nobody dared change any part of it because I was the one who installed it.

When we bought computers and installed expensive software, nobody, including myself thought of tweaking the workflow. We all forgot to adjust the documentation processes of the department. And so, as we grew, the volume of work increased. The manual system that was still in place made the computerized system even slower. This was why they became the bottleneck of the organization.

My stomach churned with anger as I thought of all the sales that we lost because of all the needless bickering all those years. I remembered the sales that did not happen because of the bottleneck that prevented the stocks to be displayed on time! Translating inefficiency to pesos, I saw that this was a very expensive lesson that we had to learn the hard way.

Since then, we vowed to be more careful in implementing changes that involved technology. For each computerization, we learned that we have to examine and change the processes as well.

Now, you would think that we have learned our lesson from then on. However, just recently, a similar problem happened again. Let me give you a background of how it happened.

This story centers around our daughter, Choo, the eldest of our five children. Her real name is Angela Monette. Unfortunately, she never liked that name. She would rather be called Choo.

Being the eldest, she was the first one who came home to help out in our businesses. Growing up, Math was her favorite subject. So, when she went to college and chose to enroll in BS in Business Administration and Accountancy at the University of the Philippines in Diliman, Quezon City, we all agreed that it was a good choice.

After graduation, she took and passed the CPA board exam and worked for the best auditing firm in the Philippines: the SGV & Co. Finding that spending the rest of her life as an auditor was not for her, she quit after three years. She was about to look for another job when my mother gave her a one-year scholarship to learn Mandarin in Beijing, China.

She loved China so much that after her program ended, she decided to apply for a job there. She was hired as a comptroller and then as the owner representative for a foreign-owned resto-bar in Qingdao, China. There, she had her first taste of managing a small business. She lived life as an OFW in China. In 2006, she decided to come home to Zamboanga. She planned to stay and rest for a month before she would go back to Manila to find a job.

But when she arrived in Zamboanga, she found us desperately trying to turn our businesses around. She saw that our financials and our accounting department were a mess. It was then that she decided to roll up her sleeves and clean the mess up.

She installed better accounting systems and processes. She improved the reporting of the business numbers. She also empowered the people to analyze financial statements and trained them to be thinking people instead of the robots that they were before.

With timely and accurate financial reports, and with the advice from the accounting staff, we were able to identify problem areas in the business. And together, we were able to solve them.

Before long, with the strict monitoring systems that she also implemented, we were able to pay off the huge debt of the businesses. Finally, we were making some profit!

Those accounting processes were installed almost eight years ago. Since then, she has hired another CPA to be our Finance Director.

Choo turned over everything to her. And, after Choo saw that she was doing a great job, Choo decided to leave for Manila to start a new career.

In Manila, she found a mentor who helped her launch a career as a business consultant. She followed her mentor's advice to academically prepare herself for the profession. She enrolled and obtained her degree in Master in Entrepreneurship (ME) Program from the Ateneo de Manila

University. Now, she is working for a Ph.D. degree in Public Administration in the University of the Philippines.

Choo is overseeing our businesses now while studying. She is also being trained on the job by her mentor as a business consultant by her mentor.

Being a business consultant is a very rewarding career. As she works on other businesses, she gains valuable insights. She brought home all her learnings from school and from her clients and applied them to our own businesses as well.

We were happy that she was able to help us grow our business some more. Her contribution was critical to forming the contents of the **GYBP! Roadmap®**. This was also how she was able to improve our processes.

Processes Change Automatically

Choo did not hear about the process problem with the Supply Chain Department. It happened a long time before she came home. All of us did not expect it to happen again either. But it did. This time, it happened in the Accounting Department.

I mentioned that Choo turned this department over to a Finance Director in 2006. This was after she already set up the accounting processes and systems. The finance director did a good job. She took good

care of all of us. Then she left us to join the government in 2014.

At that time, countries abroad were in dire need of accountants. Because of this, government agencies lost a lot of certified public accountants (CPAs) to employers abroad. At the same time, because of stringent government regulations, our country has not been able to produce as many CPAs as we needed.

