

WILD HORSES



THE DRIVE TO BUILD A LIFE ON YOUR OWN TERMS

Clifford J. Evans

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ABOUT THE AUTHOR

I've presented in boardrooms from Honolulu to Abu Dhabi, helped shape corporate strategy in Melbourne, and experienced the quiet diligence of a factory floor in Serbia.

I've worked through details in languages I barely spoke, delivered projects where the rules were unclear — and sometimes didn't exist — and learned, occasionally the hard way, that success isn't a formula. It's a rhythm you only begin to hear after years of listening.

It's this individuality — messy, vibrant, irreplaceable — that makes the journey of independent business so compelling.



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INTRODUCTION

There is something deeply liberating about working for yourself—financially, emotionally, intellectually. It doesn't remove uncertainty, it transforms your relationship with it. The unknown stops looming as a threat and starts arriving as an invitation.

It's staggering to realise that businesses with fewer than ten employees make up **90% of all global enterprises**. And within that group, around **70% are run by a single individual**—a sole trader, freelancer, or one person company.

These are not outliers. They are the norm. These businesses are not small—they are focused.

They build, trade, consult, repair, design, deliver, and serve—often without staff, without scale, and without the safety nets afforded to larger firms. Yet they form the backbone of local economies, drive innovation at the margins, and adapt faster than most institutional players.

To overlook them is to misunderstand the structure of modern commerce. To empower them is to unlock resilience, creativity, and inclusive growth. They are the lifeblood of the global economy.

My goal is to inspire you to at least consider taking the same leap and experience the joys whilst at the same time forewarning you of perils that await the unwary.

This book isn't a guidebook. It's a field journal. A collection of insights, missteps, and quiet victories from a life spent building, adapting, and surviving—not just in business, but in mindset.

This book isn't about hustle culture or startup clichés, get rich quick schemes and 'how to make a fortune in three easy steps.' It is a candid reflection on working for myself for over 35 years across 7 continents.

Others might describe how a billionaire 'made it' and how we can all achieve such greatness by following their advice and applying their wisdom. Entertaining and encouraging though they may be, they generally have little bearing on how we mere

mortals are likely to operate. Others may include a 'step-by-step' guide on how to dress for meetings or 'selling made easy' most of which, to my mind, is common sense. I believe this book provides something more meaningful—perspective and experience. Something more valuable.

I include others who I've met along the way and who walk a similar path. Their voices appear throughout this work—not as testimonials, but as co-navigators. People I respect for their enthusiasm, integrity, and straightforward approach. Their insight complements my own, offering a broader view of what it means to work independently in a world that rarely makes it easy.

I hope you find it entertaining, encouraging, and with some helpful insights into your own unique situation. And that's the key word here – unique. We all bring our own unique set of personal circumstances, personal experience and individual character to organise, present and manage. Uniqueness is at the core of how we navigate life, shaping everything from our choices to the way we

interpret events. No two journeys are ever the same, even if they share common themes.

One of the challenges when writing this is to consider all the diverse forms of self-employment; from the local gardener, home-based architect, or high street shopkeeper to a globally trading business operating out of prestigious offices. Thankfully though, I believe there to be universal truths. These we will discuss, including one written over a century ago, and some I quote from the excellent book 'A Business of Your Own' published in 1968 which are still surprisingly relevant today.

The urge to forge your own path becomes almost inevitable once realising that your survival no longer depends on someone else's permission. But to attempt to provide you with a 'step-by-step' guide would risk inhibiting your individuality, flare and creativity; the cornerstone for anyone embarking on their own journey. Instead, I call on my own experience so that you might be better equipped yourself.

I can confirm, despite our belief as teenagers, the World does not owe us a living. It's a hard but

valuable truth—success isn't handed out just for showing up. The world has a way of reminding us that effort, adaptability, and resilience matter more than entitlement.

Self-employment is not for everyone though and nor need it be. It is a personal decision. Many people lead perfectly successful and satisfying careers working within traditional employment. Success and fulfilment aren't tied to one path. Some thrive on the independence and challenges of self-employment, while others find stability and satisfaction in traditional employment. Both paths offer unique rewards and challenges, depending on personal circumstances, risk tolerance, and individual goals.

This book is a conversation with experience rather than advice in isolation. It's built on lessons learned, wisdom gained, and the understanding that some of the best insights come from honest reflection.

If you're curious about what it really means to work for yourself and to build a life on your own terms, then read on. I'm delighted to have you here and, by

sharing my own journey, sincerely hope it might help you navigate your own.

Whatever that may be.

PART I
ORIENTATION

WHY?



*To run your own race, in the direction of
your choice, to feel the rain when it pours
and the sun when it shines.*

To feel empowered.

Having finally committed to writing this book, I found myself torn between two suggested titles: *Into the Abyss* and *It's a Wonderful Life*—each equally fitting, depending on the moment, the mood, and the many forces that shape our lives, some within our grasp and others far beyond it.

So, yes, why would you choose to spend your time and energy potentially heading into the ‘Abyss’ rather than taking a seemingly more reliable and straight-forward path?

Reed Hastings, co-founder of Netflix captures the answer perfectly when he said, “*When you’re able to support yourself independently, you become afraid of nothing.*” How true this is.

Independence isn’t just about income or independence —it’s about agency. And the moment you trust your own creativity and effort to sustain you, the abyss becomes not something to fear, but something you *choose* to explore. You learn to navigate not just markets, but cultures, climates, and contradictions and find that the real reward isn’t freedom from structure—it’s the ability to design your own.

Research also shows consistently that having greater control over your job is a quiet but powerful health booster: when people have a reasonable say in *how* they work, their bodies and minds tend to behave far more cooperatively. Physical health steadies, mental health becomes less of a rollercoaster, and overall

wellbeing lifts in a way that's hard to ignore. Low job control, on the other hand, is the workplace equivalent of a slow leak—nothing dramatic at first, but over time it becomes a clear risk factor for long-term illness.

I asked a good friend of mine who until recently worked in local government why she eventually considered leaving to pursue her own path. She replied that *“I was fed up with having ideas that are not listened to, having to complete budgets that no-one looks at or cares about, and having to tick bloody boxes all the time”*. This echoes a sentiment I hear often—and it typifies the motivation that drives many of us to forge our own path.

Whether personally or professionally, the draw isn't rebellion. It's design. We want more say over our time, over our direction. The 'Why' becomes clear: it's about building the opportunity to shape our own destiny, not just being carried by someone else's. It's about trusting that your own creativity, your own effort, can sustain you—and, perhaps more importantly, that it's worth sustaining.

It's about having a dream.

In 1969, at the age of 42, my father embarked on his own dream, starting a technology business based in the back bedroom of our family home. I was eight years old at the time, so, to me, it all seemed perfectly normal. As anyone who's experienced working from home—particularly from a bedroom—will understand, it inevitably affects the entire household. Our way of life was simply the norm. We worked independently; it was just how things were.

With the benefit of hindsight, I now appreciate that compared to today's more entrepreneurial friendly World, starting your own business in the 1960s was actually a big deal. In 1969 the UK government, realising it lacked even the most basic facts about small businesses, setup the Bolton Committee; a major government inquiry into the state of small businesses and what was holding them back. One contemporary observer described the situation as a "deplorable absence of facts", noting that "prejudice and mythology have reigned for far too long in this field."

In 1969, it was an even bigger deal to start a technology business built around digital computers. At that time there were only 50,000 digital computers in the entire world, the most advanced being the Apollo 11 Guidance Computer. This feels prehistoric when set against the six billion smartphones in use today with the iPhone being thirty billion times faster than the one that landed on the moon.

But start it he did. Our neighbours were all working for large organisations, the kind that seemed solid, important, and permanent. We were different. A neighbour was enlisted to help with typing, and every Friday I'd walk up to her house with a small brown envelope—its contents unknown to me, which I now realize was her pay. No wonder she was always so pleased to see me. But far from feeling like an outsider, our difference gave me a sense of pride.

From such small beginnings he went on to build a business shaped by his own ideas, driven by innovation, and sustained by hard work, not to mention personal risk.



At the age of 23, with little more than a growing overdraft to my name, I made my own decision to go it alone and despite growing up in a household where working independently was second nature, the leap felt uncertain—a challenge with no promise of success. After completing several freelance programming jobs, I began to see things differently. The true value of self-employment revealed itself: my future was less dependant on the personality of a line-manager or corporate targets and more within my own hands. It was clear to me why I should stay on this path.

So that's the *Why*.

But we should also confront the *Why Not*—because something fundamental is often overlooked: starting a business is easy; keeping it alive is hard. The landscape can change suddenly and to achieve any kind of lasting success takes hard work, smart work and perseverance. In the 1970s, I remember lying in bed one night, aware that we could lose the family home unless my Dad managed to improve things – which somehow, he always did. It was a deeply formative experience. The uncertainty of such a

moment left an impression, especially at such a young age.

Resilience is forged in such periods. Where survival is uncertain, determination makes all the difference. The world rewards beginnings far more loudly than it rewards endurance, yet it's endurance that decides whether an idea becomes a footnote or a legacy.

I believe that one of the great mistruths said to our children and written at the end of many a story is...

"...they got married and lived happily ever after".

...which I suggest should read...

"...they got married and then worked hard to maintain harmony and navigate events, dealing with their own complicated issues and misgivings, sometimes brilliantly succeeding and sometimes horribly failing though mostly, if they were really lucky, falling somewhere in between".

And so, with business...

“I started my own business and never looked back”.

...should read...

“I started my own business and then tried my best, working long hours to keep things going whilst keeping an eye on the future as much as possible, sometimes feeling a great sense of achievement and sometimes a great sense of frustration and failure though mostly, if really lucky, somewhere in between.”

Every year, around **50 million new startups** are launched worldwide. Of those, **up to 20% fail in the first year**, and **50% don't make it to year five**. This may be due to finance or personal struggles or any manner of things but the single biggest reason is surprisingly consistent across markets and sectors: **there was no real market need for the product or service.**

There may also be times when things plain don't work out, maybe due to a misjudgement or through

no fault of your own. Working for yourself is not an automatic ticket to a golden future.

The journey of independent business is much like scaling Everest — fraught with uncertainty, demanding resilience. Success evolves. It shifts with market changes, personal growth, and new opportunities. There is no definitive summit, no single point where you can declare, “I’ve made it.”

Surviving — let alone thriving — demands resilience.

However, when you do manage to stay afloat, I promise you this: one day, you’ll look back and wish you had set out earlier. It’s rewarding in ways only those who’ve ventured the path can genuinely appreciate.

The best answer to the question of ‘Why?’ was given by the English entrepreneur Alan Sugar, who said:

“Wild horses wouldn’t drag me back into traditional employment again.”

'During at least the first four years of your business you will have to concentrate on it to the exclusion of almost all else. You will have many periods of despondency and ill-temper'.

A Business of Your Own. 1968

Only If You Try

Success is not a lightning strike,
nor luck that wanders by.
It waits in quiet corners
for the ones who dare to try.

It lives inside the first small step,
the one you almost hide.
It grows each time you show up,
even trembling, even tired.

Dreams don't bloom from wishing,
they bloom from showing up.
From trying when you're doubtful,
and rising when you're stuck.

The world rewards the movers,
the ones who stand and try.
For effort is the doorway,
and courage is the key inside.

So walk toward the future,
don't watch it passing by.
Success is never guaranteed —
but it's impossible
unless you try.

WHAT?



Choose your course and prepare your ship, check the weather and check the tides, check for others in your path, then choose the day, unfurl the sails and God speed.

If you're still reading, then the chances are that you're serious about working for yourself - or maybe you already are. Before casting off though, let's take a moment and ask—what exactly are you setting out to do.

You may have a well-defined path, or you may be navigating the fog with no clear map. Self-

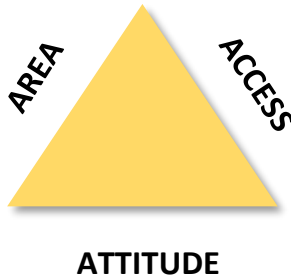
employment is rarely a linear journey. Some begin with a sharp vision; others assemble the puzzle one piece at a time. But the common thread is commitment: the willingness to make it work, learn through doing, and adapt as circumstances evolve.

To bring structure to this, let me share the lens I eventually came to trust in my own career: my three A triangle — **Area, Access, Attitude**. I didn't invent this in a workshop or pull them from a business book. They appeared over years of seeing what worked, what didn't, and what separated the people who quietly got on and built something from the people who stayed stuck.

When I look back at every success, failure, near miss, and lucky break, the same three themes keep showing up. They're the threads running through everything I've done — not because I designed it that way, but because they've always been there, quietly shaping the path. They work the way a compass does: they don't tell you how to walk, only the direction that tends to lead somewhere meaningful.

Let's look at this in more detail.

AREA, ACCESS, ATTITUDE



AREA

GETTING IT WRONG

When much younger, I was convinced that the next great product on Earth would be a piece of furniture designed to span the width of a bathtub — a sort of reclining bridge that let you read in watery splendour. I always read in the bath, so it seemed perfectly logical that everyone else must do the same. A great opportunity for a new business.

