

THE SEVEN STEPS TO CREATING A SUCCESSFUL AND PROFITABLE BUSINESS

ARE YOU WORTH IT?



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Honesty check - Are you sabotaging the success of your business and the money you could earn?



There are some key signs I see in my clients which are blocks towards them earning their full money potential, self-assess yourself to see if you are sabotaging yourself?

How many do you say 'yes' to?

	Poor behaviours	Tick
1	You leave your tax return until January to finish, leaving yourself really stressed with the deadline approaching or you let the tax return date pass knowing that you will incur the £100 fine.	
2	You were never good at Maths, so you ignore the finance stuff until you really have to do it! You don't have a fixed weekly session paying your bills and checking your personal and business finances. You don't track the sales/income in your business effectively.	
3	You don't set yourself daily, monthly and yearly goals and review them regularly to see how well you are achieving your success. You have no vision board in place. You haven't even considered what the vision is for your business.	
4	You have no business plan in place, so you have no structure which brings all elements of your business together, so that you can see a clear picture. There is no reference to numbers on your plan i.e. you haven't set measurements of success – Key Performance Indicators.	
5	You have no financial projections for your business and you don't regularly track how you are doing against the projections you have set.	
6	You never check/track statistics which surround your business e.g. google analytics, number of people visiting your website, reviewing how big your email list is or your Facebook likes/Twitter followers.	
7	You think meditation is a waste of time and don't practise it night and morning for 10 minutes a day. You don't even know what meditation is?	
8	You never take time out for you. There is always too much to do. Relaxation is not a priority. You have to work hard to achieve success which means working many hours a day in your business.	
9	Your office, house and car are all cluttered, messy and in need of a good clean. You hope no one will notice as only you know how bad it is.	
10	You have a number of broken things and unfinished 'projects' around the home, office and garden. You don't make it a priority to fix things/declutter.	
11	You don't make writing up your expenses a priority, so are not clear on all the numbers relating to your business. You have no idea how much you earn per day or month. You don't track your mileage until you have to, so miss	

	Poor behaviours	Tick
	mileage off as you forget to record it. You don't routinely ask for a receipt for every purchase you make, so that you can see the true cost of your business.	
12	You have no profile picture (or one which is not including your face) up on Facebook, Twitter and Linked in. Your visibility is obscured and you are not fully willing to show off your talent/gifts to the world. You don't like being captured on film, as it makes you feel uncomfortable. You have always felt a little different or awkward and putting your photo up will be putting you into the spotlight.	
13	You aren't networking because you don't like having to pitch for business, it fills you with fear or you just don't understand why you would need to build relationships with people who will not buy your products/services. You feel lonely as you work by yourself but you don't know how to network.	
14	You have a long term chronic health condition such as depression, diabetes, heart condition, fibromyalgia, ME, chronic pain, asthma, etc, which you are either ignoring or you are losing time out of your business to manage your condition.	
15	You have debt which is not well managed and you are feeling terrible because you are so worried about how to pay back the money. Things have got out of control and you have affected your personal credit rating as you have struggled to pay your bills.	
16	You think that clients are more important than you, so you don't book a holiday as customers come first or you are waiting to have enough money available before you will take the holiday.	
17	You are lacking confidence in your abilities as you 'don't feel good enough.' You are charging way less than other business owners but you don't feel worthy of charging more. You feel pressurised by the competition and feel that you are never doing as well as them.	
18	You are having a few too many duvet days and are lacking motivation. You have lost your 'mojo' and sparkle. You can't see the point to your business anymore now your relationship has broken down. You have stopped networking and seeing friends and making connections for your business.	
19	You are angry about how your previous employer treated you and you are determined to 'show them' how successful you can be in business as you believe you can do it better.	
20	Your partner at home is not supporting you. You are feeling more and more frustrated that they don't understand what you are trying to achieve in your business and they are nagging you to spend more time at home but you have work to do which is really important. You don't feel that you can be yourself.	

If you have said 'yes' to any of the above, you are affecting the profit that you make in your business. Ultimately, everything above relates to your behaviour and the choices you are making as the business owner. If you can't make the changes consciously, then you might need some help to reprogramme your thoughts, behaviour and emotions. Reading motivational, personal development books with Neuro Linguistic Programming within them

would really help you understand how your mind works. If self help does not work, it is quicker and cheaper to use a professional rather than sabotaging for years and suffering in silence. Some problems can disappear in minutes.

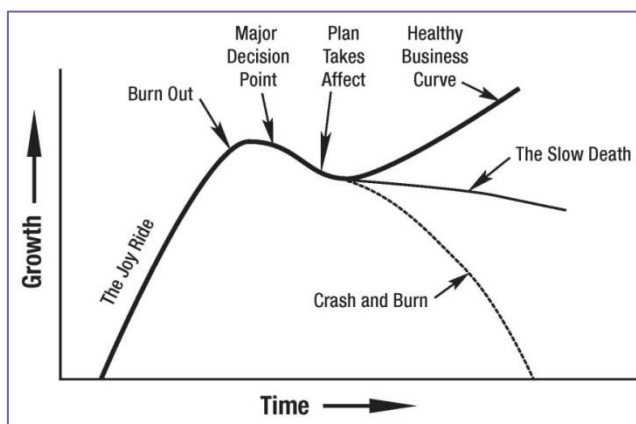
Are you worth it?