So, the government agencies started hiring again. With their promise of security of tenure, lighter workload and the prestige of working with the government, our finance director and almost all of our accounting staff, left us one by one. This was why among all other departments in our businesses in the last decade, turnover was highest here in Accounting.

After they left, nobody headed the department. The leadership changed hands from one accounting supervisor to another. These supervisors, as well as the people under them also came and went. New hires were resigning so fast that, after a while, only a few knew the policies and procedures. Those who knew did not understand the rationale behind them.

The new employees decided to use their common sense in acting on issues. They also took shortcuts that they were not authorized to do.

Before long, suppliers were complaining about our late payments. Employees were complaining about their deductions and their loans. There were a lot of bickering, violation of policies, and more resignations. It became a huge mess.

It was then that we learned this important lesson:

“When new people come into your organization, they tweak the processes based on their limited understanding.”

Yes, whether we like it or not, processes do change automatically. Our new people did this with the best intentions. But, because they didn't know any better, the changes they made solved the existing problems, but would bring in other problems as well. In most cases, the change would only benefit those who made them. These changes did not help our organization in the long run.

Seeing the mess that involved not only the Accounting Department but all the other departments as well, Choo ran a process flow workshop. That became the turning point for us.

There, everyone learned how every action they took formed a part of a system. They realized how the routine work that they took for granted affected the other departments in the bigger scheme of things. With this broader understanding, they learned that they cannot tweak any part of the process without affecting the work of others in the organization.

They also learned how to redesign the processes by involving everyone that is affected. They now know that instead of waiting for top management to tell them how to do things, the best people who can

fix the processes are the ones who are concerned. They just have to be trained to be systems thinkers first so that they can easily be process experts in their fields.

As for us, we discovered that:

“Process change has to be managed well every time, or else the organization loses control.”

Hence, as your business grows, you have to be sensitive to the need for changes in processes. You have to be on the lookout for inefficiencies that are causing unnecessary delays or expenses that drain the business.

“Do process workshops once in a while to test if the processes are still relevant.”

Are you interested in documenting or improving your processes? Post your questions today in our Facebook page **Grow Your Business, Pinoy!** or send us a private message so that we can discuss them.

Remember, grow your processes to grow your business, Pinoy!

CHAPTER 9

Grow Your Numbers, Pinoy!

Do you like numbers, Pinoy?

You may be surprised to hear this from a former mathematics teacher: like most Pinoys, I never liked numbers. I still don't. In fact, I hate numbers! I still do.

Math was the subject I hated most in grade school. The first digit of my grades would be either be a 7 or a 6. No amount of reviewing could help me get an 80.

So, one day, before the summer break, my father said to me: "You are going to be with Mr. Kang this summer."

"But everyone hates Mr. Kang! He smells really awful!" I complained.

"Mr. Kang is the best math teacher in your school. Since you are going to high school next year, I want him to teach you algebra so that you can have a head start!" Papa insisted.

Despite Mr. Kang's offensive body odor, I began to look forward to his math lessons right after our first meeting. He really was a great teacher. He made algebra interesting for me. Finally, I was getting nothing but 100%'s in the assignments and tests he gave. It was then that I realized: I loved algebra!

When classes started that school year, I had another teacher in algebra, but I was still getting 100%'s. I was no longer allergic to math. And, when I went to geometry, I also enjoyed the proving of theorems. I loved algebra and geometry so much that “math” became my favorite subject in high school.

No, not math as in arithmetic. Not numbers like 1, 2, and 3. But math as in algebra and geometry, as in a, b, c and x, y, z.

Because of my love for math, I graduated with a BA major in mathematics. After that, I earned my master's degree in math from Ateneo de Manila University. My mentors there were the best of the best in our country: Dr. Jose Marasigan, Sr. Iluminada Coronel and Fr. Bill Kreutz. I even taught college math for 8 long years!

I am not telling you all these to impress you with my academic performance. What I want you to see is that despite all those trainings, it is possible for a person to still hate numbers.

I hated numbers so much that whenever I saw Excel worksheets, my brain shut down! This was why, for decades, I ran our businesses blindly, without looking for or at the numbers.

For a long time, I would not even bother to check the dwindling sales. Neither did I see the rising inventory level, and the amount of debt that was eating us up inch by inch.