I therefore threw myself into my new venture with the enthusiasm of a young entrepreneur. Designs drawn. Designs protected. Manufacturing organised. Logo created. Company formed. I even

produced both plastic and wooden versions, to cater for with different aesthetic tastes.

I carried myself with such unshakeable certainty that one of my supplier's employees even took me aside to quietly ask if I'd help bring his own idea to market (a new way to stack CDs as it happens). Two national magazines agreed to feature it. A local department store agreed to a trial display. At the Ideal Home Exhibition in London, a model sat proudly in a show house bathroom. I managed every step with absolute diligence — design, production, planning. I built stock. and prepared for the inevitable surge of orders.

Then reality arrived.

I hadn't conducted any sensible market research. I loved the product. My family loved it. And — after six months of trading — so did 103 others. Such modest enthusiasm translated neatly into a handsome loss and a garage full of stock.

I'd fallen into the classic trap in assuming that because I wanted something, the market must want it too. I'd skipped the step of asking people,

listening, and checking whether enthusiasm equalled demand. I'd broken the golden rule of AREA — understand the ground before you start building on it.

The excellent news is that, many years later, I still have enough surplus stock to see me through this life and possibly the next.

More importantly, the experience gave me a better instinct for the questions that matter before you fill a garage. It also gave me a term I still use today:

The Garage Test — does enthusiasm equal demand?

It's a lesson many of us entrepreneurs learn the hard way. The excitement of creating something new overshadowing the unglamorous groundwork of validation. You convince yourself that a great idea will naturally find its audience. Sometimes it does. More often, it doesn't — or not at the scale you need.

I was lucky. I learned the lesson early and with limited resources. Had I repeated the same exercise ten years later, no doubt scaled more ambitiously, the financial downside could have been

catastrophic. But as an education, it was priceless. It taught me about energy, emotion, resilience, and the uncomfortable truth that the market doesn't necessarily care about how much you love your own idea.

The most valuable business lessons rarely come from textbooks. They come from the moments that assess your judgement, your assumptions, and your ability to step back and ask: *Am I wasting my time?*

GETTING IT RIGHT

Thankfully sometimes I got the area right.

It was the dawn of the personal computer — still in its infancy but rapidly evolving. Within no time at all virtually everyone wanted one. New proprietary brands seemed to appear weekly: Amstrad, Acorn, Apricot, Cromemco, NorthStar Horizon, RAIR ... I could go on, but I'll spare you.

Microsoft and Apple were also in the mix and if only I'd foreseen how they would eventually dominate. It really wasn't obvious at the time.



It was the wild west of technology. Different operating systems, incompatible connections, competing standards. Hardware designs so diverse that a program written for one machine wouldn't run on another — assuming you could even load it.

I loved it. I felt completely at home in that world. But even then, I could sense that this chaotic, capital-hungry, hardware free-for-all couldn't last. So I gravitated towards where I felt more comfortable: software — programs, languages, tools, applications. That single choice ended up shaping everything that followed, carrying me into a career building products that eventually found their way around the globe.

I soon worked at a small entrepreneurial US company based in Silicon Valley. Three owners plus their three employees — all technically excellent. It felt exciting. Their computers were state-of-the-art, the software products they were creating had a clear market, and the air conditioning was spectacular. During this time, I visited Hewlett-Packard's HQ and was struck by the directness and dynamism of

their culture. I also visited Altos a significant computer manufacturer and in the middle of a product demonstration I was giving to their president, one of his staff came into the room and interrupted him mid-conversation. Without thinking, I tapped him on the shoulder and asked him to focus. Ah, the confidence of youth — it still makes me wince. But it worked.

The point is simple: I understood the terrain. I was genuinely enthusiastic about it. And I had just enough capability to make informed judgements. When you know the landscape, you make better decisions. When you don't, you can end up filling a garage with bath furniture.

Even then, when you know an area well, timing matters. Consider the man who launched a business supplying and servicing fax machines. He loved the work, knew the field inside out, and had all the right equipment. On paper, it was a solid venture. Unfortunately, he setup during the rapid ascent of email. What looked like a promising business turned out to be a valiant attempt to paddle upstream against the future.

One thing I hadn't fully appreciated at the time was my being sat in the epicentre of a fast changing global revolution. As we now know, within no time at all, this technological river became a rapids and then a tsunami.

None of the five great ice ages managed to blanket the entire planet, and the last event with truly global consequences was 65 million years ago when the dinosaurs vanished. Within a decade of my time in the US, almost every piece of equipment I'd worked with had become obsolete.

Had I not kept pace with the wave of progress, I'd have been put out to pasture long ago. How different it must be for an antiques expert: once mastering the story of a particular painting or goblet, the knowledge doesn't evolve or expire. It's preserved, not replaced.

Technology isn't like that. In fast-moving areas, knowledge has a half-life. You either keep learning or you become a relic. Getting the area right isn't just about choosing the right field — it's about choosing one whose pace, culture, and direction suit who you are.

LOOKING AHEAD

Today, we're amid another revolution. The pace is relentless, though it's surprisingly hard to grasp when standing inside the storm. Only with hindsight does the scale of change become unmistakable. From education to law, finance to health, food to travel, the rise of artificial intelligence is reshaping everything — faster, cheaper, more dependable, and with fewer people needed to deliver.

One example being bookkeeping. What was once a tedious, manual chore is now replaced by online services available around the clock, accessible from anywhere. The leap from floppy disks (and if you're unsure what these are, imagine a dinosaur with a storage compartment) to cloud-based accounting feels, in hindsight, to have happened in the blink of an eye.

With their ability to scale instantly, online services now deliver a low-cost service to the consumer whilst still offering highly profitable margins. This combination — low cost and massive scale — is

commercial rocket fuel. It accelerates change at explosive pace.

These are anything but normal times. I grew up thinking the first moon landings were “normal.” Today’s generations look at *this* world and see normality. That’s how it goes. Every generation absorbs its own revolution and calls it ordinary.

Looking ahead matters. Imagine how things might change, not how you hope they’ll stay. When the big, cumbersome dinosaurs were wiped out, they were replaced by smaller, hungrier, more adaptable mammals. The same pattern plays out in business. The giants rarely see the meteor coming. The agile ones do.

For anyone considering areas today, this is an extraordinary moment. The world is shifting. Entire industries are being rewritten. New ones are being born. And the businesses that thrive will be the ones that choose the right terrain — not the area that feels comfortable, but those that align with where the world is heading.

ACCESS



Imagine you've set your heart on starting a business as a freelance astronaut. Before sinking too much into this intrepid enterprise it might be sensible to consider your chances of being accepted on at least one astronaut training scheme. A quick glance into this area would suggest that, provided you're already a qualified test pilot, you might just make it past security for your first interview. Then, once in the waiting room it would help if you were fluent in five languages and with a degree in 'The Biosphere of Mars'. We must of course never say never to anyone with real determination, but the chances are that without the above your progress is unlikely to be straight-forward.

My own stark realisation for access came when, whilst never seriously set on becoming an RAF fighter pilot, felt old and dejected when discovering that at the ripe old age of twenty-six I was now too ancient to apply anyway.

Access matters in many ways. If you already know an area well, access will feel more natural because you have a realistic understanding of the landscape. You may also have useful contacts in place. But of course, if we only stick to what we know, we risk overlooking passions or opportunities where we might excel — so the answer may be to learn fast and to widen our field of view.

Joseph Schumpeter (1883–1950) is often credited as the person who reshaped how we think about entrepreneurship. Born in Austria and later a professor at Harvard, he became the go-to figure for anyone trying to understand innovation and the forces that drive economic change. What made Schumpeter stand out was the way he reframed the entrepreneur. Instead of seeing them as a manager who keeps things running or someone who simply takes risks, he described the entrepreneur as a disruptor — the person who shakes up the status quo and pushes an economy forward through new ideas and bold innovations.

He identified five types of business opportunity:

- A new type of product
- A new method of production
- A new market
- A new source of supply or raw material
- A new organisation of an industry or market



Recent examples include the iPhone, online media, Google, Amazon. The principle applies as much to the sole trader who brings energy, insight, and enthusiasm to an existing market. Innovation isn't only about breakthroughs; it's also about finding a fresh way to take part in the world of work.

A further consideration is that if access to your great venture is relatively easy, it's likely to be easy for others too — in other words, your competition. And if access is difficult, it's likely to be harder to get off the ground in the first place; literally so, if you still insist on becoming an astronaut. Easier access suggests a quicker route to market and earlier income. Harder access suggests a more defensible

and ultimately more valuable position. As ever, it comes down to judgement — your judgement. There is no committee to make the decision or, should it ever be needed, share the blame. The decision is entirely yours, and while that may feel daunting, it is also exciting and liberating.

If your business idea is good, you will face competition — either now or in the future. The absence of any competition, direct or indirect, can be more significant than it first appears. It may suggest a great opportunity or it may be an early warning. Selling bottles of water to thirsty customers in the desert is a brilliant idea until you discover there are very few customers. Understanding market dynamics, demand, and the competitive landscape is essential before diving in.

Did I mention bath reading rests.

Competition is nothing to fear. It provides a useful benchmark for the standards you must meet — or, ideally, exceed.

ATTITUDE

In my early career, a colleague and I would stride into sales meetings as if we were the stars of our own carefully scripted production — a show I can now describe, with some embarrassment, as *“we’re so successful you’d be mad not to work with us.”* We spoke a little louder than necessary, dropped our voices a little deeper than natural, and quietly admired our performances.

With time, I realised what many of the older and wiser people in the room had understood all along: our supposed brilliance wasn’t impressing them. It was entertaining them. They weren’t dazzled by our confidence; they were enjoying the comedy of two young men trying far too hard. Now, when I see others playing the same part — some admittedly with more flair than we ever managed — I can’t help but smile at the memory of our own earnest theatrics.

With a little more maturity, I found the best way to relate to others is simply to be yourself — sometimes the best version of yourself, of course, but still

recognisably you. When behaving honestly, reliably, and capably, it's surprising how much else takes care of itself. Even better, it encourages friendships that become rewarding both personally and professionally. Having the right attitude towards hard work is of primary importance.

When first starting out, it can be daunting to discover that you quite literally must do everything yourself.

One saying that appears in "get rich quick" books is:

"Don't Sweat the Small Stuff."

Sound advice when you're running a sizeable enterprise with delegable tasks. At that level, it's sensible to focus on the state of the sea and the direction of travel. The captain of an ocean-going liner ultimately guides the ship and has less time to fix the small leak that the crew routinely oversee.

For those of us in smaller vessels, my revised version is:

**“Sweat the Small Stuff,
The Medium Stuff,
The Large Stuff.
Dry Off. Repeat.”**



We need to know about the leak, find it ourselves, and sort it out before it's too late. We also need to be aware of the tide, the wind, and the course setting. We need to sweat everything. It takes time, energy, and a great deal of both — as anyone who has run a marathon knows — and that's why it's worth being honest with yourself about how much commitment you, and the people around you, can truly give.

A new venture doesn't just reshape your schedule; it reshapes your life. The familiar comfort of a “9 to 5” gives way to a “whatever it takes” rhythm, and the safety nets of holidays, sick pay, and built-in support become distant rather than guaranteed. None of this is meant to discourage you. It's simply the reality for every founder, and it's better to recognise this than to be blindsided later.

With guaranteed regularity, at the very moment you are your most tired, stressed, and hungry, either your best customer — or your potential best customer — will appear, and you will need to respond. I once took an important call while standing at the top of a ski-lift. Thankfully, such moments were rare, but always possible.

Attitude is everything, because customers are trusting you with their time, their money, and sometimes even their career. Letting them down simply isn't an option. The recognised business maxim "to gain a customer can take years; to lose one can take seconds," holds ever true today. Whatever its size, shape, or form, every business is primarily about customer satisfaction.

Now that we've considered the *Why* and the *What*, we might feel primed and ready. But before launching, let's pause for a moment to consider the *When* — timing.

'No matter how demanding you may think your present employer is, you will have exchanged [them] for a much harder taskmaster when you setup on your own – if your venture is to succeed. You cannot ever afford to forget the business. It is your creature.'

A Business of Your Own. 1968

WHEN?



Getting the timing right is never easy; life rarely tells you when the moment has arrived.

It's said that when David Bowie first heard *The Velvet Underground & Nico* album at the home of his manager, Ken Pitt, it altered the trajectory of his musical life. The Velvets were so far ahead of their time that even rock's great shape-shifter was stunned. Bowie later admitted the album opened "everything I both felt and didn't know about rock music". That shock of recognition — that sense of discovering a language he somehow already spoke — propelled him toward *Ziggy Stardust*, setting in

motion one of the most iconic careers in modern music.

Listening to *The Velvet Underground & Nico* nearly sixty years after it was recorded, it's easy to understand why it left such a lasting mark. It still bristles with edge and darkness—qualities that most bands struggle to touch, let alone sustain. But that edge came at a price. The Velvet Underground were too far ahead of their time. When the album was released, barely anyone understood it. Sales were dismal—fewer than 30,000 copies across their entire discography. By 1971, the band had disbanded, labelled a commercial failure.