As a business owner, whether your business succeeds or fails is up to you. You may well have been employed before and thought 'I can do it better' but when you start up your own business, you find the reality of having a business and what it entails is very different to what you expected and a lot tougher. Basically, you have just stepped into your own energy, and the buck stops with you. If you don't take the right actions or you are hit by ill health, the money stops flowing in and you can find yourself in debt. When you run your own business, you have to work on your own personal development to ensure that your health is the best it can be. Your health is your wealth. You will hit brick walls in your progress, but you can lower the impact of hitting them and learning how to get through or over them, by becoming more self-aware: about yourself and others.



This guide is to give you hints and tips to help empower you to succeed with your business, whether you are a new start up or a seasoned business owner who has hit a brick wall.

There are four elements to your health – Spiritual, Emotional, Mental and Physical. You need to keep all of these areas nourished or you will find that your health will be affected. This means that you often have to change your habits, overcome anxiety, learn how to relax properly, learn new skills and de-stress as well as learning to step out of your comfort zone on a regular basis. You need to be 'feeling good enough' and confident in your business to succeed. If you don't have the right things in place to make your business work such as a positive mindset about money, you will be one of the four in five businesses which don't reach their 5th year anniversary of being in business, because you have gone bust. You have to step out of your comfort zone and know that you are worth it.



Credit image: www.corporatefortitude.com

The initial excitement of the business 'The Joy Ride' can lead to burn out if you don't look after yourself, have a vision, a business plan and put the right systems and processes in place to support you. You also need a lot of support from people in your network and if you haven't been doing things right, you are probably doing everything in your business yourself, you aren't able to take holidays and you feel out of control. Your husband or wife may be pulling their hair out with you as you are working so many hours and the arguments might be getting worse if you can't find time for home life too. If they aren't fully on board with you, you may see the cracks beginning to form in your relationship.

Two of the top reasons for businesses failing are lack of cash flow and financial planning. When you have moved from a corporate/public sector employed job into self-employment, you have to train your mind to be happy to receive money from different sources and different dates rather than thinking that you will be paid on a fixed date as before. If you don't, the insecurity of not knowing where money is coming from, will start to play on your mind as the date you used to use in your mind approaches (usually when all your direct debits are due). Anxious thoughts can arise as the bills start coming in and you don't see your income increasing at the rate you thought it would.

When you start a business, you often feel the need to control things around you and to do things by yourself, but as you become wiser, you realise that you have to let go, trust and be helped and supported by others.

Are you any good at maths? If not, you may well have a problem which is bigger than you thought. If you said 'no' to whether you are good at maths, your mind may have gone back to an experience with maths in your past. In fact, it may have transported you right back into school where you felt stupid or frustrated around learning maths. If maths isn't your thing, it isn't wise just to 'delegate' your accounts to a bookkeeper or accountant. Yes, they can help you get things straight and meet HMRC tax deadlines, but if you don't look at all sorts of numbers in your business which measure your financial and professional success, then your business will crash.



You need to get help in sorting out your anxiety around numbers which will then empower you to take action. You need to easily track the money coming in and out on a daily basis, write financial projections based on your products/services, look at your google analytics to see how many people are visiting your website, understand how to make a profit from every thing you sell and charge what you are worth. You need to set measurable goals on your business plan, rather than a set of actions.

It is very easy to get into debt when setting up your business. You often need a lot more investment at the start of your business than you realise and you may not make some money for some time which can feel very stressful. There are so many things such as network fees, courses, books, training, venue hire, etc. which you may not have expected. The key is to live within your means. This means that you may not be able to go on courses you want to attend, attend network events or even go on a fun night out with your

networking buddies as you have to conserve funds. Often you can do things for free though and where possible try to do this instead. It is important to value the person who is running the event/training for free though. Help them by giving them a video testimonial or Linked in recommendation. Thank them personally for helping you. Ensure that they feel appreciated. You could also share some of your connections which could help them.

So whether you are a new start up business or a more seasoned business owner, what is stopping you from making the money you desire at the moment? Be honest. If you look within, what resistance in yourself are you noticing? What are you fighting? What jobs are you deliberately 'putting off' like your tax return, getting out networking, writing a free report which shares your wisdom, filming video blogs or writing your business plan? Write down below your current thoughts. There will be sabotage. It is normal.



There are 7 steps to gaining success and turning things around. It is not about beating yourself up for sabotaging, it is about taking action to make changes to you and your business.

1. What is your vision?
2. How well do you value yourself and others?
3. Do you have a business plan?
4. Are you good at managing money?
5. How healthy are you? Do you relax?
6. How positive are you? Change your habits and be flexible
7. What support do you have? Ask your network for their help

For more support, you may like to attend my Insightful Minds Meetup network or my free Tea & Business Start Up Wisdom Sessions which runs on a monthly basis. Here you can pick my brains, make connections to help you with your business and gain some valuable emotional support to help you gain clarity. They are aimed at anyone thinking about

starting a business, business startups and or any business owner who needs more support. For more information and to book, go to <http://insightfulminds.co.uk>



Step 1 - Do you have a vision?