Only my friend, Felicisima “Cel” Balagot, who was also our external accountant, knew the actual situation from our financial statements. Perhaps that was why every month for years, she kept warning me. But,

I kept silencing her by saying: “God will provide.”

Now, Cel is heaven sent. She is not only a precious friend; she also helped us reconstruct our financials. With tons of patience, she showed me how we were faring month by month. She pointed out how we were drowning because of rising debt. And, she suggested strategies that we could put in place to save the businesses.

Not understanding financials, Angel and I saw the danger but did not know how to keep ourselves from drowning in debt. God must have heard the prayers Cel stormed the heavens with. It was about this time when Choo decided to come home. It was also after a lot of collaboration with Cel that she was able to engineer our faster turnaround. Cel must have breathed a sigh of relief at that point. Finally, someone knew what to do to help us!

What Gets Measured Gets Done

Choo was my exact opposite. While I hated numbers, she loved them.

People would laugh and say that she ate numbers like Pacman. While long and wide MS Excel worksheets would shut down my brains, her eyes would shine when she sees them.

This is what she would say about her love for numbers: “To me, worksheets and the numbers in them tell beautiful stories. The more

numbers there are, the more interesting are the stories that I see.”

After coming home and seeing how much of a mess the Accounting Department was, Choo decided to get her feet wet by doing some of the accounting work herself. Seeing the problems from the employees’ perspective, she fixed the Accounting systems and processes until they worked seamlessly.

She installed controls as well. But the most remarkable thing she did was to empower the accounting team by training them to analyze the financial statements that they prepared.

The well-trained team now became more proactive than ever. They partnered with the business heads and for the first time, better decisions were made.

Fixing the financial numbers was just the first part of the huge task at hand. To grow our businesses, we needed to make quick decisions. Without facts and figures, all our decisions would have to rely on mere guesswork.

At that stage, guessing was very risky. One wrong decision and all the businesses would fall down like a deck of cards. Our employees would find themselves jobless. Even their family members will be adversely affected.

We could not take this risk!

This was when I decided to face and embrace the urgent need to have relevant and timely numbers at our fingertips.

By numbers, I am not just referring to just financials, I am talking

about everything.

Let me illustrate.

“Many are leaving because of their salaries,” Our HR Manager reported to us one day.

So, we raised salaries. And yet, many still left.

“Many customers prefer design X over design Y.”

So, we stocked more of design X. And three years later, the design X that we bought are still in our showcases.

The “many” of the customers did not match the “more” of what we bought.

After many more blunders like this, I, the former math teacher, suddenly got it!

The concept of “many” and “few” is what we teach to our pre-school children. We teach this together with “over” and “under.” These terms are the basic concepts that they need to learn before we can teach them the concept of numbers.

As a mother of five children, I knew this!

Why did I not think of this before?

Why did I not remember what my children went through when they went to nursery school, kindergarten, and then, grade school? Their mathematical skills leveled up at some point during that time. They started working with counting numbers. After a while, these numbers became the building blocks for them to learn about the fundamental operations. In grade school, they were working with numbers

already. With numbers, they did addition, subtraction, multiplication, and division.

They were no longer describing things by merely saying “many” and “few.”

Yet, in business, it seems like we have been stuck in pre-school for decades. We based our decisions on the words “many” and “few.” And we fouled up.

Big time.

Oh, we are not alone.

I know that many businesses still do that as well.

I hope it does not happen in yours.

The reason for this is that when you were in the Startup stage, you decided by gut-feel. And, you would be correct in your decisions, 99% of the time. This is because you are in close contact with the market. Even when you don’t know the exact numbers, you know your sales and your bank balances by heart. These would be enough for you to base your decisions on.

Because you did everything yourself in the business, you had an accurate “feel” of things around you.

But, as you grow, you will lose contact with your customers. You are just too far away from the frontline where the action is. Hence, you can no longer rely on your gut feel.

“If you want to grow, you have to get used to working with numbers.”

One of my mentors, Professor Djoma de Guzman from Ateneo de Manila University came to Zamboanga years ago and taught us Performance Management. We remember what he said:

“What gets measured gets done.”

In the ME program, Choo was trained how to justify her business decisions with numbers. Hence, she came home and strengthened our Management Information Systems (MIS) Department.

