

✧ Introduction

I was working as a senior banker in the summer of 2007 when I got the call that I had anticipated from one of the bosses and bank executive. The problem was, it was not the kind of conversation I was expecting.

“I’m sorry,” he said hesitantly. There’s an awkward pause. “We decided to go with someone else for the position,” he continued. Pause on my end. “Okay...” I finally muttered. Another long pause. He could tell that I was shocked and confused at the time so he said, “Well, I know that I asked you to interview for the position and all, but...” Then a longer explanation ensued.

Rewind to a year earlier. I had been working as a banker at another institution. My dual role as a financial advisor and banker helped me become a key banker. I was helping families plan their financial future through the stock market, building relationships *and* helping small business owners build their business through banking. I enjoyed climbing the sales ladder, and I enjoyed the bonus checks that came with it.

Then I got recruited by my former employer. At the time, my former employer was trying to win me back and my current employer was trying to keep me. Heavy discussions and negotiations were initialized.

During discussion with my former employer, I made it clear that working with small businesses was my passion, and I would have to continue to do that.

I added that I would do my part to help the start-up office I was assigned to “get off the blacklist” and that within a year I wanted a fully concentrated role working with small businesses. They agreed.

The team joined forces and within six months, the office went from being blacklisted to being a top-producing office within its region. My rank increased and I joined the ranks of “superstar” bankers, and I was also within the top-10 percentile of bankers in the country.

Fast forward to 2007. The agreement was broken, and I realized that the promotion that would enable me to focus on building more strategic relationships with small business owners and start-ups had been denied me. Imagine my frustration.

During my interview process, my husband was starting his law firm and had asked me to help him plan for business. I had started giving him homework questions: *How do we pay these bills? What will be our personal and business break-even? How many clients do you anticipate having?* He started creating detailed information: upfront sales vs. sales on credit, anticipated bills, location, expenses, marketing, etc. We then started putting this information together and analyzing the situation via brainstorming sessions.

Then one day, after my job turn-down, he asked me, “Why don’t you start doing this for other people?” I thought for a minute and responded, “Well...I figured

after a few years I will. I'll keep the steady paycheck now while you start your business." He then gave me the magic response. "There's never the perfect time."

This is how I started my dream. Someone once said, "If you can't get a job, create one." I decided to do just that. Today, I continue to live out my purpose—helping others reach their purpose through business.

You have a dream, a certain talent. You know that you do something better than others or that you care deeply for a certain cause. Yet you sit on it. You watch idly as the years and months go by, and somebody else with guts comes along and takes your passion and turns it into a great business model.

"No!" you think. "That is so unfair. They must have more money than I do. They know more people than I do. They look better than I do. Or they're *just lucky*."

That's not it. They were just gutsier. Tenacious. Determined. Focused. Patient.

The person who managed to take "your" dream idea and turn it into a business was a dreamer. They believed in their dream enough to know that it was their purpose. They believed in their purpose enough to turn it into a business. Most importantly, they had confidence in their own abilities.

They managed to live despite their present circumstances. Most likely they started and tested their business idea in their market before fully launching.

You too can go from dream to business by being patient, living vicariously yet frugally, taking calculated risks, studying your craft, and having self worth.

However, to start a business from little or no means and continue with it, you will have to truly believe that you are living your purpose. Most people say passion; I say passion *and* purpose.

A business built around purpose is simply a dream, mixed with passion, talent, and business instincts, topped with a sense of heeding a call so urgent that you defy the odds and do it to serve a certain need. Only an entrepreneur with purpose can manage to hang on, defy the odds, and start a different kind of business, even despite difficulties and challenges.

This book will serve as your guideline to build a business around your purpose. By the time you are done reading this book, you will learn how to pace yourself and start your business by not just launching in headfirst, but by taking calculated risks and precautions. You will learn how to test a business idea to see whether it is in fact feasible. You will learn how to take control of your vision with careful planning and patience.

Defy the odds and turn your dream into reality. Put a name to your dream. *Why not?* Your dreams are yours and although they may seem farfetched by some, they can become true with faith, self-confidence, goal maintenance, and good choices in life.

The thing is, *you* have to believe in it. *You* have to first be secure in your purpose. Then *you* have to know that the business you're starting is to serve a purpose that is bigger than yourself. When you can learn to take yourself out of the equation and concentrate on the purpose of the business, I believe you will then be on the path to success in business.

You might as well try, right? Right!