If the answer is no, you need to have a vision or else you will have no direction to go in with your business! You are not alone though as many business owners do not have one and wonder why they struggle. You need to know what you want to achieve and what you see in your mind of how your business will be in the future. What is your vision for your business? What do you want to see within your business in one year, three years, five years or ten years? Have you even thought about this? What do you need to put in place? Is it realistic? Often we set such big goals of what we want to achieve, it just isn't realistic. If there is only you in your business, can you really do everything yourself? You need to have the finances in place to employ staff or to outsource tasks. What are your strengths?

Do you have a vision board? (This is a board which has images on it of your personal and business goals. You look at it regularly, and this helps you visualise what you want to achieve) as your mind needs to get into the zone of seeing the future, especially if you are not used to doing this. If you don't have a vision, you will find it difficult to live your life on purpose.



Your vision needs to be linked to your business plan and goals. With this information, you will find it easier to have a route forward for you personally and professionally, which will give you a more structured and calmer approach to achieving your dreams.

Do you know if your business is targeting the consumer or other business owners (business to business)? You may start targeting one or the other, but when starting out choose one to focus on rather than both. We can feel invincible at the start. You might start too many projects at one time and wonder why we can't get everything working. Start small and when your systems and processes are in place for one thing and are going well, start the next.

If you are running an intangible business e.g. you are a coach, therapist, consultant or trainer and people don't recognise immediately what you are offering as a business, you have a potential problem. When you are a tangible business e.g. a plumber, hairdresser, cake maker, tea shop, people understand this and as you do a good job will recommend you, however when you do something more 'holistic' you may not be understood and you have to make your business more tangible, so that people understand what you do and why so that they can refer business to you as well as making logical connections for you. You also need to package up your wisdom into a system of knowledge which people do understand like the VISIONary system in my book Are you worth it?

If you are doing something less tangible like being a Reiki healer, then it is imperative that you specialise. Look at your own personal history and what you are empathic about. It might be weight loss, bereavements, recovery from addictions, and then specialise (microniche) in this area. Focus on it and don't get distracted from other things you could offer.

Reflect on your vision now. What exactly is the intention of your business? For what purpose are you running a business? What do you want to achieve from your business? What goals need to be in place for year 1, year 3, year 5 and year 10? Write your notes down here and start a vision board.



Step two – How much do you value yourself and others?

If you have never considered **why** you are wanting to provide services and products to your customers, it is worth taking some time out to do this. By understanding your work values, you can see what motivates you within your business. If profits are not heading in the right direction, it is probably because you have a problem with your values. You may have clashing values. For example due to emotional issues in your past, you can't be enthusiastic and excited about your work. There is an emotional block. Sometimes values can be missing.

The two most common ones which are often missing in a business owner's mind are Money and Serving Others. If money is not in a person's work values, they will be blocked from earning their full potential. Basically the script in their mind will be unfocused on opportunities to earning money. This often affects you if you can't charge your full worth. Serving Others is also key as fabulous customer service is needed within a business. If you are thinking about yourself more than others and not putting yourself in the mindset of your



customer first about how they feel, this is a problem. You need to give them more value in what you offer than the payment you receive. The number of people you serve well is key to your success and you may wish to read 'The Go Giver – the expanded edition' by Bob Burg and John David Mann for more information about this.

Your behaviour will show up when you are networking i.e. people will pick up on the fact that

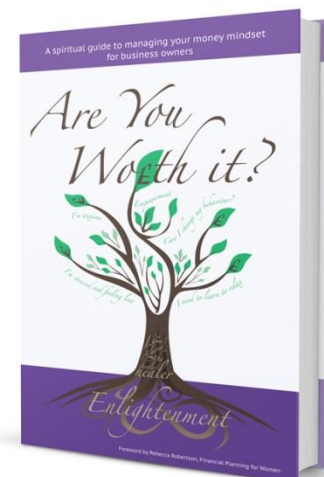
you talk about yourself more and you also will not apply the right strategies in your business. For example, you may be a coach, but are self-focused about what you want to get out of coaching i.e. money, travel, possessions; rather than really caring about the outcome for your client. Your client will sense this and there will not be longevity in your relationship.

All you have to do is ask yourself this question – What is important to me about my work? List down all the values you can think of. You may come up with things such as value for money, passion, value, quality, integrity, professional, to serve, etc. and loads more which are personal to you. Now put your values in an order of hierarchy. Number each value in order of importance to you and rewrite the list. If you have a business partner, then they need to do the same exercise and then you can compare answers. Remember even if you have the same values, they can mean different things to different people. These values can then be used when you describe your business on and offline as they will tell customers about what your business stands for. You will be clearer too. You can do the same exercise with your health values too, to find out what is blocking you from being as healthy as you would like.