She formed a team of young math wizards who are excellent in MS Excel to track numbers. She taught everyone how to digest these tons of numbers and present them in ways that supervisors and managers can easily understand.

Now, we no longer accept the words “many” and “few” in decision-making. We measure everything in our organization. From sales to productivity, everything is in numbers. And we only decide based on numbers. With supervisors and managers who now “spoke”

numbers, the businesses were able to move forward by leaps and bounds.

Changing to a Numbers-Driven Culture

Now, we have learned to have measures for things that used to be unmeasurable. Like employee morale, customer satisfaction, and many more. We have created a numbers-driven culture.

This did not just fall on our laps, though.

Choo had to make everyone learn to read and use numbers. She had to be strict and hard-hearted enough to reject all funding requests that do not show justification using numbers. She put her foot down whenever they would talk about “many” and “few” during meetings. She demanded numbers. She knew that if she kept on pushing for numbers, she will break through. After a few months, things started to change. After some time, the change became permanent.

Now, timely and accurate numbers about marketing, human resource, and operational data abound. Everything is now numbers driven.

Her biggest challenge was me: her old, math-phobic Mother.

She later discovered that I was a visual learner and that I loved figures and colors. So, she started including bar graphs, line graphs, and pie charts in our reports. She saw how I understood and appreciated them.

I looked at the charts and graphs while she looked at the numbers. Finally, we could understand each other. She could now tap into my decades of business experience, and we could tap into her academic training and experience as a business consultant. Together, we made the business grow even more.

Auditory learners like Choo love numbers and words. So, to create a balance between us, all our reports would have a chart or graph on top and then a table of numbers below. Now, when there is a question about the graph, we can justify our answers with the numbers.

Graphs and numbers tell more accurate stories than “many” and few.” They can describe to you the events in each aspect of your business so that you will be able to do more, or do less to improve that aspect.

And as you improve, you grow.

Learn to love numbers, or learn to love graphs and charts, or learn to love both. As you do, you will be able to grow your numbers.

This is how you can grow your business faster, Pinoy!

CHAPTER 10

Grow Your Leadership, Pinoy!

John Maxwell, a world-renowned author and speaker on leadership, said:

“Everything rises and falls with leadership.”

Everything! Even if you have the best roadmap in the world, without a good leader, it won't work.

Automatic Leader

Now that we are retired from our businesses, Choo is the recognized leader in the organization. This role came almost automatically to her.

Since Choo is the eldest among our five children, she has always been given the responsibility of being the leader in the household while they were growing up. In school, because she was an achiever, she was

always elected as class president or batch president.

Hence, taking on a responsibility like this was second nature to her. She was an automatic leader.

I, on the other hand, used to be a reluctant leader.

Reluctant Leader

It may come as a surprise to those who know me now, but I was a very shy child. I would rather stay in the background than shine. I did not think that I had any talent. I did not think I was ever good enough for anything.

I only started to become an achiever when I went to high school and college. But, that was all academic achievement. I was a wallflower. I did not exist. I was a nobody all throughout my academic life.

In our family business, I took the lead because it was my duty as the eldest child. My parents had no choice, I thought. I had no choice as well. My siblings were still in school.

In our own businesses, however, I just followed the orders of my husband Angel. I always did as told. I have never considered myself as a leader in any way. This was until one day when I attended a seminar that changed my life.

Born Leaders

When I noticed his sad eyes, I did not know that I was looking at the eyes of my next mentor, the late Emil R. Quinto, founder of the Organizational Change Consultants, Inc. (OCCI).

He was invited to Zamboanga City to conduct for us the life changing Leadership Success Seminar (LSS). This has since been enhanced and renamed to FLEX which stands for Foundations of Leadership Excellence. To this day, OCCI has trained tens of thousands and it continues Emil's legacy and passion of building leaders to create a world that works, with no one left behind.

In LSS, Emil showed me that:

“We were all born leaders.”

He cited all the qualities of a leader and proved how each one of us as children, had all those qualities. He said that, unfortunately, it is our environment that shaped us into thinking we don't have what it takes to lead. All that is needed is for us to recognize and rediscover those qualities in us and to bring it out, so that we can become the best we can be.