And yet, their cultural impact was seismic. As Brian Eno famously said: *“The Velvet Underground didn't sell many records, but everyone who bought one started a band.”*

In retrospect, it wasn't about how many people heard them—it was about who. And those listeners changed everything.

Around the same time that one of their founding members, Sterling Morrison, was adjusting to his new life as a teaching assistant—another band from

the same era was soaring in a quite different direction. Led Zeppelin were flying high—literally—on their own custom jet, the Starship, playing to packed stadiums and outselling the Beatles.

In many ways, they were as innovative as the Velvet. But there was a key difference: while the Velvet Underground were *ahead* of their time, Zeppelin was *of* it. They captured the mood of the moment and rode that wave relentlessly. Their sound and style embodied everything the decade wanted—spectacle, swagger, sonic force. But cultural tides shift. Punk rock emerged, lean and confrontational—a movement deeply indebted to the Velvet's stripped-back defiance.

Zeppelin's grandeur soon felt out of step, while the quiet legacy of the Velvet surged forward through the underground, shaping what came next.

The Cost of Being Ahead of Your Time

Innovation doesn't always reward the first mover. There's a long history of groundbreaking ideas that arrived too early for the world to recognize their

value. Consider the Apple Newton, the precursor to the modern tablet. Launched in the early 1990s, it was clunky, expensive, and failed to deliver on its promise of intuitive handwriting recognition. Fast forward a decade, and the iPad became one of Apple's most successful products, a direct descendant of the Newton—but with the advantage of better technology and a market ready to embrace it.

The same can be said for electric cars. General Motors' EV1 in the 1990s was a bold step toward the future, but infrastructure, battery technology, and consumer mindset weren't ready. Tesla, in contrast, capitalized on advances in battery efficiency, a growing awareness of climate change, and a tech-savvy consumer base that was primed for disruption. Timing, not just innovation, made all the difference.

Ideas ahead of their time face several barriers: they lack an audience ready to embrace them, they're often hampered by technology that hasn't quite caught up, or they fail to tell a story that resonates with the prevailing culture. Timing is a delicate

balance of readiness—of the market, of the technology, and of society’s collective imagination.

Why Do Some Ideas Take Off and Others Don’t?

So, what separates the Velvets from Zeppelin, or Tesla from the EV1? While timing plays a huge role, it’s not the only factor. Clarity of story, adaptability, and, yes, a dose of luck is also critical.

In business, it’s often not enough to have an excellent product; *the story behind it must resonate with people*. Think of how Apple positioned itself not just as a technology company, but as a purveyor of innovation and creative freedom. Their advertising wasn’t focused on specifications or performance; it was about how their products would empower you to *think differently*. The story aligned perfectly with the cultural moment. It had an emotional resonance.

Luck, too, can’t be discounted. Many of today’s most successful companies benefited from fortuitous timing that had little to do with strategic planning. Airbnb, for example, launched during the global financial crisis, offering affordable travel options when people were cutting back. Similarly, Zoom’s

rise was propelled by the COVID-19 pandemic— timing that no one could have predicted but which dramatically accelerated its adoption.

Tilting the Odds in Your Favour

The trick to avoiding the Velvet Underground problem — brilliant but out of sync — and landing more like Led Zeppelin, who arrived exactly when the world was ready, comes down to a few things that are less mystical than they sound.

1. Know where people are

Timing isn't always about being first. It's about showing up when people are ready to hear you. Understanding the market isn't some corporate ritual; it tells you whether your idea fits a need that already exists or whether you'll have to bring people along before they can appreciate it. The right moment beats raw speed every time.

2. Make your story matter today

Whether you're a startup or a long-established outfit, people need to understand why your idea is relevant *right now*. What problem does it solve in the

world as it currently stands? If your message doesn't connect with the mood of the moment, it's hard to get any real traction.

3. Stay loose enough to adjust

Sometimes the world just isn't ready for the version of your idea you're holding. That's not a failure — it's just timing being awkward. Being willing to reshape, scale back, or reframe your idea keeps it alive until the moment catches up. Innovation isn't only about being early; it's also about knowing when to wait.

4. Leave space for luck

You can't manufacture luck, but you can make yourself easier to find. Staying open, building relationships, and being willing to collaborate often puts you in the right place at the right time. Serendipity tends to favour people who are already in motion.

Timing isn't everything, but it's a big part of the equation. In business, there's no reward for launching a great idea before anyone's ready for it. Every founder imagines they're building the next

Apple or Tesla. The challenge is figuring out whether the world is ready for your idea now, or whether you're simply ahead of the curve.

In business, it pays to be more Led Zeppelin — arriving exactly when the moment is right.

WHO?



Working with others can be inspiring, productive and personally rewarding. It can also be the exact opposite.

A concern I often notice in those considering working for themselves is having sufficient confidence to step into the 'unknown'. It's rather like watching a fledging bird considering the first leap from the nest. If they stopped and thought about it for too long, they would surely stay in the tree forever, watching others, and wondering what flight

must feel like. They discover instinctively, thankfully, that they just need to flap their wings like crazy. For sure the wings perhaps don't initially work as well as they might but nonetheless, they generally stay aloft through sheer effort. Overthinking can keep you rooted in hesitation, but at some point, effort and persistence take over.

I saw a striking example of how life's unexpected turns can lead to something better when a friend of mine, who, having worked for the same bank for twenty-two years, was unexpectedly made redundant in what he described as a "spreadsheet cull". Having commiserated with him, he then told me how delighted he was to finally be out of the corporate world and had now started his own landscaping business. While redundancy is often seen as a setback, for him, it became the catalyst for a new and fulfilling path. Had I asked him previously whether he felt he could make such a leap his answer would unquestionably have been "no". He just needed the push to get started. Often, it's hard to realize your capability until circumstances force re-evaluation.

Another concern I hear is about being alone and missing the daily water cooler chats. But working for yourself does not mean working in isolation. Far from it. By my own estimate I have ‘to-date’ worked with over 300 companies and over 2,000 people some of whom I now have the good fortune to consider as friends. The variety of task, location and people I’ve met has been incredibly interesting and a great privilege.

Whilst such concerns are entirely legitimate and worth acknowledging, so many I meet already know far more than they realise — and are far more capable than they give themselves credit for.

One of the many pleasures of independent work is the freedom to choose who you spend your time with. No more being seconded for six months to Outer Mongolia to open a new depot — an “opportunity” that, if declined, quietly signals a lack of corporate commitment and an unspoken end to your climb up the promotional ladder. No more having your working life shaped by Harriet from head office, who you’re sure disliked you from day

one. Instead, it's you — mostly — who decides where, when, and with whom you spend your time.

Two good friends of mine offer their own perspective. One having spent an entire career in the public sector including local government, the fire service and the NHS, the other in the private sector. Their stories on the next pages — each unique yet strangely familiar — echo some of the reality of modern day employment.

The first, writes as follows:

“Having worked in many different public organisations my career has been varied and interesting which has sustained me for many years. I’ve enjoyed working with many decent and capable individuals who generally aim to do the right thing if occasionally constrained by overzealous procedure and a lack of clear direction. As in most walks of life, I’ve also come across workplace bullies and cynical empire building game players with their disproportionate impact on the working environment.

Occasionally I’ve felt a frustration in not being able to implement things as I would have liked and having to work to various constraints. Often the more senior my role the less opportunity to directly carry out the very subject that drew me into this area of work in the first place.

My recent experience working privately for my own clients has shown me that I’m simply doing what I know and since their need for change has already been decided the focus is there from the start.

It’s not without its own challenges but in hindsight I feel relieved to be finally working independently”.

The second writes as follows:

“Working for a larger company is definitely easier than working for yourself. Getting on and succeeding in that environment is not about what you deliver it’s about conforming. You are screened for conformity which is stifling and from a creative standpoint counterproductive. You have all these people talking a good game saying all the right things. But very few people willing to take a risk or step outside of the prevailing collective mindset. When I think back the people with great ideas generally weren’t the ones who progressed.

I recall a ‘star’ of one meeting who came up with a great vision which if adopted would have been great, but it basically finished his career. He became the target of others who were jealous and concerned about the impact on their own positions. And if anyone ever had an idea as to how to save £1m no-one cared less since money was secondary to self-interest and keeping your place in the sun.

I never really fitted into that corporate mindset, and my dream was never to be a middle manager. I was comfortable. My main concern was earning money and paying bills. Sometimes it was interesting but usually I

was bored. The upside of corporate life is that you are given a structure, some deliverables and a regular salary. It takes away the need for you to set your own path. Which is good and bad. On the upside you are comfortable. On the downside you have no real passion. No edge. You don't have a dream. And dreams are priceless. But also, rare.

After completing my master's degree in computer science, I became more entrepreneurial and wanted to make a difference rather than having every idea subjected to internal politics and needing the agreement of 20 other people.

As an entrepreneur you must embrace change and always be open to ideas. What I also like is that you're judged on something that is real. You cannot fake it. If your product and ideas don't resonate you can't cover that up as you can in the corporate world. If it works you can see it in the sales and the bottom line. If it isn't working, then you must own that situation and change it. Managing your own business requires you to be able to let go of your ego listen to all available feedback and being prepared to pivot quickly.

I now find I sleep better but sometimes frustrated that things don't move as fast as I'd like. Ideas come easily but then go through various 'knocks' and it's not always easy to know why. Perhaps wanting it too much can make things harder.

Personally, I much prefer it now and there is no way I could go back to being an employee with no skin in the game and no real passion. The people I'm now working with behave in a different way due to the need to deliver. We're judged on the quality of ideas alone and our ability to execute. Having a collective dream with my business partners is priceless - it's real. It may not come off, and the business may not achieve what we hope for it. But every day you wake up knowing that".

HOW?



The mechanics matter, but they're never the whole story; how you work becomes a mirror of who you are.

The *How* is perhaps the most compelling part. It isn't just a list of actions; it's personal.

From the moment we're born, we start learning — first through our own experiences, then by watching others. From our first day at school, much of what we absorb comes from insights and knowledge of those who came before. As we grow, we add our own ideas to the mix, testing and refining them, gradually shaping an approach that reflects who we are. Through conversations with others, we start to

better understand those ideas with a fighting chance — and which are destined to fall short. That shared dialogue is where the real learning happens.

Launching a new venture feels exhilarating and liberating, like setting sail, captain at the helm. But in the rush of excitement, it's important to make sure the ship is seaworthy. Optimism and ambition are vital, no doubt—but so is a clear-eyed assessment of the foundations you're building on.

These are shaped by everything that defines you: your experiences, your instincts, your values. Strategy and execution may be visible on the surface, but beneath them lies a deeper truth. The choices you make reflect who you are, not just what you do.

You might be tempted to drop everything and gamble on the “next big thing”, but few take a winner take all, loser none approach. Entrepreneurs don't survive by being fearless — they survive by being *prepared*. They break risk into pieces, manage what they can, buffer what they can't, and stay nimble enough to pivot when reality changes.

Entrepreneurs are bound together by the shared experience of long hours, risks, triumphs, and setbacks. It's a landscape shaped as much by character as by strategy, and the "how" is where those two meet.

It was an initial mix of smaller contracts, hard work, persistence, and the occasional stroke of good fortune, that helped to establish my own path.

A quick quiz:

- Do you feel ready?
- Do you feel comfortable in this area?
- Do you have suitable funds behind you?
- Do you have the support of those around you?
- Are you determined but not blinkered?

If you can say yes to all of these and you are prepared to face inevitable challenges, then I have every faith that you will succeed. Plan carefully but don't expect to be able to plan everything. Listen to others but make your own decisions. Don't be too hard on yourself – it's a roller coaster not a cruise.

In the following chapters I focus on issues I've run into along the way. My test for what deserves a

place is simple: would reading this, at any stage, have helped me?

If the answer is yes — even in a small, practical way — it stays.

PART II

RISK, RESOURCES and
PERSONAL CAPABILITY

RISK & UNCERTAINTY

ATTITUDE TO RISK



“In a world that’s changing so quickly, the biggest risk you can take is not taking any risk. I really think that that’s true.”

Mark Zuckerberg. 2016

When contemplating the leap to independence, one of the first questions is how we personally perceive risk. It’s tempting to ignore it entirely and charge ahead fuelled by optimism — and while there’s nothing wrong with starting the day with a rousing chant of “I will succeed,” I’ve yet to find it particularly helpful when the latest bill lands on the doorstep.

Much like the patriotic fervour before a crucial football match, optimism lifts our spirits and reminds us that anything is possible. But once the game begins, what truly matters is our skill, mindset, experience, and resources—plus, inconveniently, the calibre of the opposition.

So before setting off on our great adventure it's worth evaluating the risk – both perceived and actual.

Newborns navigate their world first by instinct and then through experience—learning where comfort lies and where harm may dwell. Cave dwellers assessed risk in their hunt for food, weighing potential gain against potential danger. Even pea plants adjust their behaviour under uncertainty, favouring predictable outcomes over risky ones.