Write down your answers now

So... is money in your work values and that of your business partner? If the answer is no, then you will have a problem in making the money you want from your business. You are blocked in some way around money. This will be linked to your money beliefs and to how you interact and behave around money. Your mind needs to be focused on getting money into your business and if it is not focused enough, you will find it difficult to gain the finances you require and therefore achieve the goals that you have set. Your mind needs to be focused on opportunities to earn money.

Your self-worth, whether you feel 'good enough' is intrinsically linked in the mind to your money beliefs and your money mindset. If you are living in the past where you had a problem around money, this will also cause you a block. If numbers are also not 'your thing' then this will be linked to an emotional block too as discussed earlier. If you



have a chronic health condition, you will also find it harder to manifest the money you desire in your business.

If you think you have money blocks, then my book 'Are you worth it? A Spiritual Guide to Managing Your Money Mindset' is worth getting as you can explore this issue more deeply. There are free money mindset resources at www.insightfulminds.co.uk/freebies

As discussed before, your health is your wealth. If you don't look after your health within your business, eventually your health will deteriorate. Are you valuing yourself? Reflect upon how you ensure that you are healthy and energised.

Top ways of valuing yourself are:

- ♥ Have a day of just sitting and reading your favourite book/s
- ♥ Spend the day shopping (only if you have the money to do so though!)
- ♥ Spend a day at the beach and see how the sea can enhance your energy
- ♥ Spend a day in nature – the woods, near a lake, a country park
- ♥ Organise to have a day or two at a retreat
- ♥ Meditate in your favourite spot for longer than normal
- ♥ Go for a nice walk in the countryside
- ♥ Spend quality time with your loved ones. Remember time is priceless and even if you don't have money to spend on them, there are lots of free activities where you can be together and connect
- ♥ Value your health and put good quality, unprocessed food into your body and drink plenty of water
- ♥ Spend 10% of the income you earn on yourself and doing exactly what you want



Sometimes, we are so busy trying to get everything done, we forget to look after ourselves. If you make this more of a priority, you will be able to focus more on getting money into your business.

How could you value yourself more now?



Step 3 – Do you have a business plan?

If you have said no to having a business plan, I'm afraid it is time to get one. There is a very famous quote by Benjamin Franklin, 'If you fail to plan, you plan to fail'. It's true. If you don't have a business plan, you will not have defined goals and objectives of what you are wanting to achieve in your business. You need to have defined strategies about how you are going to achieve success, what actions you need to take, identify the resources you need to make it happen and set realistic deadlines of when you want to achieve things by. Now before you think, 'I'm terrible at writing anything' and start visualising the many page business plans banks need to give you funding, stop.... You just need a one page business plan which sets out the scope for what you want to achieve including some numerical data so that you can measure your progress. Ensure you incorporate your vision within it.

If writing is not your thing, then engage a business coach/mentor like myself to help you. The cost of not writing one, far outweighs the stress you put yourself under by not completing this task.

If you don't have a business plan which includes marketing actions and financial projections, it is **self sabotage**. If you keep saying 'I need to write one' you are probably not going to do it as this is away from motivated language. Say to yourself, 'I am writing one' and set a time in your diary to do it. Get someone to keep you accountable to do it, if you keep not doing it!

Goal setting is essential. SMART is often the acronym used which stands for Specific, Measurable, Attainable, Realistic and Time based. By having daily, monthly and annual goals you will be able to measure your progress. You need to check in with your goals regularly to check that you are on course. These goals need to link to your vision board and you need to be visualising all the actions taking place and seeing yourself easily achieving the outcome. State your goals morning and night and take action. You will start to see results.



Think about the end outcome you want to achieve when planning and work backwards. Think about the steps you need to take to make it happen. Visualise all those steps being easy to take.

Have you thought enough about your ideal client and created a customer avatar? For example if you are a coach or therapist you might have had ill health yourself. You might have recovered from depression and fibromyalgia. You then need to look at who you want to attract as clients e.g. women aged 24 to 45, who have a family but are in dissatisfying jobs. They hang out at Mind, Body and Spirit shows as they are looking at how to get better. They love crafting. By being specific, it then helps you see where to target to find your clients and which businesses you could joint venture or collaborate with.

Finally, are you trying to do too much at once? It is better to get one product and service right than it is to do lots of things badly. The latter can leave you frustrated and anxious that you can't get things working. The feeling you want to address is overwhelm. Being organised is essential for your health and success of your business; and remaining calm at all times.

What action do you need to take?



Step 4 – Are you good at managing money?

When you set up your business, it is essential that you get this aspect sorted. It does intrinsically link to your past experiences with money, your money beliefs and your money management habits. If you have come into business with personal debt, it might be wise to consider if it is the right thing for you. At the start of your business, you may not get paid for a while and you often have to invest quite heavily in your business to allow it to grow effectively. Having a part time job at the start of your business is a sensible move and will help you have financial stability too.

One key thing to note when starting a business, is invest in your head and work with a business coach/mentor. Ensure that you are clear about what business you are setting up and plan it well at the start. Do the inner work on yourself with a therapist, to make sure that you are starting the right business and have the confidence to build the business over time. Do not invest in your web site, branding, business cards, logo design, premises, equipment, etc until you have a written down plan and you are feeling confident about yourself and what you are creating. Ensure there is a written down financial plan too. If you don't, you will find fears appear, you will procrastinate and will get stuck. If you have invested all your money into equipment, website, branding, etc, you won't have any money left to sort yourself out and potentially your business could go under. Remember your business is created from your head and your thoughts.