I was already in my early forties then. It was there in midlife when I started to realize that I could lead. It was also then that I realized

why my life became a huge mess. Looking back through my life, I saw how leadership opportunities had knocked on my doors many times, but either I was too blind or I was too scared. In all those times, I said no. Had I embraced my leadership earlier, my life would have worked better. At midlife, I finally accepted my role as a leader.

One day, Angel and I sat down and talked about our struggles. We both saw the opportunity for me to take some of the load off his shoulders and to share leadership with him.

It took a while, but ultimately, I became a leader in our businesses as much as Angel was.

We divided our leadership roles and the business responsibilities between us. We saw how our talents complemented each other and that not one person is better at all roles. We evaluated our strengths and our weaknesses, and designed our leadership roles around them.

As a couple, we identified and agreed on our vision.

As I was the teacher and trainer, I communicated it to everyone in the organization.

Suddenly, there was a direction for our businesses.

We were not only turning our businesses around.

We were going somewhere.

Being able to embrace my leadership role was one of the defining moments for our business growth. Finally, we were on the right path to growth, and we were taking everyone along with us.

Leadership is everything.

In the beginning of Part 2 of this book, I told you that there are 6 steps to grow your businesses:

1. Grow your desire.
2. Grow your capabilities.
3. Grow your people.
4. Grow your processes.
5. Grow your numbers.
6. Grow your leadership.

Did you notice that the first two steps are about you taking leadership over yourself? They are about conquering your own fears and moving forward.

The next three steps are still about you taking leadership. This time, it is your leadership over other people.

The idea is to grow them beyond what they can imagine themselves to be through the right processes and numbers.

The last one is again, about you. It is about growing your own leadership. All you need is to believe.

“All you need is to stop asking, stop waiting, and just lead.”

So, my fellow Pinoys, we have all the leadership qualities when we were born. We forgot this when we started believing that we were not good in math or in business, or in so many other things.

Perhaps, this was passed on to us. We caught those beliefs from our history as a colonized people. We could have been influenced by what we watched or heard from movies, soap operas, and the sensationalized news reporting that bombarded our days and nights as we were growing up. Or, it could have been from our politicians who have manipulated us by perpetrating these beliefs so that they could win votes.

The question is: Shall we continue to listen to them?

Or shall we listen to what our hearts tell us?

The truth is that all over the world, we Pinoys are world-class workers. Everywhere, we are world-class performers. So, what is there to stop you as a world-class leader? What is there to stop you as a successful business owner of a big company?

Nothing! Except for the thing between your ears: your thoughts, your beliefs.

So, starting right now, begin to believe that you are a leader. And that you are world-class!

It is now time for you to embrace your leadership, Pinoy!

Be proud of your leadership qualities and know that if others can do it, you too can grow your business, Pinoy!

PART III

WHAT YOU CAN GET
FROM GROWING



Harvest

It's Good to Grow

I wanted to be free to work at my own pace.

I did not want to bow to any bosses.

This was why I became a business owner.

That our successful businesses allowed us to enjoy pretty comfortable lives was an understatement. The businesses provided us with everything we needed. And wanted.

Growing our businesses gave us more time and resources to travel with our children. We felt fulfilled as parents for allowing them to get real life experiences of places and things that they learned about in school.

We bought vehicles, our own house and lot, and a condo unit in Manila.

We sent our children to the best schools in the country. Had they wanted to, they could have even studied abroad. They could have learned anything they wanted to learn.

Every Christmas break in the last 18 years, we have taken family trips together. We traveled all around the Philippines. After seeing all there is to see in our country, we visited many other countries in Asia, Australia, Africa, and Europe.

We loved traveling because we enjoyed learning history from visiting museums and cultural heritage sites. We also learned about other cultures by tasting amazingly varied, exotic dishes.

Our most unforgettable trips were those in Singapore, Malaysia, Indonesia, Thailand, Vietnam, Cambodia, India, Australia, Egypt, Japan, United Arab Emirates, and Turkey.

Angel and I also enjoyed traveling together as a couple, without our children in tow. He loved tasting different blends of beer from various pubs in London. I loved sipping tea along the small creeks of the countryside in Bath and Oxford.