It's fascinating to imagine a world without risk—blissful for a few, perhaps, but potentially mind-numbingly dull for most. Like it or not, risk is woven into the fabric of everyday life. Yet it's not the presence of risk that defines our actions, but our ability to recognize and assess it. The more primitive man hunted, the sharper their evaluation became. A newborn swiftly develops a sense of caution through experience. Business decisions follow this same pattern—rooted in instinct, refined through trial, and strengthened by knowledge.

Everything might be a little easier if we had a family business to inherit or enough capital to pursue our

ambitions freely—as is often the case with many ‘self-made’ entrepreneurs. But for most of us, the journey involves navigating financial, practical, and emotional challenges. The key lies in carefully evaluating how much risk we're truly willing to take.

A sizeable mortgage or young dependents can tip the scales in favour of financial caution over the pursuit of professional independence. On the other hand, if you're fortunate enough to be financially secure and able to live comfortably for the foreseeable future, financial concerns can take a back seat. These considerations rarely stand-alone—they must be viewed collectively. For instance, being in an unstable job or having limited personal time may make a new path seem not only viable, but more fulfilling and stable.

Making the leap from receiving a seemingly reliable pay packet to facing the possibility of none is a significant psychological shift—and one I never take lightly. Still, it's worth remembering that life always carries risk. It's how we respond to it that defines our path.

Walking to the shops involves risk. Climbing a mountain does too. Consciously or not, we assess risk at every turn of our lives. These days, we're increasingly reminded that even inaction carries its own kind of danger—a risk of stagnation, decline, or missed opportunity.

Most of us are too busy concentrating on meeting the monthly expenses to be able to risk gambling too much and so the risk calculation needs to be thought through very carefully indeed. The smallest bump in the road can easily bring everything crashing down. We need to remain aware of the whole rather than a few individual elements.

Many entrepreneurs, whilst perhaps considered to be gamblers and risk takers, in fact carefully assess the upside and the downside of each venture making carefully weighed assessments of risk and return; Richard Branson being an excellent example. He regularly shares new ventures with others to spread the 'gamble'. So long as returns from the successful ventures outweigh losses from the less successful, over time, things are likely to work out well.

Assessing risk involves many things including the likelihood that you will not be able to deliver as expected but it also whether your customer will agree to pay you or still in business to pay you. It also includes your gut feeling about the risk and return, the business relationship and 'on-going' potential and crucially whether you're likely to enjoy it or not.

Going it alone is not about striding gung-ho into the sunset shouting "we're going to be millionaires". It is about considered judgements, choosing the right course, using your knowledge and experience whilst keeping a keen eye on available resources. It is acknowledging honestly how much time, energy and perseverance you, and perhaps others can commit. Get these first steps wrong and likely, you'll end up swimming against a rip tide. But conversely, it's also about having the courage to dive into deep water and paddle with everything you've got.

Too often, the term "risk assessment" conjures images of bureaucratic overkill—training modules on how to safely wield a screwdriver—rather than anything genuinely useful in commercial decision-

making. On one project I undertook in the Middle East, our very first task was to pass a multiple-choice exam on topics such as how to climb a ladder or lift a box correctly. Amusingly, the project itself involved neither ladders nor boxes.

Risk evaluation in business is rarely as clear-cut as ladder climbing or box lifting. Decisions are often based on instinct, experience, and the information available—much like the judgment we make before crossing a busy road.

Assessing a venture's viability hinges on estimating both potential risk and potential return. That word—*potential*—is doing the heavy lifting. With so many variables in motion, even seasoned entrepreneurs know that certainty is a luxury rarely afforded. In the end, it's a judgment call: one shaped by experience, market conditions, and the character of the people involved. It's still a risk assessment—just not the kind that fits neatly into a checklist.



Placing a casino chip on one of the 36 numbers on the roulette table gives you odds of just under 3%—since the wheel includes the number 0, tipping the

house's advantage. That means your chance of losing is a hefty 36 out of 37, or just over 97%.

Now imagine starting with 100 hard-earned chips. Do you go all-in on a single high-risk, high-reward spin? Spread them across 100 low-risk, low-return plays? Or take a middle path—say, covering four numbers per chip for a 10.8% chance of success but lower payoff?

While it may seem far removed from business, this scenario mirrors the types of decisions entrepreneurs face daily. The difference? In a casino, the odds are fixed and calculable. In business, they're shaped by experience, instinct, timing—and external forces.

Even with sound judgment, nothing is guaranteed. Every move is a calculated risk, and every decision nudges your destiny one way or another.

Your life really is in your own hands.

BEING LUCKY



“Poor luck is often given as an excuse for lack of energy. You make your own luck and must work hard and plan carefully if you would succeed”.

Western Garden and Poultry Journal, 1890

The mention of “luck” can gloss over the effort needed to become “lucky.” The latest hit band may seem to appear out of nowhere as an overnight success, but that belief usually ignores years of relentless practice and refinement. The Beatles, for example, are said to have played together for over 10,000 hours before recording their first hit.

Luck isn’t always random—it tends to favour those who’ve put in the work and are prepared when opportunity knocks. The myth of instant success, particularly in today’s social media-saturated world, can be misleading. It overlooks the setbacks, learning curves, and persistence that form the real foundation of meaningful achievement.

I've noticed that opportunities tend to show up for me when I'm simply paying attention and carrying something useful. It's not luck so much as a way of moving through the world: I stay aware, I notice things other people walk past, and because I've usually got something to offer, those moments turn into openings.

Once, while travelling on Eurotunnel, I fell into a random conversation with someone else standing beside their car. Nothing planned, nothing strategic — just a moment in passing. Yet that single exchange led to a significant opportunity. Call it luck if you like, but luck alone doesn't explain it. Luck opens a door; readiness decides whether you walk through it.

What looks like chance is really a mix of readiness and presence. People can sense when I'm open and capable, and that seems to draw things toward me. I've also realised that I connect dots quickly — situations that don't look like "opportunities" at first often become something because I can see where I fit.

Over time this has become part of who I am. I expect to contribute, so I naturally spot the places where I can. That expectation shapes how I listen, how I show up, and how others respond. It feels like things appear out of nowhere, but really, I've trained myself to recognise them.

Had Bill Gates been born a few years later, or in Texas instead of Seattle, it's doubtful that Microsoft would exist in the form it does today. He was certainly fortunate to be born at the right time and in the right place, but that good fortune alone wouldn't have carried him far without the awareness, effort, and mindset to seize opportunity. The emergence of personal computing and IBM's search for software created a perfect storm of possibility—and Gates's sharp instincts, capability, and business acumen transformed that moment into history.

MONEY & RESOURCES

BORROWING MONEY



“Borrowing money to build a business is like using steroids to build muscle. It works fast, but the risks are real.”

Naval Ravikant, entrepreneur and investor

Do you recall those glossy TV adverts where the handsome, charismatic entrepreneur secures a company bank loan? He phones his equally photogenic wife and announces, “Honey, I’ve decided to go it alone,” before cruising confidently toward the promised land.

My version is a little different. The smiling bank manager, having just tethered Mr. Hopeful to a loan riddled with onerous clauses—quietly ensuring that, should the promised land take longer to reach than expected, there’s only one guaranteed loser - and spoiler alert: it’s not the bank.

It’s easy to forget that behind the soothing adverts and curated friendliness, banks are, more than anything else, businesses designed to make money.

Over centuries, they've perfected the art of appearing caring and trustworthy while ensuring that if you fall short of their expectations – as they define them - the consequences can arrive quickly and without sentiment. The friendly staff member you always deal with disappears without sight as you're passed up the corporate chain.

Who can forget the Royal Bank of Scotland's behaviour during the 2008 financial crash? Struggling customers asking for temporary breathing space being met with increased charges – neatly justified as compensation for “elevated risk.”

A later UK parliamentary inquiry laid bare the bank's predatory practices, revealing the devastating toll on small business owners. The findings were grim: some were reportedly driven to suicide. Years after the crisis, RBS still sat firmly at the bottom of the UK's customer-satisfaction tables – a lingering reminder of how far trust had fallen.

Lenders today use sophisticated techniques designed to help us borrow – while carefully minimising risk to themselves. There's nothing inherently wrong with that. Most banks provide a

secure, regulated service that can be genuinely useful. But it's vital to keep a close eye on your projected cash balances and, wherever possible, keep a reserve. Because once you borrow, accountability isn't optional. The loss of independence — the very thing that may have pushed you into business in the first place — is real. And if you're not careful, you may discover that you're no longer working for yourself at all but working for the bank.

One of my enduring irritations with financial institutions is their carefully crafted advertising aimed at making young people feel inadequate if they haven't secured a mortgage and bought a house. On the surface, it looks like encouragement — a gentle nudge toward independence and financial maturity.

Underneath, the motive is far less sentimental: to lend more money and lock in long-term business. The message isn't really about independence at all. It's about lifelong indebtedness, cynically repackaged as success.

MONEY BASICS



“Most business failures are due solely to a lack of money. Money – in the form of cash or credit – is to a business what fuel is to a car”.

A Business of Your Own. 1968

When I once asked someone at a party what they did for a living, they proudly announced the name of the organisation they worked for and that they had 26 people working under them.

I naturally assumed it must be the circus — perhaps the base layer of a human pyramid act. It was the only line of work I could think of where “number of people underneath me” is the primary job description.

What struck me was how little the answer had to do with the *actual work*. It was less “here’s what I contribute to the world” and more “behold, my personal headcount”. As if the job title was **Senior Manager, Vertical Human Stacking**.

Some talk about their work; others talk about their organisational altitude. This was the latter.

People who genuinely love their work tend to answer with the work itself:

- “I design medical devices.”
- “I am a teacher.”
- “I’m a landscape architect.”

People who answer with hierarchy often see their job as a ladder rather than a craft.

People do this with companies too. Instead of explaining what the organisation *does*, they’ll puff out their chest and declare, “We have a several billion turnover,” as if the number itself is meant to stun you into respectful silence. The corporate equivalent of a peacock fanning its feathers — impressive at first glance, but not terribly informative unless you’re another peacock.

In large-scale engineering or infrastructure projects, turnover can be a useful shorthand for depth. For most businesses it’s about as meaningful as saying,

“We sell a lot of stuff, trust us.” A high turnover could mean success, inefficiency, razor-thin margins, or simply that they move a lot of money around without keeping much of it.

It’s a metric that sounds authoritative while telling you virtually nothing — like describing a restaurant by the number of plates it washes each night.

If I can be allowed just one business saying — and since this is my book, I trust you’ll indulge me — it would be based on the well-worn rhyme:

**turnover is vanity,
profit is sanity,
cash is reality.**

Its original author has long since vanished into the mists of time, which is a pity; given the impact of those three lines, I’d be curious to know what else they had to say.

My own modest addition is:

**cash is King,
cash is Emperor,
cash is Saviour.**

With apologies to those already familiar, let's dig a little deeper.

Turnover is the value of all your sales achieved in a defined period – usually over one fiscal year. It is the total of everything you have charged your customers.

Profit is the difference between this turnover and your own costs.

Gross Profit is turnover less all your costs directly involved in achieving this.

Nett Profit is Gross Profit less all your other costs including tax, raw materials, paper clips and everything else. It's the amount left in your business, if any, after all your hard work.

Cash is the total of all accessible money whether at the bank or in your pocket.

Turnover shows the scale of your operation. Profit tells you whether, eventually, the business is likely to survive. Cash tells you how soon you might need to find a new way to earn a living.

Cash is the critical one. Without it, your room for manoeuvre shrinks fast. To bring this into sharper focus, let's walk through an all too typical business scenario.

CONGRATULATIONS



You are now the proud owner of your own business, up and running and ready to sell your latest wonder invention called the *'Home-Bean'*. The *'Home-Bean'* or HOBE cleans the house and makes the coffee at the same time. It's exciting since a large and well-known store has placed a large order with you. To fulfil this excellent order, you duly buy all the necessary raw materials (mops, coffee filters and glue) and, since you are a reasonably new company or the amount is larger than normal, you must pay in advance.

After a month of cutting and gluing, your gleaming new products are boxed up, labelled, and sent out into the world. The invoice goes off. Your suppliers are happy. Your customer's happy. And despite now having rather less money in the bank, you've built something real. Life is good.

Back from a well-earned break, you call your key customer to politely mention that their payment still hasn't arrived. Their accounts department, sounding mildly bewildered, say they have no record of your invoice and ask if you wouldn't mind resending it. You do. A few days pass, and this time they confirm it's made it onto the system, where it's now being circulated for authorisation. This process involves various people—one on holiday, and one no longer with the company—but you're assured all is progressing.

At this stage, you've paid out a significant amount—with nothing yet to show for it. The regular bills keep rolling in, indifferent to your triumphs or delays. You've carried the full cost so far, and now, with cash reserves running low, you find yourself unable to stock up on mops, filters, and glue. Frustratingly, another order is confirmed—another win—but fulfilling it might just require a minor miracle.

After a couple more days, you contact the accounts department to be advised that the department is away on a training course. Three days later you try

again but this time nobody is available due to sick leave. By now you've still had to pay for everything including wages, rent and taxes. I could go on, but I'll spare you the rest.