When you have been employed and then decide to be self employed, it can mess with your head. You can feel insecure and worried when you don't get paid on time or if you don't make any money in a day or even weeks! You have been used to money being paid to you on a particular date and your mind has to readjust to receiving money on any day instead.



If you are in debt, you will be constantly trying to juggle money and to pay off the debts you have incurred as well as finding that you can't invest in some of the things you want to. The fact that you have debt, indicates that there is a problem with your money management skills and potentially your money beliefs and self-worth. If reading this makes you feel bad, it is better that you learn this now, than later when you have lost even more money. The good news is that you can change your money beliefs, you can work on releasing why you don't feel

good enough and learn new more positive money management habits which will give your business stability. Your subconscious mind needs reprogramming which is all a part of personal development.

If numbers are just not your thing, then get a buddy to help you at the start of your business. Ask them to teach you what things mean. You need someone who is supportive who does not make you feel silly. Invest initially in a bookkeeper who can keep your receipts in order, track what you spend and what you earn on a daily basis and when enough money is being generated, work alongside an accountant who may also be your bookkeeper. Set goals with your accountant and work together to achieve success.

Work out the true costs (not a rough idea) of each and every service and product that you offer and look at what profit you make. Remember you have to cover not only your personal expenses but also your business expenses such as office space, advertising, marketing, website development and hosting, travel as well as making a profit which allows you to feel that the effort you are putting in is worthwhile and you can invest some or all of it back into the business.



Budgeting for your personal and business expenses is essential. If you have never budgeted before, then now is the time to start. Looking at your figures regularly will allow you to see how much you are making in your business and what you can spend money on. For example, there is always something shiny and new that you might like to invest in whether it is a course, book, or networking event. Stop and ask yourself, do I need or want this? If it is not a need, then do not buy it. Even if it is a need, do you have the money to buy it now? If the money is not in place, do not buy it. Wait until the funds are in place and then buy it. You need to get into a habit of saving money and not needing to spend everything you have. It is so easy now to pop money onto a credit card or to use contactless technology that we don't even notice how much we are actually spending.



The way to think about it, is that by saving money now and being frugal, you will

accumulate more wealth later i.e. savings, property investment, premium bonds, shares, etc. Getting into the best habits around money now, is going to get you in the best position possible for you in the future. There is no sick pay, pension or other financial benefits when you are self-employed, so you need to pay attention to looking after your money now. The key also is to live from an abundant mindset rather than a scarcity mindset. The world is your oyster and there is no limit on the amount of money that you can earn, save, invest and accumulate. You need to have effective money beliefs and behaviours now to allow you do to this.

Important warning: If you are not good at numbers you need to overcome the anxiety of the past about why you were no good with numbers. If you don't sort this issue out, you will continue to not look at numbers in your business and your profit will be affected. Learn to love numbers and your profits will rocket provided you have the right money beliefs and you are looking after your health.

If you need some help with your money management, working with me on a one to one basis will help you to uncover your money beliefs, assess your money behaviours, to look at how you are valuing yourself and others and to learn some techniques which will enable you to relax around money and to change your behaviour and beliefs. For more information, go to www.insightfulminds.co.uk

What action do you need to take to be better around managing your money?





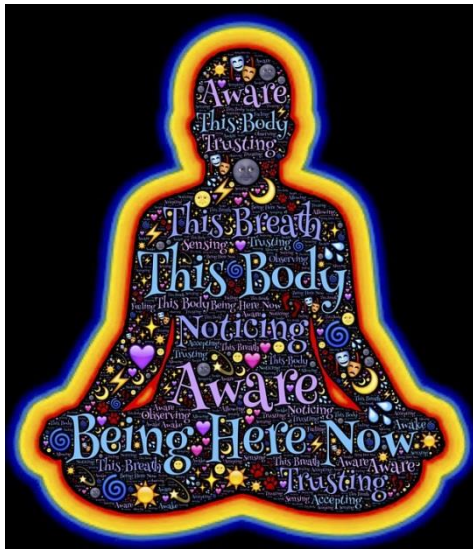
Step 5 – How healthy are you? Do you relax easily?

Your health is your wealth. If you don't look after it, your business will be affected. If you are doing really well from the off (as part of the Joy Ride), at some point a breaking point will appear, if you don't relinquish control and start trusting other people to work in your business to allow you to switch off and to take regular holidays and time off.

Make sure you look at all aspects of your health – spiritual, emotional, mental and physical. What are you doing already to ensure that you look after yourself? Are you already in a good routine of exercising on a daily basis, eating healthily, meditating and reading personal development books or do you find it really difficult to switch off and unwind? Do you feel overwhelmed and anxious about having so much to do? If you look at the behaviours of top entrepreneurs, they are all really healthy and are looking after themselves.



