



BOGOLJUB J. KARIĆ

NOW *or* IMMEDIATELY

10 RULES FOR STARTING
YOUR OWN BUSINESS

Do not wait for conditions. Create them.



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10 RULES FOR STARTING YOUR OWN BUSINESS

Do not wait for conditions. Create them.

Do not wait for your life to begin

If this booklet is in your hands, you have probably been carrying an idea for some time. Perhaps you want to start a small business - to make, sell or build something. Perhaps you can cook, repair, draw, programme, build, sell or organise. Perhaps you have a piece of land, a garage, a computer or a phone. Skilled hands. A good mind.

And yet you are still waiting. Waiting for capital, the right moment, a little more knowledge, a better country, an investor, better premises or someone to give you a push.

That is the problem.

I have done the opposite all my life. I did not first have the right conditions and then begin - I began, and then I created the conditions. I did not first have a factory: I had a garage. I did not first have major capital: I had my family, an idea, faith, hands, intelligence and a fierce desire to build something. I did not even wait for private business to become acceptable. We began when a privately owned factory in a communist system was not merely considered foolish, but dangerous. A private owner could run a workshop and employ no more than five people; anything beyond that was called 'the restoration of capitalism' - and that was an accusation, not a compliment.

"That is why I say: do not wait for conditions - create them."

Bogoljub J. Karić

You do not need to know every story from my life. What matters is that you take from my experience something you can apply tomorrow. Everything I have lived through - carts on the streets of Peć, adobe bricks, a garage and old machines -

Begin with the next move

factories, markets, successes, blockades and losses - appears here as evidence for a few simple rules. My friends, rules have no value merely because they sound good. They matter only when they produce a result.

These are not rules I once repeated and then left behind in an old book. I still work by them today. I still look for what can be improved and for opportunities others do not see. When someone tells me something cannot be done, I ask: 'Tell me, in what year did Gagarin fly into space?' If a human being could travel into space, do not tell me something cannot be done. The question is never 'Can it be done?' It is only 'How can it be done?'

I will not promise that it will be easy. It will not. Nor will I claim that you will become rich quickly - perhaps you will not. Not every idea will succeed. But I know this: anyone who waits for everything to be ready may spend an entire lifetime waiting. If you make a sale, you learn that a customer exists. If you do not, you learn what must be improved. Both outcomes move you forward.

So do not read this booklet like a novel. Take a pencil. Write, cross things out, calculate, call people and test your idea. There is one decisive step between a person with an idea and an entrepreneur: the entrepreneur has tried to sell.

In the end, everything comes down to the question I asked at the start of every venture: 'What do I see here - what has value here - that others do not see?'

Let us begin.

RULE

01

START BEFORE EVERYTHING IS READY

DO NOT WAIT FOR CONDITIONS. CREATE THEM.



Start before everything is ready

The day when you have everything will never arrive: money, experience, time, the perfect product, the perfect partner, the perfect country and the perfect market. That day does not exist. If people waited for every piece to fall into place, nothing great would ever be made.

You may think the time has not yet come. But how will you learn if you do not begin? You learn to swim in the water. You learn to ride a bicycle by riding it. You learn business by doing business.

I did not begin because I knew what would happen in ten, twenty or fifty years. I began because I knew I had to do something.

"I started thirty-two years ago in a garage in Peć, on the plains of Metohija, with my brothers, sisters and friends."

Final rally, Belgrade, 10 June 2004

I said that in 2004. Today, more than half a century after our beginning in Peć, I know the same thing: the garage was not a source of shame. The garage was the beginning.

FROM MY LIFE

When we began as a family, no one sat us down and said the conditions were ideal and that we were free to open a private factory. Quite the opposite - people thought we were telling fairy tales. We said we would build a private factory in a system that regarded capitalism as the enemy. We were capitalists under communism. They called us restorers of capitalism, and that was not harmless: in 1988 I told a New York Times journalist that they had wanted to arrest us for 'restoring capitalism'. We made ploughshares, pickaxes, tools and small products. We did what we could with what we had. People laughed - but we produced the ploughshare in sixty days and were overwhelmed with orders. Only later came larger plants, more employees, recognition and new markets.

Make the first step visible



We did not begin because Tito came to see us. When he came, the business already existed and there was something for him to see. That is an enormous difference.