Believe me when I tell you that I'm not making any of this up. It happens. In fact, the most unbelievable part is relying too closely on any customer, let alone a large one, to pay you within the expected time in the first place rather than whenever they feel like it.

So, what happened? It was an excellent product—strong sales, healthy margins. And yet, the company started eating cash. Not because of failure, but because of something far more common: time. The lag between making the product and getting paid for it. That gap, though often overlooked, can be brutal. You've paid for parts, labour, packaging, rent—and you're still waiting for the income. Aside from a few exceptions, it doesn't matter what industry you're in. That gap, if not managed carefully, can make or break a business—no matter how good the product.

Let's go back to the earlier example. Before your wonder product even left the premises, you had already paid your supplier in full. Your own invoice

to the customer goes out, politely requesting payment within a set number of days. In theory, all's well. In practice, you're now navigating a familiar cashflow conundrum: the delay between paying for your materials and seeing a penny back. Yes, you could ask for payment up front—but unless the goods are made to order, that request tends to land awkwardly. So, the gap remains. It's not negligence—it's the rhythm of commerce. And managing that rhythm well is often what separates survival from success.

With any delay, the more product you sell, the greater the cash you need to fund the gap between paying your supplier and waiting on payment from your customer. Success doesn't ease the pressure—it amplifies it. And with every expanding order comes another risk: the chance that your customer might not pay at all. A delay is one thing. A default is another. Both remind you that growth alone isn't enough—what matters is getting paid.

You could try negotiating later payment terms with your supplier, and earlier ones with your customer. It's a logical move—but the reality is, unless your

customer pays in advance, they hold the final link in the chain. If, for any reason, they don't pay, it rarely ends well. It's a delicate balance: securing trust, protecting cash, and not rocking the boat with a customer who often holds the cards.

That's a quiet truth that lingers—an excellent product can turn heads, but it's cash that keeps the lights on. A successful product or service doesn't always translate into a successful company. Even with rising sales and solid profits, if your cash reserves can't weather an unexpected bump in the road, things can unravel fast. It's not failure by design—it's vulnerability by timing.

To ease the cash shortfall, the best approach is to agree terms clearly—and then stick to them, without exception. Pay when you say you'll pay and expect the same in return. If you slip without notice, it sends the wrong signal to your supplier—who, don't forget, is forming their own picture of you as a customer. When a customer pays late, you're well within your rights to revisit their terms or pricing on future orders. And if the strain becomes too great, it

might be time to speak with the bank about a loan or temporary overdraft.

It's not about drama—it's about keeping the lights on.

PERSONAL PERFORMANCE

BRING YOUR MAGIC



***“Those who don't believe in
magic will never find it.”***

Roald Dahl

Magic is an elusive force - some seem to harness it effortlessly, while others search for it in vain. It's hard to define exactly where it comes from, but we all know it when we see it.

This might be a confident presentation that leaves you inspired, or a product that meets a need and works flawlessly. It may be thoughtful attention that makes us feel genuinely valued, a smile shared, or the care poured into even the smallest detail. It may be the delivery of just what we hoped for - or better still, more than we hoped for. Perhaps it's the company that never fails to come through. Next time you make a purchase, reflect on the experience. How did it make you feel? And did that feeling make you want to return?

My approach is to remain the primary point of contact for every client we work with. It allows me to stay fully connected to the detail of each project and ensures that everyone receives the same level of service, consistency, and responsiveness. By keeping that continuity in place, nothing gets diluted or lost in handovers, and clients know exactly who to turn to whenever they need something.

Two of my favourite examples are the UK organisations English Heritage and The National Trust.

English Heritage is responsible for the UK's **National Heritage Collection, which consists of over 400 historic sites** across England — from Stonehenge to small archaeological remains. It employs around 2,000 staff with thousands of active volunteers. The National Trust cares for **over 500 historic houses, 780 miles of coastline, and 250,000+ hectares of land** employing over 14,000 staff and tens of thousands of volunteers.

In every case, it's the passion and enthusiasm of the staff that make their sites feel genuinely welcoming. Across hundreds of visits, one thing has remained

constant: the attitude of their people. Helpful, warm, and quietly professional, they've turned each visit into something not just enjoyable, but memorable enough to share. That kind of consistency stands out. And I've seen how simply talking about those experiences—no pitch, no agenda—has encouraged others to join as well. It's honest word of mouth that comes from appreciating the way you're treated.

A good example is how, completely out of the blue, we were invited to bid on what ultimately became one of our most significant contracts after an old client in the US recommended us. That referral didn't come from marketing—it came from the impression our work left on someone who valued how we showed up.

So much of what makes a business successful is more than a product or service—it's the entire experience. Reliability, attention to detail, and the simple, human act of making a customer feel genuinely valued: these are the intangibles that shape loyalty as much as price or convenience.

It's worth pausing to reflect on those moments that stand out—the ones that quietly reveal what matters

and what doesn't. They offer clarity. Not the loud kind, but the kind that lingers.

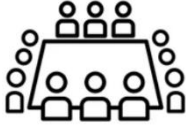
Consider the ingredients behind your own brand of magic. What do you bring that's not just comparable—but better? Maybe it's a product with sharper edges, a process that works, or the kind of ability that's been earned the hard way. Maybe it's just how you show up—your enthusiasm, your precision, your way of making things feel less chaotic and more deliberate.

Whatever it is, name it. Own it. That's the difference.

The phrase *"If you build it, they will come"* is more than just a quote - it's a reminder that people are drawn to authenticity and excellence. Every customer, every potential client, is your audience. And they deserve an outstanding performance every single time.

We know that spark when we see it. Call it magic.

THE BUSY FOOL



“Some people are so busy achieving very little, they don’t have time to achieve very much”.

Patrick Murray, comedian

Busyness is a seductive trap: constant motion that feels productive but changes nothing. Progress demands something harder—prioritisation, trade-offs, and the discipline to focus on what moves the needle. With finite time and resources, the challenge is rarely about doing more—it’s choosing what matters.

Advertising agencies know this well: the real skill is in finding and reaching the right audience, rather than casting a wide net and hoping for the best. Estate agents are masters of this art - quick to distinguish the serious home seeker from the curious weekend browser and tailoring their efforts accordingly.

For more years than I care to remember, I used to respond to enquiries with enthusiasm—quick to

arrange a first visit, eager to discuss the project, and ready to offer a tailored approach. But after far too many fruitless meetings, the pattern became clear: I was functioning as a free R&D department. Larger organisations seemed less interested in collaboration and more intent on harvesting insights—often feeding them straight into their own tender documents.

Over time, I learned the value of filtering. But it's rarely straightforward. Many speculative visits led nowhere; others evolved into long-term, trusted relationships. The difference wasn't always obvious at the outset. Judgment matters—knowing when to engage, when to hold back, and when to walk away. It's not about cynicism. It's about clarity.

One enquiry stood out: a request for insight into how we could support a specific task. It sounded promising and well aligned with what we do. After initial discussions, I asked a simple question: "Assuming we implement everything you're asking for, what commercial benefit will this bring you?"

The reply was disarming in its honesty: "*We've no idea.*"

Eventually, having made an initial calculation the return on investment turned out to be less than they had hoped, the path forward was clear to everyone.

I'm always amazed at the energy many organisations spend on relatively straightforward tasks. Office dynamics can twist simplicity into a tangled exercise in self-preservation rather than efficiency. Even with two people, the mix of ambition, insecurity, and politics can overshadow the actual work at hand. Add more people into the equation, and the distractions multiply – interpersonal manoeuvring, tangential conversations, and goalpost-shifting all conspire to derail momentum. Unless managed properly, even the simplest of tasks can resemble choreography performed blindfolded.

When protecting reputations takes precedence over driving genuine improvement, delays multiply, inefficiencies compound, and innovation is often the first casualty. It's essential to recognise this dynamic early. Your own drive to deliver results may not be shared by those more preoccupied with optics than outcomes.

Add to this the terrifying prospect of saying something considered politically incorrect, and it's easy to see why many organisations end up navel-gazing - redirecting energy inward rather than focusing on the work they're meant to do.

When working independently, there's no such luxury. Every decision has weight; every inefficiency bites directly. It's the stark contrast between the padded comfort of structured complacency and the lean resolve of entrepreneurial reality. It's fascinating how certain environments naturally foster clarity and focus, while others seem to encourage misdirection and inefficiency.

When I ask people what they consider to be the most important thing in business, the answers I receive tend to vary around "network well," "work hard," or "do a good job." All good sentiments for sure—but once you've made a sale, the single most important task is simple: to get paid.

A colleague of mine was thrilled to have secured a major project in the Middle East. They delivered it flawlessly, only for the client—with straight-faced audacity—to suggest that, now the work was

complete, payment was optional. Even with all their local experience, it blindsided them. In hindsight, a trip to the casino would have offered better odds. The financial and psychological fallout took three years to unwind, but they did survive it—and that resilience became its own kind of victory. They have never made the same mistake again.

Being busy is rarely the same as being smart.

'Many a new enterprise has failed because the proprietor kept his nose pressed too closely on the grindstone. Their virtuous wail is "but I worked hard. No one can I say I didn't work hard". The tragedy is that they probably did work hard. Their mistake was they concentrated on only one facet of the business. They lacked the ability to see the wood from tree'.

A Business of Your Own. 1968

DO YOUR HOMEWORK



***“If you don’t do your homework,
you’ll end up working for
someone who did.”***

Steve Jobs or Bill Gates (unconfirmed)

You often see it on the high street—a new shop opens, full of energy, hope, and at no small expense. And within a year or two, it’s gone. The shutters pulled down, the signage faded. It’s heart-breaking to watch. What seemed promising is rarely undone by lack of effort, but by misjudgement—a lack of local insight or a kind of blind optimism that overlooked the reality of that area of business or that specific location. The venture didn’t necessarily fail because it wasn’t wanted—it failed because it wasn’t suited.

You see this on entrepreneurial pitch shows all the time—the inventor, wide-eyed and often deep in debt, unveiling their lovingly developed pet product (sometimes literally). Despite clear advice to abandon ship, they double down. Another round of

funding, another surge of hope. Part of me thinks fair play for trying. The other part wonders: how did you not see this coming?

And yet we remember the Tangle Teezer: dismissed by investors as “just a hairbrush,” it went on to become a globally distributed consumer brand generating tens of millions in annual revenue and ultimately attracting acquisition by a major multinational. A reminder that potential often hides in plain sight, and that expert consensus isn’t always predictive. Sometimes, simplicity wins.

Whatever you offer, your expertise is the foundation. People don’t buy at random; they buy because something matters to them, and they choose the business that makes that choice feel obvious. When you understand your field deeply, you take uncertainty out of the equation. You make the decision simple. Real expertise isn’t about proving anything — it’s about creating certainty. It shows people they’re in the right place.

QUALITY NOT QUANTITY



***“I would have written a shorter letter,
but I did not have the time***

Blaise Pascal (1623–1662)

In the bureaucratic theatre of document warfare, page count isn't an innocent measure—it's a power move. A “15,000-page government report” isn't meant to be read; it's meant to *exist*. Like a cathedral of paperwork, it stands to invoke reverence, not clarity. One doesn't read such a document. One **salutes** it.

Too slim risks ridicule—clearly not enough thought to call for serious attention. But excessive girth? That's institutional bravado. Volume is wielded to bewilder rather than illuminate, signalling expertise while quietly daring you to engage.

At a recent public enquiry into an airport planning application, one retired and rather wise objector captured it perfectly. Having spent a lifetime in government, he calmly noted in his statement, “the old trick we all know of submitting thousands of

pages of evidence simply to obfuscate the simplicity of the real facts.” It was less an accusation than a knowing wink—bureaucracy at its most operative.

Public bodies and heavyweight consultancies have long mastered the choreography. They don’t just submit reports—they engineer spectacles. Detail is optional. Thickness is mandatory. And somewhere beneath the avalanche of appendices and risk matrices lies a simple truth—the quiet obfuscating of the real facts.

One of my own memorable experiences of this was when working as a consultant on a large financial project inside a UK government department. Every Monday seemed to deliver a fresh revelation from on high with one such decree announcing that a quality audit was needed. None of us were surprised since there had been a recent spate of news articles about the necessity for quality audits.

If I sound a little cynical then you should note that an earlier directive, unilaterally declared that the entire department should switch to a new software development tool which, despite being entirely unsuitable, happened to coincide with the executive

in question returning from an overseas exhibition. In that instance the directive thankfully fizzled out.

And so, with amusing inevitability, three immaculately dressed individuals from a well known auditors duly arrived and were led into the project manager's office. After being given a brief project overview they were then gently advised as to the generally expected conclusions.

After a not too short, not too long six weeks, having not spoken to any of us who understood the project detail, their report arrived.

It was a brilliant piece of work. It looked good and felt good with excellent adherence to the theory. The optimum number of pages, document thickness and weight inside a glossy cover. Inside too were the odd number of recommendations. Research shows that odd numbers, especially 3, 5 and 7 are recognised to be psychologically satisfying and to feel curated, deliberate, and confidently prioritised.