It is so important for you to switch off each day from your business. It can be so tempting to stay up late and work, and work and do more work trying to keep up, especially with the social interaction with social media now. It is very distracting. If you do not switch off, you will burn out, your health will be affected and you will affect your close relationships with friends and family as they will interpret that you love your business more than them.



If you already have a chronic health issue such as depression, anxiety, ME, MS, asthma, Fibromyalgia, etc, these will put you under extra strain and stress when you are trying to achieve things in your business as your mind is more negative due to having these chronic conditions for some time. It is essential that you build in relaxation time to help you get the balance right and to focus on what makes you happy. Find ways to release stress like learning techniques such as Mindfulness Meditation, Reiki, Neuro Linguistic Programming, Emotional Freedom Technique and Hypnosis as well as taking on exercise routines such as Yoga, Pilates or Qi Gong. If you love dancing or fishing, then build this into your week.

By living your life on purpose and focussing on learning from every situation you find yourself in, you will have a healthier heart and a happier life and your business will thrive. The more you look after yourself and the more that you love and accept yourself, you will find it easier to stay in business. Stepping out of your comfort zone is all a part of your spiritual growth and living a fulfilled life is essential.

The menopause (for men and women) is a key time when individuals are deciding to set up a business and it takes a while for your mind to make the transition between being self employed and being employed when it comes to managing money, having time off, feeling confident doing what you are doing and why. Being self employed means that you have to learn a whole load of new skills you did realise you needed! If you are going through Menopause (aged 40-65), you may like to download the Menopause guide too from www.insightfulminds.co.uk.

Your work life balance is key. It is so easy to put more emphasis on growing your business than maintaining relationships at home especially if you love your business and your partner is unsupportive of what you are doing. To keep your partner involved, tell them how they fit into your plans. Ensure you have regular date nights and take them networking with you so that they feel included and loved. Intimate relationships breakdown, when one partner feels less loved, is taken for granted or feels unappreciated. Plan days out and holidays together to ensure you have things to look forward to together. Make sure these plans happen and work does not get in the way.



Life can be challenging and when significant bereavements or someone in your family is seriously ill, it can majorly send your business off track. Your business might have been going really well, flying forward and then something happens. You may become depressed and then other things start to go wrong at home and in your business. You may be seriously worried about a family member and this anxiety you feel for them is building up in your body. Use relaxation techniques to relieve this stress and send them calming, healing thoughts instead which is far more empowering and positive. If you find yourself spiralling down, do not leave it too long as things will only get worse. Seek professional help from someone like myself or a doctor.

The key to earning more money in your business is looking after yourself, being positive, loving yourself and managing your finances well. Let go of the tension and negative thoughts and reprogram yourself to become more positive.

What action do you need to take to put your health first?



Step 6 – How positive are you? Change your habits and be flexible

How positive a person are you? Have you had a rough life or has it been plain sailing so far? We all have a past and it is still interacting with us and our behaviour unless we have come to terms with it and are living in the present. Are you a very anxious person? How determined are you to succeed in business? Very or are you a bit flaky? Sometimes you feel confident and 'good enough' but other times, you are quaking at the knees when you see how successful everyone else is. Have you always felt a little 'awkward' or 'different'? This can stop you from fitting in and building relationships if you let it.

A positive mindset in business is an absolute must. You may well hit challenges whilst being in business, but how you get through these challenges builds inner strength and resilience. You have to get over the hurdles and realise that you are worth it. You will hit brick walls in your business and personal life and by remaining positive at all times, you will attract in positive experiences for you to grow your business and to improve your profits. You do have to work on your personal development though and this is where having a coach/mentor can make a big difference. If you are having a wobble, you have someone independent who will offer you some reassurance and who will help empower you to believe in yourself.

Personal tragedies/trauma do affect business and it is easy to lose focus in your business when someone around you is unwell or needing your attention or if the worst happens and someone dies. The further you go down emotionally, the bigger the impact on your business. Get help quickly rather than struggling on. Gain support from your network and ensure you engage a therapist like myself if you feel you are becoming depressed or you develop a serious health issue. Being taught how to relax and let go of the negative feelings will really help you to cope. Complementary therapies can give you a holistic view of your health and give you a new perspective which will enable you to feel better and relax.

If you are coming into business from being in the corporate world/public sector, you might have decided to come into self employment thinking you can offer products/services better than how your last employer did. You may have been treated badly and this will have made you naturally more negative and untrusting of others. You may well be projecting this anger onto others without realising and it is important for your health that you learn now to get rid of this negativity. You can learn a series of techniques such as mindfulness meditation, self hypnosis, Reiki, Neuro Linguistic Programming or Emotional Freedom Technique to relax more and to become much more self aware about your behaviour and how you are coming across to others.



Changing your habits is essential in business. You will have conscious habits and unconscious habits such as tracking your mileage, needing to stand behind a chair to stabilise yourself when doing your pitch or other rituals like writing your to do list before you go to bed and whether you meditate every day or not. Some things you will do religiously and others will just be haphazard i.e. you might do something like tracking your money for three days and then you stop. Ten days later you might realise you have forgotten. You may even be in a habit of saying you will do something and not doing it. For example, you might promise things and just not follow it through. This makes you look unreliable and your network will find it hard to recommend you if you are always letting people down. To be the most effective in your business, you need to be consistent with your habits and keep your promises.