We went to the United States twice and went crazy shopping in outlet stores. We had fun visiting our high school and college friends. We enjoyed getting a taste of how they lived their American Dream. We shopped till we dropped each time and came home with balikbayan boxes packed to the brim.

Choosing to grow allowed Angel and me to be semi-retired in our 60s. Now, we work only as consultants to our businesses which our children run. We only work when they need counsel from us.

Otherwise, nobody bothers us. Being retired without any grandchildren yet is liberating. We can go anywhere and do as we please.

After struggling for almost four decades, this is freedom. We couldn't ask for more.

“We were living the dream that we never thought we could ever fulfill.”

What Do You Want, Pinoy?

Each person is different and each family is different. In Filipino, we would say: “Kanya-kayang trip ‘yan.”

Some may prefer shopping and wearing stylish clothing. Some love immersing in different cultures and tasting their food. Others enjoy the thrills of theme parks and extreme sports. There are those whose idea of the good life is simply to laze around under the sun by the beach or pool of some expensive resort.

Whatever your “trip” is Pinoy, you can only do it if you grow your business.

Your goal is to have competent people to leave your business with while you enjoy. This is an inevitable and desirable privilege when you grow your business, Pinoy!

You see, growing your business successfully allows you to:

1. Be free.
2. Be more independent.
3. Spend more time with your family.
4. Do more of the things you love.
5. Delegate what you don't enjoy doing.

Given all these perks that you will get, tell me, what other reason can you give for not growing your business?

Grow your business. Nurture it patiently. The time will come when you will enjoy a good harvest, Pinoy!

PART IV

WHAT YOU CAN GIVE
FROM GROWING



Grow in Gratitude

“Thank you very much, Ma’am Myrna for being my mentor!”

This was the message I received from Jason (not his real name) when I turned on my Facebook messages this morning.

I remember Jason. Even though he was not directly under me, he was very active in one of the MLM businesses that I brought to Zamboanga a long time ago. He was my downline and he would bring his friends to the weekly meeting that we conducted.

Sadly, we were not able to keep that MLM business going but he remained as our employee for a few years more.

He has always been entrepreneurial. Even when he was still an employee, he started his own fish ball cart business and sold fish ball in different locations. He resigned later to be able to focus on his business.

I recently saw one of his fishball carts along the road beside our office. So, I was curious. I wondered how big he has grown his fishball business by now.

I checked out his Facebook page and I was pleasantly surprised that he is now a proud owner of a metal craft shop. Aside from helping fishball salesmen earn a living, he is now giving jobs to workers who make steel gates to protect the homes of his customers.

Awesome!

Jason’s success story is one of the hundreds in my life. Their stories are different but each one is about having planted a seed in the lives

of people. All of these leave me with a feeling of immense pride and gratitude.

Each story begins the same way. We develop an employer-employee relationship at first. Then, I would naturally go into “teacher” mode and share my learnings. As the employee levels up, our relationship grows to one of a mentee-mentor, with both of us not realizing the impact that it would make in the future.

Most of the time, my trainees/mentees would not believe what I say, but they will comply and do what I tell them just to keep their jobs. Sometimes, they would even resist for a few seconds, minutes, hours or days. Sometimes, even for months.

Eventually, he or she stops resisting and chooses to move forward and grow.

“I continue teaching until growth empowers my mentee to fly high and be the best person he or she can be.”

There are cases when resistance lasts so long that working together becomes impossible. The mentee cannot get out of his or her comfort zone and chooses to leave instead. Sometimes, even in anger.

Whenever an employee leaves, I would feel sad. Oftentimes, it can even be very painful. It was only in the last few years when I learned to turn pain and sadness into gratitude.

“Thank you, Ma’am Myrna.”

I receive these words both from those who left happily and those who left with anger and resentment in their hearts.

Always, with the distance and time gap, those who initially left with anger soon see things with a clearer perspective. When this happens, they become grateful for their experiences with me.

This is why I have learned to bless each employee who leaves the company, to wish them the best from the bottom of my heart. I realize now that he or she was a gift that God shared for a while so that we could learn from each other, to plant seeds in each other’s lives to grow and become better versions of ourselves in the future.