The report also managed to be unexpectedly amusing since, having failed to fully update the

document template, there were several instances of a previous client's name.

In short it was utterly useless. Full of meaningless jargon that meant nothing to anyone and could not have been enacted even if tasked to do so. Rather more serious was the fact that it had cost a good deal of public money. However, it had completed the directive, a report had been produced by a big-name auditing firm with, crucially, no criticism directed at any individual or department. It disappeared without trace.

Of course, we've also all seen that favourite tactic of a strategic pause, cloaked as "due diligence when faced with a controversial issue. That time-honoured manoeuvre where urgency is feigned just long enough for urgency to expire. A review is announced and scheduled to take as long as necessary (and at whatever cost) to ensure that, once the report is produced, events and people have moved on, and no-one cares anymore.

A necessary exception to prove the theory is the excellent book *'Astrophysics for People In A Hurry'* by Neil de Grasse Tyson, which despite the enormity of

its subject weighs in at a measly 200 pages. And yet, despite this, or maybe because of this, it is packed full of more relevant detail, facts and interest than far longer books. The explanation for this is simple – the author chose to leave out all the usual filler pages, stayed fully focused on the subject, paradoxically ending up with twice the book.

PEOPLE & RELATIONSHIPS

WORKING WITH OTHERS



“What do we live for, if it is not to make life less difficult to each other?”

George Eliot, 1876

Outsourcing or hiring is one of the most consequential decisions you can make. A single misstep can lead to inefficiencies, wasted resources, or even reputational harm - while a well-judged choice can raise productivity and inject fresh ability.

But success isn't just about skill; it's about alignment. Does the individual or colleague share your vision, your work ethic, your values? That congruence can be the true engine of sustainable growth.

What's been both fascinating and a privilege for me is the sheer range of opportunities I've had to work with so many different organisations and individuals. Each one bringing its own perspective, its own challenges, its own lessons — and together they've shaped my understanding not just of business, but of people.

Think of the times you've called customer service and reached someone helpful, engaged, human - versus the robotic follower of process who leaves you feeling unheard. Think of the times a supermarket checkout felt like a moment of kindness rather than indifference. Think of the times you were part of a team that felt like unity - and how one bad apple upset the balance.

It never ceases to amaze me how much damage a single individual can inflict on an organisation. Whether it's the bare-faced strategist manoeuvring to build their own empire, or a selfish family member focused more on self-advancement than shared success - the impact can be profound. Personal agendas, when left unchecked, derail team dynamics, drain morale, and undermine trust. And the ripple effects can last far longer than most realise.

I will never again use a certain mobile phone provider due to the offhand way one of their supervisors handled my complaint. And this was 30 years ago! That single interaction left such an

impression that, by relating the story to others, I've likely diverted considerable business away from them over the years. One bad apple didn't just spoil the bunch—it cost them a good deal of future business. These moments may seem small, but they shape how we feel, how we engage, and whether we come back.

People make all the difference, and well-run organisations know it. But in the end, the person you must be able to rely on most is yourself. Self-awareness, integrity, and consistency are foundational - because every customer or potential customer will expect your best, every time. Keep a close eye on yourself. Set your own standards high. The reputation you build begins and ends with how you show up.

When it comes to making decisions, deciding by yourself is one thing but when in a group the dynamics change. The idea of making bold decisions alone can feel daunting but with a crowd's confirmation, it seems less so. We all tend to have our own natural preferences for how to proceed yet, once embedded within a group, it's often easier to

defer—choosing harmony over logic, even when the decision itself suffers.

I've watched so much time and effort evaporate as ill-matched groups agonise over minutiae — situations where clearer thinking and faster progress would have been achieved simply by giving individuals the authority to act.

In the world of politics, uninhibited confidence and the charisma to persuade is an essential and successful strategy. In settings requiring careful thought, collaboration, and ability from quieter minds, it can lead to poor decisions. Research backs this up. Studies show that when people gather, they often lean toward the loudest voice in the room. Concepts known as *Group Polarisation* and *Risky Shift* explain how group environments—while generally useful for energy and creativity—can also encourage more extreme, less cautious outcomes.

What's most tragic is how often the brightest contributors slip quietly past recognition. The quiet, unassuming, deeply knowledgeable minds — those without theatrical flair — are often overlooked, their insights drowned out by louder voices, sharper

suits, and the gravitational pull of group consensus. These individuals bring substance without spectacle, precision without posturing. Yet in environments that reward volume over value, their contributions can vanish almost unnoticed. The cost isn't merely personal; it's organisational. When thoughtful ideas are brushed aside by confident noise, the result is wasted time, missed opportunities, and decisions that fall short of what they could have been.

It's easy to overlook the enduring value of capable, trustworthy people — especially as robots and virtual intelligence continue to reshape our world, from physical manufacturing to digital services. Yet no matter how advanced the systems become, businesses are still created and run by individuals. The ability to relate genuinely and effectively with others stays a cornerstone skill. Whether hiring, selling, supporting, or collaborating, it's human character and connection that underpin lasting success.

FAMILY BUSINESSES



A well-run family business is just like any other business but with inherent levels of commitment, trust and reliability.

Family businesses always fascinate me—they're a study in contrast. At their best, they shine like fireworks: illuminating the sky with shared purpose, legacy, and trust. At their worst, they sputter into disappointment - a spark lost in smoke, dimmed by personal tension. How well family members complement each other, share responsibility, and separate personal bonds from professional duties often makes the difference between enduring success and quiet collapse.

They account for more than 70% of global GDP and around 60% of employment and when things align, family businesses thrive on deep-rooted values and unwavering commitment. They work not just with strategy, but with shared purpose and trust woven into their very fabric.

It's also remarkable how one individual, fixated on control or personal gain, can destabilize a structure built over years of commitment. The tragedy isn't just in the missed opportunity, but in how easily brilliance can be eclipsed by ego. When cracks appear, emotional undercurrents can blur decision-making. Personal dynamics - resentments, rivalries, unresolved tensions - can complicate even the simplest choices and stall progress. These businesses are living proof that success isn't built solely on structure; it's sustained by relationships.

Growing up in a small family business myself, I was aware that we worked a little differently from most of our neighbours. One constant - one slice of "normality" - was that my mother worked part-time as a primary school teacher.

As the business grew, it eventually outgrew the family home and moved into rented offices. Every Sunday morning I'd set off on the two-mile walk there and back, earning a little pocket money by polishing desks and cleaning toilets. It felt ordinary at the time, but looking back, those quiet mornings

were my first real glimpse into the world I would one day join.

One weekend, I wandered into our living room and found a large, unfamiliar machine standing in the centre of the floor. It looked theatrical, almost otherworldly — the sort of contraption Doctor Who might materialise in. Its presence was alien and oddly exhilarating. It wasn't built for time travel, of course, but for computation: a PDP-11 minicomputer, cutting-edge then and charmingly archaic now. In the 1970s, machines like this marked the frontier of innovation.



PDP 11 – More than **600,000 units** were sold across its lifespan, making it one of the most successful minicomputers ever produced.

I had no authority to touch it, but curiosity won out. I flipped through its manual, absorbing every diagram and paragraph with quiet fascination. Then came the experimenting: manipulating the 16 front-panel switches to feed in binary values, watching the lights flicker like a secret language coming alive. I managed to perform simple arithmetic, one bit at a time, as if opening the logic hidden. It felt to me like unlocking a kind of magic—the rhythmic glow of the lights, the tactile click of each switch, the dance between silence and computation.

To this day, I still have no idea why it was there that weekend. But the memory lives on as one of those small, formative moments where the spark of discovery took hold. Over the years, I moved from fitting office shelves and photocopying training manuals to managing projects, consulting with customers, and doing whatever I could to be useful. The sense of duty I felt being a family member ran deep - not just to the business, but to my family. It all felt entirely natural.

While still at school, I wrote a cashflow-forecasting program for the company, spent my holidays

working there and later fitting in time around university life. Without ever really noticing it happen, I absorbed the company's ethos simply by being around it — one of customer service, professionalism, and quality of work.

When a parent starts a business, it quietly becomes a family business—spoken or not. A child absorbs its culture, rhythms, values, and tensions as naturally as they do everything else growing up. Later in life, this can serve as an advantage, especially if choosing a similar profession - or a useful filter to realise it's not the life for them.

My three older brothers and I all went through the same informal training program, each in our own way. And despite our differences, we worked well together. Sadly, we weren't immune to one of the common pitfalls of family businesses: when one member prioritises their own future above the collective but lacks the courage to leave. Instead of stepping away, they begin to fracture the whole from within.

Of course, divergence is natural - each member might eventually choose to chart their own course.

But unchecked selfishness is uniquely corrosive. It doesn't just strain relationships; it quietly dismantles the very foundation. Because at the end of the day, a family business is still a business—and like any business, it rarely survives, let alone thrives, in the presence of antagonism.

COMMUNICATION



“The single biggest problem in communication is the illusion that it has taken place.”

George Bernard Shaw, playwright and critic

It's surprisingly easy to miss the distance between what someone says and what the other person thinks they heard. In business, that gap isn't just inconvenient—it's costly. Clear, unambiguous communication isn't a luxury; it's the foundation everything else rests on. (Note to self about drafting a book on relationships.)

Think of the diner who asks for a 'cheese and tomato sandwich', but the waiter hears 'seasoned tomato sandwich' (yes, during a summer job as a waiter my son did do this, and it still makes us laugh). The diner asked for what he wanted but ended up receiving something completely different. What's more important - what the diner said or what the waiter heard? The only thing that matters, if you're any kind of serious business anyway, is what the

customer asks for – or thinks they asked for. The only thing that matters is what the customer says or hears – or thinks they said or heard. Do you see the dilemma.

Advertising and branding are built on a single ambition: to deliver a message as clearly and unambiguously as possible. Yet even the most expensive campaigns sometimes falter—not because the message wasn't crafted with care, but because the prospective customer had the audacity to interpret it differently. The 1985 rebranding of Coca-Cola as New Coke—backed by 200,000 consumer taste tests—collapsed under the weight of one crucial misunderstanding. The company said “new”; the customer heard “betrayal.”

It's the same in courtrooms. A skilled advocate knows their case isn't judged in isolation; it's filtered through human impression. And so, with every twist in the story, they adapt—not just to the facts, but to the way the jury might perceive them.

Years ago, I needed an architect to help design and oversee an extension to our house. I rang a local firm and spoke to the secretary, who promptly passed me

on to someone else. They soon visited to discuss the project with me—professional, straightforward, no fuss. Everything seemed fine.

At the same time, I rather hopefully rang a local number I'd found—listed simply under “Architect” and clearly a one-man band. His wife picked up. She seemed slightly flustered but genuinely cared about the call, saying he was out but would ring back later. That evening, Peter called. The passion in his voice was unmistakable. He was enthusiastic, engaged—he cared. In that moment, I knew exactly who I wanted to work with.

The first architect was working first, caring second. Peter was the opposite—he cared first and worked second. That difference turned out to be huge. Over three years he didn't just make the process easier; at times, he made it enjoyable. And anyone who's lived through a building project knows how rare that is. He became more than a consultant—he became a family friend. I recommended him to others without hesitation.

One morning during the building work, the main contractor brought with him a local self-employed

carpenter. From the outset, he was in a bad mood and openly rude—to the team and, most notably, to the customer: me. I was taken aback. After calmly counting to ten, we discussed a way forward and agreed on the plan. In fairness, he did a decent job. But I never used him again. Later I heard he'd been having cashflow trouble and was now no longer in business—and, honestly, I wasn't surprised. He'd broken one of the golden rules of business: the customer is king and how to relate to your customer matters as much as the work.

MARKETS & EXPANSION

INTERNATIONAL TRADE



***Business is the same the World over
apart from different attitudes,
expectations, rules and just about
everything else.***

It's an incredible thought - trade has been a fundamental driver of human civilization for millennia. From the earliest exchange of goods between Mesopotamia and the Indus Valley to the vast trading networks that shaped empires, it's fascinating to see how commerce has continuously evolved.

What's remarkable is how the basic principles stay unchanged - supply, demand, negotiation - even as the mechanisms of trade have transformed, from caravans to cargo ships to digital transactions. Beneath all the bureaucracy, regulation, and modern complexity, the core truth of commerce stays remarkably simple and beautifully human.

It's a constant source of delight, and relief, that, wherever in the world I've conducted business, there's a sense of speaking a common language. Naturally, we've made things as complicated as ever with trade agreements, tariffs, and all manner of things—but once these hurdles are cleared, the essential dynamic hasn't changed in over 5,000 years.

Business still rests on something fundamentally intuitive: a customer with a need, and a supplier with a solution. When the offer meets the expectation and the terms are acceptable, there's a good chance of doing business. Despite the added layers —regulation, technology, globalisation—the essence stays unchanged. It's a conversation, a connection, a mutual exchange of value. And that, through centuries of evolution, is quietly reassuring that most things are still elegantly constant.