If you find it difficult to change your habits, this is resistance within you. It will be linked to your self-worth and issues you are holding on to in your past. You might deliberately be stopping yourself from moving forward, pretending that you are taking action, but you really aren't. This is when working with a therapist can really help you. It can be really liberating and fun to let go of these issues and to overturn this resistance. You need to be authentic in business or else people will see through you. Honesty is so important, so that you can be trusted. Focusing on what you desire rather than avoiding tasks will give you far more pleasure and better results and profits.



Are you being too stubborn and independent? This can be the kiss of death to your business. If you don't allow for flexibility and movement in your thoughts, you have a fixed mindset. Flexibility is key and this allows you to have a growth mindset instead. If one way of doing something is not working, you have to be able to change course quickly and to try something new. Being stubborn and fixed, saying 'your way or no way' means that you will miss opportunities. If you are too independent, people will assume that you do not need help and will be less likely to collaborate. It is human behaviour to work together, but you have to sense that the other person wants to be a part of the team too. Joint ventures and collaborations are essential in business, as it is just too hard doing it all alone.

It is important to build relationships within business. You want those around you to help you and they won't if you try to sell to them right from the start. Those around you may want your product/service, but let them buy at their own pace when they are ready. Build the know, like and trust factor when you go networking and build rapport with those around you. Connect with others, help others with your connections and be a personal ambassador for other people's businesses.

If you are too proud to ask for help, then you need to change this behaviour. Once you get to know other people, you are going to need to ask for support and guidance. It saves you money, time and helps you achieve your goals quicker. Give others your help and you will see that people will help you back. If you are closed to asking for help, then your network will be less likely to help you. Adopt the 'Go giver approach'.

It is so easy to think other business owners are doing better than yourself. Remember to never compare yourself to another. You don't know their exact circumstances and what challenges they have faced to gain their success. Judging another is a negative thing to do. Be happy for others and help them become successful. It is a much better behaviour to have and will grow your success and profits too. If things are not going your way, it can start to feel hopeless. Remember that HOPE stands for Have Only Positive Expectations. Expect good things to happen and they will do.



Remember that you are the face of your business. If you are an anxious person or have confidence issues, it is likely that you will find networking an issue as meeting new people can be difficult for many people. You may be nervous about delivering your pitch and speaking about your business. If this is a problem for you, then working with someone like myself can help you feel more confident and reduce anxiety, so that when you deliver your pitch and everyone will be really clear about what service you deliver. If you deliver it poorly without confidence, you can lose sales and potential opportunities as other business owners will not know who your ideal client is and what contacts to put you in touch with.

Imagine how much business could be lost if you repeatedly do your pitch badly and people haven't got a clue what you do. Visibility is key.

Finally, you are your brand. Therefore it is essential that you have a good photo of yourself on your Facebook, Twitter and Linked in profiles. If you do not like being photographed or videoed, then this indicates that you are fearful of being 'visible' to the world. If you are not 'visible' and you hide behind a cat photo on Facebook, people will find it hard to connect with you. It is also more likely that you will not find public speaking easy to do either which is a great way to raise awareness about your brand. These fears and confidence issues are linked to self-worth issues and can easily be fixed, so that you can speak with confidence and positivity about your business. Being fully visible is a key way to grow money within your business.

If you would like to explore how to change your behaviour and self sabotage, you may like work with me more information, go to <http://insightfulminds.co.uk>

What habits do you need to change? What do you need to be more positive about?



Step 7 – What support do you have? Ask your network for their help

Do you network? If the answer is no, why not? Is it because you lack confidence, are petrified about how to deliver your pitch or you just don't know how to do it? Have you been once and thought 'never again!?' If you have been burnt once, you might feel that to put yourself through that torture again just isn't worth it, but it is. You need to learn new skills when you are a business owner and to step out of your comfort zone. You need to learn how to understand how to pitch your business with confidence, how to build rapport with others within meetings as well as via social media. You need to get better at public speaking and owning your brand, because if you don't have confidence in it, no one else will.



It is essential that you learn 'how to' network effectively as if you don't then you will find that you feel rejected, unsupported and will miss out massively on opportunities which will grow your business. By helping others, they will be more likely to help you. You need a strategy when networking, or else you will be attending but your profits will not show you the benefit. When you are networking, remember it is not about you and about 'getting clients'. As you build relationships, opportunities will come your way and as people get to know, like and trust you, they will start referring work to you and may potentially work with you too. Remember you are not trying to convert networking colleagues into clients; however over time, depending on what you do, they may decide to work with you. Offer your contacts to others and look for opportunities for other people. If you help others and act as the 'Go giver' you will see the returns in your networking.

Are you trying to do it all alone? Are you fearful of someone working in a part of your business which lessens your control and which makes you feel insecure? Are you afraid to ask for help when you are struggling? It is really important to use your network to help and support you. You don't need to do it all by yourself and your network will support you if you have been supportive to them of course! If you need a new venue for something, ask your network. It is much quicker than having to do the research yourself. If you need a particular skill in your business, ask for who your network recommends.