Many people wait for the local authority, the council, a bank, a minister, an investor or a major customer to provide the conditions. But a business does not begin when they appear. It begins when you make something that can be seen. It may be small, handmade or even look ridiculous on the first day. If you know where you want to go, the first step does not have to be large. It simply has to be taken.

Do it

If you have been saying for months that you will begin, I am giving you a deadline of forty-eight hours. Not to build a company - to make the first version of what you are offering. If you want to bake cakes, make one batch. If you want to be a designer, create three examples. If you want to offer repairs, choose the one specific repair you can deliver. If you want to sell produce from the countryside, prepare the first package.

Do not make another ten products, search for premises, print expensive business cards or invent executive titles in a company with no customers. Do three things:

1	Write one sentence explaining what you sell and to whom.
2	Create the smallest version you can genuinely deliver.
3	Show it to at least five potential customers.

Everything is not ready? Excellent. Begin. You will learn the rest along the way.

RULE

02

DO NOT BEGIN WITH WHAT YOU LACK

DO NOT WAIT FOR CONDITIONS. CREATE THEM.



Begin with what you have

The easiest thing is to explain to yourself why you cannot begin. I have no money, no premises, no machine, no connections, no name and no investor. It is not the right time. I need to learn one more thing and sort out another. A year passes, then two - and someone else, no cleverer than you, gets started.

I was born into poverty. We did not have the capital to sit around a table and announce that we were about to build a great company. But we had minds and hands.

"Everything I have achieved in life I owe to being born in a time of poverty, in the poorest region of a poor country devastated by war. Everything was scarce except imagination and ambition. With that starting capital, I was 'condemned' to succeed."

I Have a Mission, 2004 - section 'Condemned' to Succeed

There is your starting capital: imagination, ambition, intelligence and your hands.

FROM MY LIFE

This is what it looked like in practice. It was the early 1980s. I went to visit a shock-absorber factory in Priština. They supplied Peugeot, and a shock absorber is one of the most demanding parts of a car: the steel must be exceptionally strong and able to withstand everything. The director took me through the factory, and in the middle of the complex I saw an enormous heap - like a great hall, only five times larger and twenty metres high - made entirely of discarded shock absorbers. White, rust-resistant steel. 'What is this?' I asked. 'Scrap,' he replied. 'We are training people, mistakes happen, and anything that fails French quality control is thrown away.'

See value where others see waste



I had the idea at once. Cut the shock absorber near the top, sharpen and harden the lower section, and you have a chisel for cutting reinforcement and concrete - made from the best possible steel. I told him: give me all of it free of charge; just clear it away for me. He said he was embarrassed whenever delegations from Belgrade or abroad came and saw that mountain. We moved everything to Peć by lorry. We hardly had a hectare large enough to store it. I put two hundred people to work sharpening the pieces on grinders and then hardening them.

Then I went to Munich and bought twelve German tools so I could study the best in the world: the colours, rubber handle and safety features. On the way home I stopped in Nova Pazova and Stara Pazova, found private craftsmen who worked with rubber and plastic, and ordered the handles. We painted the tools in three colours, with a Ferrari-red tip.

I went to Belgrade to see Miki Savićević, the president of Genex. I laid the German tools beside ours. He looked at them and said they were fantastic, magnificent - but that his company did not handle such products. Then he added: 'I know who does: Robne kuće Beograd. They operate forty-seven department stores and import these tools from Germany.' He immediately rang their director: 'I am sending you Bogoljub Karić. His product is better than the German one - buy his entire output.'

An idea comes before capital

The director asked how many we could make. I said ten thousand. 'We need as many as you can produce,' he replied. They were also exported to Germany. We signed a five-year contract.

Later, the director from Priština came to visit us - a tall, powerful man. He embraced me and said: 'You are a wonder.' We had created a larger turnover from his scrap than he created from shock absorbers.

We did not begin by asking where we could find a million. We began by asking: 'What do I see here - what has value here - that others do not see?' Money is not the most important thing when you enter a small business. The idea matters more. Opportunities are often hidden in the things other people pass every day - or throw away.