Start-ups often begin by trading close to home, relying on familiar contacts and a market they already understand. It's a sensible, confidence-building first step — minimal risk,

predictable, and reassuringly local. Then, for some, the horizon starts to widen. The home market may feel too small, too crowded, or simply not quite aligned with their ambitions. Sometimes a chance conversation opens a door to another region; sometimes it's nothing more than a feeling — the excitement of imagining what might be possible beyond the borders they know.

Whatever the reason, the temptation to explore new territories is almost universal. It's not just about expansion; it's about evolution. And sometimes, it's about having fun and seeing what might happen.

Not long ago, expanding into new regions could seem like a daunting, expensive undertaking—demanding time, resources, and no shortage of determination.

The Internet changed everything.

With a modest budget, any businesses can now target specific locations, receive instant enquiries, and in many cases, secure immediate payment.

This shift has removed countless traditional barriers to entry. Yet, it hasn't erased complexity.

International trade still carries a host of cultural, legal, and regulatory variables that demand careful navigation. Moving fast is now easier—but moving wisely is more important than ever.

In my early career, I learned the importance of creating a clear and unambiguous specification for every project; a document that details the scope of work enabling all involved to align on expectations and responsibilities. Armed with this approach, I embarked on one of my first projects in a new region. Discussions were held, the all-important specification drafted and agreed. The work went ahead smoothly—on time, on budget—and everything was set for the final payment. That’s when the client said, “It’s not finished because it doesn’t do everything we want.”

I referred to the signed specification, confident in our documented agreement. But logic didn’t win the day. “It doesn’t do everything we want” became the new standard. It was a good lesson in the grey space between contractual clarity and subjective expectation. A place where business etiquette meets

cultural nuance, and where the work isn't truly finished until everyone *feels* that it is.

As a local partner ruefully put it, "Some cultures have honed the art of bartering over thousands of years and are so good at it that they don't consider their job well done until the supplier is in tears". Thankfully, it never came to that. And now, years later, we still enjoy a working relationship with that customer—because we learned something crucial: in many cultures, mutual trust and respect is as vital as documentation. It's not about ceding professionalism but embracing a wider definition of what partnership truly means.

IT'S THE SALES, STUPID



“Until you have sold something, you haven’t really started a business. You’re just playing with ideas.”

Mark Cuban, entrepreneur

The phrase “It’s the economy, stupid” first coined by James Carville in 1992 may have originated in a presidential campaign, but in business, it’s the sales that count. Without sales, there’s no income. And without income, there’s no business.

Your most important task? To promote confidence in you and what your business has to offer. Whether you're offering a product, a service, or both, success hinges on how well you can convince others that you’ll deliver as you promise. That trust—earned and reinforced through every interaction—is what keeps the engine running.

Winning that first customer is often the hardest step. At first, I found myself facing the classic dilemma: no history to prove my value. In the end,

perseverance made the difference. I secured my first direct customer, and they certainly received exceptional value for money—but that early breakthrough was crucial.

An entire industry exists devoted to the craft of selling—countless books exploring strategies, psychology, and persuasion. My own approach, which has rarely let me down, is simple: provided I genuinely believe that my offer is something I'd buy myself, then the task is clear. I just need to describe it with clarity and honesty.

A somewhat different approach is shown through a story told by a friend of mine whilst employed by a large multinational. A senior salesperson from a big consulting firm arrived at his office for a first meeting—loud, polished, expensive suit. He commanded the space effortlessly, exuding confidence and self-importance. My friend continues the story by describing the figures lurking behind—the “charge lackeys”, as he calls them. They were placed with precision, ready to glide in once the first charm offensive had done its work. Rebranded as “Contract Managers”, their mission

was simple: squeeze every drop of revenue from the newly-captivated customer. He sums up their method in three words: “Embed, Enlarge, Extort.” Win the deal, then exploit every ambiguity to expand the scope and maximise the bill.

It’s no wonder so many government contracts in particular drift over budget when such masters of extraction prey on those more focused on protecting their careers and pensions. By the time large public projects are well underway, those who made the original procurement decisions have often moved on. Early choices blur, the scope shifts, and the first documentation ages into irrelevance. What stays is a muddled landscape — ripe for finger-pointing and devoid of clear accountability. Responsibility disperses, and any missteps are quietly absorbed into the machinery of collective amnesia. In such environments, cost overruns and scope creep aren’t anomalies; they’re the predictable outcome.

For those of us running our own business, long-term survival hinges on something rather more straightforward: a reputation for honesty, flexibility and trustworthiness. At the outset, if not always, it’s

especially important to take ownership of sales and customer relationships yourself. It's about setting the tone.

Your values, your standards, your voice.

TECHNOLOGY



“Technology made large populations possible; large populations now make technology indispensable.”

Joseph Krutch, writer, 1959

Until recently, saying that *“companies rely more and more on computers”* felt accurate. Today it sounds antiquated. We don’t merely use computers anymore — we inhabit computation. Whether through our own systems or those of our suppliers, customers, or financial institutions, digital infrastructure now underpins every interaction. From the device in your hand to the cloud platforms humming in the background, computation permeates every layer of modern life.

The word *technology* has narrowed along the way. It no longer conjures mechanical craft or analogue ingenuity; it has collapsed into shorthand for computation itself.

Whether we like it or not, our business will be shaped by systems we don’t own, can’t see, and

often barely understand. This is no longer a matter of convenience; it's a matter of dependency. And that dependency demands a new kind of literacy—one that fuses technical awareness with strategic foresight.

One of my favourite cautionary tales involves a business acquaintance who, some years ago, agreed an overdraft facility with his bank. A formal confirmation letter arrived by post and everything appeared in order. But when he called a week later to ask why nothing had been activated, he was told there was no record of any agreement at all. The system showed nothing. He was advised to start the process again.

Fortunately, the letter in his hand cut through the digital fog. That single piece of physical evidence resolved the issue instantly—proof that sometimes the analogue world still has the final word

But the lesson lingers: no matter how sophisticated the systems, procedures, or safeguards, nothing is ever fully certain. The digital record—so often treated as the definitive source of truth—can vanish,

glitch, or quietly distort. And when it does, the fallback isn't another system. It's you.

Co Computers, at their core, are tools. Like any tool, they're meant to be wielded with intent, discipline, and skill. But even that description is starting to feel outdated. Increasingly, computers don't just support the game—they set the rules. They define the playing field on which businesses now compete.

This shifting terrain offers a remarkable opportunity. Digital systems create a level playing field where smaller businesses can compete on equal terms. A sole trader, equipped with the right tools and mindset, can now match the speed, scale, quality, and efficiency of firms whose budgets once felt untouchable. The old barriers of geography, infrastructure, and legacy have never been lower. You can project yourself locally, nationally, or globally—often within minutes, and at a fraction of the cost such reach once required.

But this isn't just about access. It's about agency. The digital world rewards clarity, precision, and adaptability. Success isn't dictated by the size of your budget—it's shaped by the sharpness of your

thinking, the courage of your decisions, and the discipline to keep learning as the landscape shifts.

I once toyed with the idea of selling small parcels of UK land to people on the west coast of the USA—heritage mementos for those with ancestral ties to Britain. As part of my planning, I arranged a meeting at one of London’s top marketing firms. We sat around a table poring over lists of newspapers: circulation figures, editorial deadlines, advertising costs. The sheer volume and variability were overwhelming. It felt less like strategy and more like guesswork with a hefty price tag.

In the end, it was this unwieldy, disparate approach—combined with the uncertainty of response—that quietly shelved my ambitions as an international land agent.

Fast forward to today: that same idea could be launched within an hour. A well-targeted campaign, instant consumer feedback, minimal risk, and a fraction of the cost. What once needed weeks of planning and thousands in spend now demands only clarity, a laptop, and a few clicks.

The tools haven't just changed—they've *transformed the terrain*. And with them, the nature of ambition itself.

Computers empower us to conduct market research in minutes, keep professional accounts with precision, and communicate instantly—at relatively low cost. They allow us to develop products, buy and sell goods and services at competitive rates, and offer delivery that's instant or next day. They help us minimise cost, maximise reach, and run with levels of efficiency and quality that were once unimaginable.

To ignore this—at least in a form that fits your own business—is the modern equivalent of writing a letter with a quill instead of using a keyboard. Should your business actually be traditional quill-making, that sounds wonderful to me, but even then, I doubt you use your magnificent quills to manage your accounts.

The rise of Artificial Intelligence signals not just a technological shift but a structural one. No one can put a precise number on the impact it will have on jobs, because this isn't a simple "jobs lost versus jobs

created” equation. What’s far more likely is that AI will displace hundreds of millions of *tasks*, create hundreds of millions of new roles, and reshape nearly every job on the planet.

The real transformation isn’t in how many jobs exist—it’s in the kind of work people will do. AI is changing the nature of contribution, creativity, and value itself.

For smaller businesses, AI becomes a powerful force multiplier, enabling scale without adding headcount.

Historically, scale meant:

- More people
- More hierarchy
- More process.

AI flips that logic. Scale becomes:

- More automation
- More data leverage
- More modular, AI-driven workflow

The result: small firms can punch far above their weight, often running like 20–50 person companies while employing 3–5.

Larger organisations face a different trajectory: they will become leaner, especially across back-office and support functions where automation can absorb routine work. The effects will vary by sector and strategy, but the overall direction is clear. AI doesn't just change the tools organisations use — it changes their very shape, redistributing where human capability is most valuable and redefining what scale looks like.

For those willing to embrace it, this moment isn't just an advantage. It's a chance to play bigger than ever before.

REVOLUTION



“Technology doesn’t drive change — it enables change.”

Jeff Bezos, founder of Amazon

What a salutary lesson it was to see, first-hand, such a traditional, dependable, 300-year-old industry undergo a complete revolution. It wasn’t theoretical. It wasn’t distant. It was unfolding right in front of me—a transformation not just in process, but in mindset, method, and meaning. For centuries, the rhythm had been familiar. Then, seemingly overnight, the rules were rewritten.

In 1996, I found myself working at The Kent Messenger Group; a well-run, long-established UK regional newspaper publisher. It was a family business in the truest sense, printing its own titles on-site and rooted deeply in heritage. Founded in 1859, the group was now chaired by Edwin Boorman, the third generation, who had already spent 46 years in the business by that point.

At their print site, tomorrow's newspapers began rolling off the presses around midnight, continuing into the early hours. The atmosphere was electric. The great presses thumped and hummed with a kind of industrial heartbeat, sheets of paper snapping through rollers, the air thick with the warm, metallic scent of ink. You could feel the vibration through the floorboards, a low, steady tremor that made conversation half-shouted.

Stacks of fresh pages rose in neat, steaming columns. Operators moved with practised ease—checking plates, adjusting feeds, wiping down surfaces with inky rags. There was a choreography to it all, a rhythm built over decades, maybe centuries.

It was mesmerising to watch. Amid the noise and motion, there was a sense of purpose that felt timeless. I loved working there and the people too.

I had offered to improve part of the overall process by developing a product using, the then little-known technology, called RFID (Radio Frequency Identification). Over six months, I developed the first version—an early attempt to bring automation and traceability into a workflow that had barely

changed in generations. Further refinements followed over the years, each one nudging the operation a little further into the future.

Such was the global similarity and ubiquity of newspaper production that the product I created



Production Journal, February 1998

**Paul Harfleet, KM's Purchasing Manager and I
discussing the revolutionary new approach**

soon travelled far beyond Kent. The same challenges existed everywhere. Before long, the work led me to projects throughout the UK and to France, Italy, Spain, Australia, and the United States—proof that even the most traditional industries share common pain points, and that a small innovation in one corner of the world can ripple across an entire sector.

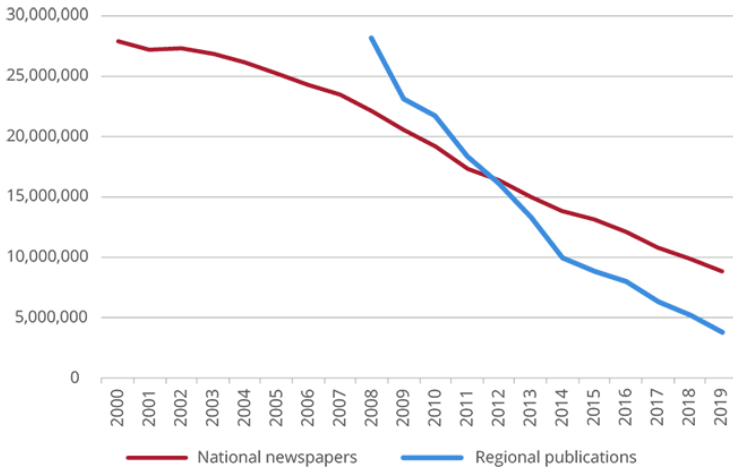
It was a heady time.

This also happened to be the beginning of the most disruptive period the industry had ever faced: the rise of *online* advertising.

Publishers were waking up to the commercial necessity for greater efficiencies and improvements in print infrastructure—not just to meet their own demand, but to compete in an expanding contract-print market. Newspapers, once content to serve a fixed local audience, were now having to act more like manufacturers: streamlining operations, adding capacity, adding colour, to chase margin wherever it might hide. It was no longer simply about ink on paper. It was about staying relevant, competitive, and profitable in a landscape that was shifting fast.