Do you have a strategy behind your networking? You need to know what companies link to yours. For example, you are a kitchen fitter. They you would link with other trades people who work in houses e.g. tilers, plumbers, handyman, plasterers, carpenters, painters,

landscape gardener, aerial fitter, etc. By building relationships with these businesses, you can then refer work to each other and potentially collaborate which will allow you to save money and gain referrals easily. Often by working with others, you feel less lonely and get support naturally too.

Joint ventures are essential for the success of your business and these strategic partnerships can allow you to gain new opportunities as you join forces. For example, I work alongside business owners who support my clients.

Having worked with my clients on their confidence issues around networking, pitching, vision, business planning and overcoming any confidence, money mindset and health issues, I refer them on to other businesses which will help them grow further, therefore adding value for my clients. I link my clients to my contacts, to help them succeed on issues which might have held them back.



I am linked to a Financial Planner to help them with understanding budgeting and to plan financially for the future, an Accountant to help them worry less about sorting out their tax and to manage their numbers, a Profit Strategist to help them look at sales projections and to track income and money effectively, a Book Publisher to allow them to add another income stream to their business and an Image Consultant to make them look more confident now that they are more confident from within and they will save money by wearing the right style and colour clothes. These are all people that I know, like and trust, who I have met through networking and built relationships with.

Finally, you can gain support through Mastermind and Accountability groups which will keep you on track and ensure you meet goals, although if you have sabotaging behaviour these may not help you as much as you think they will as your self-worth will still be causing you a problem and you may find being told what to do by others makes you feel bad. Getting trained in some mindset techniques such as Emotional Freedom Technique, Self Hypnosis, Reiki and Neuro Linguistic Programming will help this transition be easier. Remember you are worth it. Finally, get another business buddy who you can be honest with and support and encourage each other.

What action do you need to take to gain help from your network?

*For everyone reading this, if you think you would like some more help, support, guidance, coaching or therapy, drop me a line and you may have a complimentary 15 minute discovery session to find out how I can empower you having the business and life that you desire.
liz@insightfulminds.co.uk 07815 904848.*

Information about Liz Almond

I am an inspirational Spiritual Teacher, Coach, Therapist and Business Mentor and I have spent my life learning how to help others. I had an accident in 1996 which was a catalyst for change. It led to me have two years off work and looking for answers about how to regain my health. Positivity and overcoming adversity have been the theme throughout my life and I have recovered my health dramatically. I no longer have the heart complaint I was born with, depression, anxiety, chronic pain syndrome, asthma and high blood pressure. I now have a view having healed myself, that I have had very negative thinking and behaviour throughout my life and my life has now changed as I have shifted my thoughts and my behaviour.



When I started my business in 2011, I was confronted with a run of personal bereavements which lead me into depression which affected my success, and my business floundered. I found myself in significant debt due to a lack of business knowledge, a phobia around numbers and had to apply different techniques to regain my health and my wealth. My self-worth was at an all time low and after my Mum died in 2012 and my husband left me with the significant debt in 2014, I became suicidal as I was so ashamed of the debt and being a failure within my business and my personal life. I never want anyone else to go through the stress that I have. It truly has been very unpleasant.

I run a multi award winning business. I have won the Bronze Award – Alternative Practitioner of the Year at the Kent Health and Beauty Awards 2015 as well as being a finalist for Specialist Coach of the Year 2015 with the Association of Professional Coaches, Trainers and Consultants. I also won the Kent Independent Trader Award for Health and Beauty two years running. I have been short listed for Women’s Champion Award – Kent Woman in Business Awards 2016 and was finalist for the APCTC Coach of the Year 2016 as well as being finalist for numerous awards too in 2017-2019.

My book ‘Are you worth it? A Spiritual Guide To Managing Your Money Mindset for Business Owners was published in January 2016 and is available directly from myself. There is a consumer version too for non business owners.

I offer 1-1 and group training across the world, inspiring and empowering others as well as carrying out public speaking engagements. Current workshops/training available:

- ♥ Be an Angel Relaxation Workshop
- ♥ Be Happier (online therapy course)
- ♥ Manifesting Profitable Connections – networking magically (online)
- ♥ Awakening the Visionary Within Leadership Coaching Programme
- ♥ Attracting Clients VIP Day – Business Vision and Plan
- ♥ Empowering Happiness VIP Day
- ♥ Mindfulness Meditation Training
- ♥ Reiki Practitioner/Master Training – Level 1-4
- ♥ NLP for Business

I am very passionate about helping new business owners learn from my mistakes as well as helping business owners who are hit by tragedy to become empowered once again. I can help you value yourself more, charge more and work less. I act as a coach, mentor, therapist, supervisor and accountability buddy, depending on what approach is appropriate. I am also available as a public speaker to inspire business owners to gain success.

I can be contacted direct at liz@insightfulminds.co.uk or by ringing 07815 904848. More information about working with me or information about my courses can be found at www.insightfulminds.co.uk. I offer a complimentary 15 minute discovery session to help you see how I could help you flourish and to ensure you have the correct money mindset strategies so that you can have the life and business you desire.

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