When our time together is done, it simply means that my mission in their lives has ended. I have grown from the experience and I am now ready to plant again in the other lives that God has prepared for me.

Just like Jason, my mentee is also ready to plant seeds in others’ lives.

I now believe that all the people, experiences, knowledge, and skills that come my way help me grow. Mistakes, failures, and pain are the fertilizers that strengthen me so that I too can strengthen others as I help them grow.

I also believe that all of my experiences with people and in our businesses are all gifts.

There were times when I became proud and conceited upon receiving praise from others. Once your business grows successfully, this

may happen to you as well. Sometimes, we get intoxicated by our success that we become deluded into thinking that it was because of our own greatness.

Through years of experience and reflection, I have learned to avoid falling into this trap. Every night, I review my day and list down the things I am grateful for before I go to sleep. As I do this, I am reminded that these talents and accomplishments are not really because of how great I am. These are gifts from God; I am only His instrument to touch lives as a friend and mentor so other people may be empowered.

As I am reminded, I am humbled and grateful.

“Develop the attitude of gratitude and you will stay humble.”

Grow the Next Generation

Our five children grew up hearing about what we learned from our businesses. After all, Angel and I discussed nothing but these over breakfast, lunch, and dinner.

From the stories we shared, our children also became aware of how and whom our businesses served. They listened to how inspired we

were by the lives we touched. They absorbed everything they heard from us, day after day.

Today, they are all accomplished professionals and/or entrepreneurs. Each one of them has bought into our vision for each of our businesses. They are also passionate about the people these businesses serve.

Exposed and immersed in the business context while growing up, they learned more in school than we did. They also learned a lot from their mentors in the jobs they took afterwards. They have gained valuable experiences and expertise that they can now contribute to the businesses.

We are proud and happy that they have volunteered to help us take care of the businesses and our people.

After decades of growing our people, we are now also reaping our rewards. We finally have a team of young, intelligent, and hardworking managers and directors who now run our businesses. They have been doing an excellent job in the last 10 years. With them at the helm, the day-to-day operational decisions are made as if we were there. We are delighted and honored to be part of their growth.

For almost 40 years, Angel and I have laid down the foundation. We committed almost all the mistakes in the book of business and the book of life. We have learned so many lessons. Now that we know what worked and what did not, we are ready and able to distill our learning and share these to you, the next generation.

We cannot claim all the credit though. Choo brought in her expe-

rience and expertise as a CPA and an auditor into our businesses. It was with the help of her innate critical thinking skills, mathematical genius, and analytic aptitudes that the businesses finally turned around.

Mothers are always proud of their children. I am especially proud of Choo. Aside from running our businesses now, she is also a consultant to other Metro Manila-based businesses while working for her Ph.D. in the University of the Philippines in Diliman, Quezon City. She is now a second generation entrepreneur in the businesses that my husband and I began. She is also a third generation entrepreneur in the businesses started by my parents which she partly owns as well. She is currently leading her siblings and cousins in taking over the businesses from our generation so that it can be successfully run by those in her generation.

It is my hope that through the stories and lessons I shared in this book, you will also learn how to attract your children and grandchildren to be interested in business. It is my prayer that just as Choo and her siblings were able to help us, your next generations will also want to join you in growing your business beyond this generation.

Grow to Give

As I write this, the colorful birds outside my window are chirping among the leaves of our longan tree which is their home.

My late father-in-law, whom we called “Papang,” planted the longan seed decades ago wondering how a longan fruit that grew in Zamboanga would taste like.

But it never bore fruit. Till the day he died, he believed that it was a useless tree. He even regretted planting it.

Little did he know that the tree would grow to be higher than our two-story house. He never imagined that its thick foliage would shelter us from the harsh afternoon sun for decades.

The songs of the birds chirping remind me of my father-in-law. I think of the business mistakes and failures that I went through. I look back at the darkest days when I thought that escaping by death was the only option of leaving the debt trap that we were in.

For me, Papang served as a beacon of light. He taught me something years ago that I will always remember and treasure.