What started as a curiosity on the margins quickly became an existential threat. Revenue models having held firm for decades became unstable. The certainty that once defined the business began to erode almost overnight. Between 2000 and 2020 newspaper circulation across the UK declined by 65%.

In 2006, Edwin Boorman’s daughter, Geraldine, took over the reins, continuing the family legacy. In 2009, the company stopped printing its own titles entirely. In 2017, after more than 150 years of uninterrupted family ownership, the group was sold.



Average circulation per issue, UK national newspapers and regional publications

If ever there were a case study in how disruption reshapes even the most tradition-bound sectors, this is it. What had long stood as a marker of regional continuity, a family-run press whose identity was

woven through generations, was ultimately drawn into the wider forces of consolidation and digital transformation.

The sale wasn't merely a commercial milestone; it signalled the closing of a chapter that had endured for more than a century and a half. A pointed reminder that however established an institution may appear, no industry is insulated from the pressures of technological change, shifting markets, and the slow but relentless reordering of time.

As the print industry declined, the rise of RFID offered a different trajectory—one I hadn't expected. The early experience I had gained with this emerging technology inadvertently laid the foundation for my future business. It wasn't a grand plan—it was adaptation. Like nature itself, survival in business doesn't always favour the strongest or the most established; it favours those most capable of evolving.

PROTECTION & SURVIVAL

LEGAL MINEFIELDS



“An ounce of prevention is worth a pound of cure.”

Benjamin Franklin

One weekend I received the following emailed enquiry:

‘I would appreciate any information with application to commercial parking control which tracks different classes of vehicles and users.’

These kinds of enquiries were not unusual, but one detail caught my attention: it arrived on a Saturday. I had learned that weekend enquiries were almost always sent by company owners. They were the ones thinking about their business when most others had switched off, people who carried the weight, the worry, as well as opportunity seven days a week. It often marked the beginning of a meaningful conversation with people who had both the

authority to act and the motivation to follow through. I replied, as usual, and thought little of it.

What followed over the next twelve years could fill its own book. A seemingly routine enquiry became one of my most complex and enduring business engagements. What initially looked like a standard enquiry turned out to be something else entirely: an urgent SOS wrapped in formality.

I had just stepped into a technical, political, and legal minefield. Now embroiled in a lawsuit with the Hawaii State Government, the emailer's company was facing a volatile situation—high risk, high pressure, with no easy exits. Yet the journey that unfolded taught me more about resilience, adaptability, and trust than any textbook or training ever could.

The problem stemmed, as it so often does, from a mismatch in expectations—easy enough to gloss over at the sales stage but guaranteed to resurface later. Clarity in the first stages isn't a luxury; it's a safeguard. Because once the momentum builds, even well-intentioned misalignment can turn into an avalanche no one claims ownership for.

To make matters worse he had subcontracted the main task to a company sorely lacking the experience needed for such a complex undertaking.

The on-going delay triggered a lawsuit from a US state claiming lost revenue. Once that ball starts rolling, the pattern is familiar: those on the government side close ranks with remarkable speed, each person stepping back just far enough to avoid implication. It's a stark reminder that when expectations aren't aligned early, the fallout can be costly, political, and entirely predictable.

What began as optimism and handshake agreements devolved into finger-pointing, reputational risk, and legal entanglements. And in complex environments—especially those involving public institutions—the stakes compound fast. Small misunderstandings harden into formal disputes, informal assurances evaporate, and everyone retreats to the safest possible position. What felt collaborative at the outset, under pressure, can turn adversarial with surprising speed.

We worked closely to decipher—quite literally—what had originally been expected, delivering an

interim solution to stabilise the situation. This was followed later with a full system implementation to bring things finally into alignment with expectations.

In doing, so we visited Hawaii several times, including one particularly intense day giving my deposition alongside the US Government's Deputy Attorney General and my client's attorney. The purpose was simple enough: to outline the work we had carried out and to demonstrate that everything had been delivered as expected. Remarkably, after all the years of tension, negotiation, and technical evolution, both parties finally reached a settlement. But while the cost in time and effort was significant for a public body, it was nothing compared to the toll it took on our client's small business. Thankfully, the fact that we ultimately delivered didn't just close out a project—it salvaged the future of his company.

Within that one engagement alone, I believe we encountered nearly every technical and commercial challenge.

At some point, you may find yourself needing to pursue or defend a legal case—most often over

money that you believe is owed, or that others are claiming from you.

In regions with well-regulated legal systems, this process tends to be straightforward: ideally through a series of discussions and compromise in the knowledge that further action can be undertaken should it prove necessary.

Legal disputes, however, require far more than a grasp of the law. They demand serious thought and meticulous due diligence and especially so in unfamiliar territory. Success in such cases hinges not just on knowing the legal framework, but on understanding the people involved, the cultural landscape, and the reputational undercurrents that influence every move.

In environments where systems may be opaque or relationships matter more than paperwork, missteps can multiply quickly. And once trust begins to erode, recovery becomes much harder because once you're caught in the tangle of an unfamiliar legal landscape, good intentions and solid documentation may not be enough.

One of my friends, after a sharp drop in sales, was forced to make tough decisions—including staff redundancies. But what followed caught him off guard.

He found himself facing an employment tribunal brought by one of his former employees. The result? A fine greater than the combined wages of all the staff he had felt he had no choice but to let go—leaving the entire business, and the jobs of those who remained, suddenly in jeopardy. It was a sobering reminder that even when decisions seem necessary and commercially justified, the legal and reputational consequences can deliver a sting far greater than the savings.

The best possible outcome in these situations is that you spend time and money. The worst is that you spend a great deal of time and a great deal of money. For small businesses—where time and money are everything—even the “best” result drains resources they can scarcely afford to lose.

Ultimately, most outcomes feel limited in reward compared to the strain they create.

Beyond this lies a different world altogether—the realm of criminal action. Thankfully, I have no direct experience with it and will leave such matters to those better qualified to advise. There is, however, one less obvious trap that can ensnare the unwary: involvement with public funds in any form. Whether through subsidies, grants, contracts, or regulatory compliance, managing public money brings a unique level of scrutiny. Mistakes, misstatements, or even the perception of impropriety can quickly shift a civil matter into a criminal one. The intent may not be malicious—but the consequences rarely care.

I recall a case involving a seasoned businessman who headed a well-regarded consultancy, formally accredited by the UK government to participate in a national initiative aimed at boosting productivity through the adoption of new technologies. Under the scheme, 75% of the cost for initial consultancy was reimbursed by the government, with the remaining 25% to be paid by the receiving company.

In a move to encourage uptake and broaden access, the consultancy opted to pay their clients' 25% share

themselves—effectively making the service free for UK businesses. Importantly, the consultancy delivered 100% of the work needed and received excellent feedback from the overseeing government department. To their mind, it was a genuine win-win—for themselves, for the clients, and for the UK economy.

This benevolent approach led to unexpected consequences: the government prosecuted the company for false accounting and fraud, arguing that the scheme required a direct financial contribution from the client. There had been no intent to deceive, and no explicit rule prohibiting such support—yet the interpretation held. The company subsequently paid a heavy price for stepping outside unwritten expectations.

Unbelievably, after three years of investigation—and at considerable cost to the UK taxpayer—the company was found guilty on a technicality. The court imposed a token fine, but by then it was symbolic only. The company had already collapsed under the weight of the process, and with it, every job lost.

It's hard to imagine a starker example of how rigid systems can punish goodwill, and how nuance is so easily eclipsed by procedure. The tragedy wasn't just financial—it was deeply human. Had they been charged with naivety it might have felt proportionate—a deserved reprimand and a lesson learned.

But once public money is in play, the machinery doesn't tend to pause for nuance. Instead, it rolls forward with a kind of bureaucratic inevitability—flattening context, intent, and sometimes entire businesses. Common sense becomes irrelevant. Self-protection takes priority. Trusted contacts evaporate. Personal relationships forged over years run for cover, replaced by the cold calculus of career security and pension preservation. In that world, loyalty is often the first casualty.

Another such instance is the disgraceful episode involving the UK's government-owned Post Office, accusing over 500 wholly innocent sub-postmasters of fraud. Years later, it was revealed that the unexplained accounting failures stemmed from the Fujitsu-supplied Horizon accounting system. The

Horizon scandal isn't just a cautionary tale; it's a systemic failure that weaponised flawed technology against innocent people, then buried the truth beneath layers of institutional self-preservation.

It stands as a stark reminder that deciding to engage with public funding, whether through grants, incentives, schemes, or projects, is best considered with caution.

PUBLIC vs PRIVATE



**“Private enterprise is not perfect,
but it’s better than the
alternative.”**

Milton Friedman, economist

There are countless shapes a business can take, but they broadly fall into two tribes.

Publicly owned — the state-run behemoths that often exist because someone in government once said, “Well, *someone* has to do it.”

Privately owned — where individuals, sometimes alone, sometimes in a small band of co-conspirators, strike out on their own.

It surprised me when a young friend of mine, a diligent, hard-working nurse within the UK’s National Health Service, argued that working in the public sector stands for unselfish sacrifice for the good of the country, while the private sector amounts to a selfish pursuit of personal gain. It’s a compelling view, rooted in purpose and idealism.

Let's explore this further using a simple analogy.

Imagine you are the captain of your own sailing ship called 'SS My Life', and while considering your next adventure, you notice two recruitment adverts.

VOYAGE 1 - PUBLIC



Join our team. Sail reasonably calm and well charted seas providing an essential service for all. Crew, funding, wages, pension and sick pay all provided by the State.

VOYAGE 2 - PRIVATE



Plot your own journey into uncharted seas. No crew or funding provided. Wages, pension, and sick pay not guaranteed.

Between these two choices it's surely safe to assume that numbers applying for Voyage 1 will be higher than those for Voyage 2. But there's a problem. How do we fund Voyage 1's ships, wages, pensions and sick pay?

To help solve this funding dilemma, let's add further detail to each job description.

VOYAGE 1 – PUBLIC



Any gold coins discovered are owned by the State.

VOYAGE 2 - PRIVATE



Any gold coins discovered are yours after paying applicable State taxes.

With this added incentive Voyage 2 seems a little more enticing. It has added risk but also the

potential for reward. Of course, both voyages are attractive in their own way and neither necessarily better than the other. Each appeal to different temperaments, various stages of life, and different values.

The point here is that both voyages rely on each other. Voyage 1—public sector provision—needs sustainable funding if it is to offer the essential services that underpin any civilised society. That funding, in turn, depends on Voyage 2—private enterprise—not just attracting participants, but helping to enable their success. One supports the other. Together, they aim to create a safe and vibrant society.

It's tempting to ask: why not just run Voyage 1 alone, with its guaranteed wages and built-in security? Let the State hold the map, fund the journey, and keep any gold coins that happen to surface. Let everyone share in the treasure, equally. In theory, it's an excellent idea—aside from the troublesome word “any” lurking inside each job description. That small uncertainty breaks the spell.

Here's the problem: those best suited for Voyage 2—the ones willing to take risks, chart unknown routes, and chase hypothetical treasure—would have little incentive to do so if all roads led back to the same safety net. Worse still, with every voyage now State funded, the full weight of risk shifts to the State itself. And with little personal incentive to do so the chances of discovery naturally reduce. It's not just about economics—it's about human nature.

Misjudging the recruitment balance destabilises both sides—an ongoing challenge for every government.

Some people choose traditional employment — public or private — often a sensible, fulfilling path. Others feel drawn to something less structured, more uncertain. They want ownership. They want to build. They want to take direct responsibility for what works and what doesn't.

Bill Gates started Microsoft in a garage. Richard Branson launched Virgin from a houseboat. The settings were modest; the ideas were not. What links them isn't capital or infrastructure, but conviction — the willingness to begin. To back an

idea. It's a pattern repeated in quiet corners everywhere: a spare room, a shed, a kitchen table. Someone, with no crowd behind them, decides to build.

Neither path is right or wrong. It's simply about knowing who you are — and choosing the environment where you're most likely to thrive. But at the level of society, the balance matters.

A society that forgets the value of Voyage 2 — the risk-takers, the builders, the explorers — loses its dynamism. A society that neglects Voyage 1 — the institutions that provide stability, safety, and continuity — loses its foundations.

Good governance isn't about choosing one over the other. It's about keeping both afloat — and ensuring each has a reason to sail.

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Over the next decade, an estimated 1.2 billion young people will reach working age, but only about 420 million jobs are expected to be created. This leaves hundreds of millions without a clear path to employment, with far-reaching social and economic implications.

By sharing my experience, I hope to spark something in you — a sense of possibility, a reminder that your path is yours to shape. I hope to encourage you to take charge of your own destiny and to trust that the choices you make can carry you somewhere meaningful.

*“...a quietly powerful story - equal parts
grit, humour and understated wisdom”,
T Knudsen, Danish, TV News Host*

*“...a sense of lived reality that’s
hard to convey unless you’ve
walked the walk”. A.Barham*

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