One day, when he saw Angel and I sitting sadly in the duyan outside our house, dismayed that we lost a good part of our investment in a business deal, he said:

“Do not be afraid to fail in business. You pay tuition to learn from school. It’s the same thing. Losses are just the tuition fee you pay to get better at business.”

All those years, it was these words that kept me going. Because of him, I became grateful for each loss incurred. For each mistake made. For each failure experienced. They all bore precious lessons.

“Dear Papang, the tree is not useless. The birds just reminded me of you and how you have been with us all these years through the lessons that you taught us.

Papang, thank you for your mentoring. I have learned the lessons from the tuition that I have paid. I shared them to my own mentees who are now sharing them to others. I will pass them on to more mentee-business owners. I will make sure that the next generations whom we will never meet in person will be guided by your words.”

GROW NOW, PINOY!

Review your answers to the questions for reflection.

In **Part 1: Cultivate**, you established that you have no choice but to grow your business. You will do it for the sake of your employees, your family and most of all, for yourself.

In **Part 2: Nurture**, you saw a list of skills that you need to successfully grow your business. You also saw that you do not have to do everything all at the same time. You simply have to focus on the priorities of each phase of your growth. I have equipped you with the **GYBP! Roadmap®** so that your journey will be easier and faster. All you have to do is to follow it, step by step.

In **Part 3: Harvest**, you identified what you can gain and enjoy from growing your business: increased freedom, independence, more family time, and all the other things that you desire. When you encounter challenges in growing your business, keep in mind that harvest time will come. It will help you move forward and persevere.

In **Part 4: Share**, you realized that choosing to grow your business will bear an abundance of good fruits. It will help you grow into a more generous and grateful person and allow you to leave a positive impact in the lives of other people. You will create a new generation of entrepreneurs with a “growth mindset” who can share their own blessings to society.

The seeds of growth have been planted.

You now have in your hands everything you need to succeed.

There is no doubt whatsoever that you can grow your business,
Pinoy!

The only thing remaining now is for you to take action!

What are you waiting for?

Go, grow your business, Pinoy!

It's your time!

GROW WITH US!

I am committed to grow Pinoy business owners.

For you, I will introduce online and offline deep-dive resources in the next few months. These will be focused on the seven skills that you need to grow your business.

I invite you to sign up at www.GrowYourBusiness.com so you can get advance notice about these resources as soon as they become available. This will help you grow faster in your journey to success.

I also invite you to join our Facebook Page *Grow Your Business, Pinoy!* By liking this Page you will receive daily inspirational posts, interact with me, my mentees, and fellow business owners, as well as be part of a community who helps other businesses grow.

Remember to continue growing your business, Pinoy! It's your time!

Myrna

ABOUT THE AUTHOR



Myrna L. Tam-Natividad is the first-ever Female Entrepreneur of the Year awardee of the Department of Trade and Industry Region 9 for 2017. She is a successful and highly respected businesswoman with 40 years of experience in growing small-medium businesses. Her business acumen stems from her studies and extensive experience in running numerous family-owned businesses and companies, which include a pension house, computer shops, franchises of STI College and Chowking, and a chain of

pawnshops and jewelry stores across Mindanao.

She is the prime developer of **Grow Your Business, Pinoy! Roadmap (GYBP! Roadmap®)**. The first of its kind in the Philippines, The **GYBP! Roadmap®** is a business growth guide designed for Filipino small-medium business owners who want to learn how to grow their businesses to the next level.

With her passion for teaching and helping Filipino business owners succeed, she regularly delivers talks and workshops on business growth in events organized by the DTI where she is a sought-after mentor. She is also a Level 3 accredited mentor of the Philippine Center of Entrepreneurship of GoNegosyo in Human Resource Management.

Myrna is vice president of STI College-Zamboanga. She obtained her Master of Science in Mathematics from the Ateneo de Manila University and is currently pursuing her dissertation in Development Studies from the Ateneo de Zamboanga University. She is the founding president of the Women Entrepreneurs of Zamboanga and the former president of the Zamboanga Filipino-Chinese Federation of Business and Women Professionals. She is also an active member of the Zamboanga Chamber of Commerce and Industry Foundation.

Grow Your Business, Pinoy!

Your Practical and Proven Roadmap on
How You Can Make More Money Faster by Doing Less