Then comes the work:

"I learned that there is no such thing as easy money; and if easy money does exist, it leaves even faster than it arrives. A person who refuses crime and shady dealings has only one choice: put the mind to work and roll up the sleeves. Not a single dinar has entered my pocket without sweat and painful blisters."

The Karić Family - The Strength of Family, 2019

Do not misunderstand me: capital matters. But capital helps you enlarge something that already works. If you do not know what you are selling, to whom, and why a customer will pay, a large amount of capital merely allows you to make a large mistake.

Do it

Today, do not list what you lack. List what you already have. Write down: What can I do? Whom do I know? What tools do I already own? What space can I use at little cost? What are people around me buying? What is being discarded, left unused or done badly?

Then connect two things: something you have and a problem someone already pays to solve. That is where a business begins.

You may not have ten thousand euros. But you have a phone, the internet and two hands. Perhaps you know a neighbour who makes something but cannot sell it, or a skilled worker who does not know how to advertise. Perhaps fruit is going to waste, a room is empty, you have a computer, or you have three hours after your regular job. Do not say you have no capital until you have listed everything you already possess. Money is only one form of capital.

RULE

03

YOUR FIRST CUSTOMER TELLS YOU WHETHER THE BUSINESS EXISTS

DO NOT WAIT FOR CONDITIONS. CREATE THEM.



Let the customer decide

Many people fall in love with their idea. I prefer it when the customer falls in love with the product.

You can spend three years telling everyone that your idea is brilliant. Your whole family may agree, and your friends may praise you as well. None of that proves anything. When someone who owes you nothing takes out their own money and says, 'I need this,' then you have learned something. That is why the first customer matters more than the first logo. More than the office, the executive chair or whether everyone online knows about your new venture.

"Trade is not great wisdom. Buy for one dinar, sell for two. With intelligence and effort, you will succeed. But business is also love. You will not become wealthy if you enter business only to become wealthy, just as you will not write a good book merely by deciding to write one. A person must love the work and put their whole self into it."

The Karić Family - The Strength of Family, 2019

FROM MY LIFE

One of my first ventures had nothing to do with great factories. I was a child. We pushed wooden carts through Peć and sold soft drinks and fruit beverages: bottles packed in ice, cobbled streets, wooden wheels, and our voices calling people to buy. It was a business - not because I had a company, but because I had goods and a customer.

The market tells the truth



Later, as children, we made adobe bricks. An adobe brick is unbaked: clay mixed with sand and chaff, pressed into a wooden mould and dried in the sun. After the war, construction was happening everywhere in Peć, and the brickworks could not produce enough for demand. We children saw a gap no one was filling. We made the bricks and sold them, then gave the money to the household so the family could buy what it needed.

There I learned something more valuable than any business school lesson: the customer tells you the truth immediately. If people buy, you are doing something right. If they do not, something is wrong - the price, the product, the location, the offer or the way you explain it. Something must change. In the market there is no room for resentment or excuses. In the end, the result is what counts.

Do it

Stop asking people, 'Do you like my idea?' Ask, 'Would you buy this?' Better still: 'Will you buy it?' That is an entirely different question.

Create a simple offer. State what you provide, which problem you solve, what it costs and when you can deliver. Then take it to ten real people. If no one wants it, the world has not ended: question the customers, not your ego. Ask every person who declines: What does not work for you? What would have to change for this to make sense? What do you use instead, and what does it cost? Then return, improve it and offer it again.

Your first aim is not a thousand customers. It is one customer who buys not because they love you, but because your offer solves a real problem. When you find that person, look for the second.

RULE

04

**SEE OPPORTUNITY WHERE OTHERS
DO NOT**



DO NOT WAIT FOR CONDITIONS. CREATE THEM.

Learn to look differently

People constantly ask where work can be found. Work is everywhere - the problem is that everyone looks at the same things. When a thousand people look at the same thing in the same way, it is difficult to make a meaningful difference.

An entrepreneur must look differently:

- not only at what something is today, but at what it could become;
- not only at what large organisations refuse, but at why they refuse it;
- not where everyone is running, but at what everyone has overlooked.

"Business opportunities are all around us. We need only recognise them and, of course, act on them."

The Strength of Serbia, Volume I (manuscript, 2018)

FROM MY LIFE

We understood early that a small company must not compete with a large one where the large one is strongest. A smaller business wins where the large organisation is slow, cumbersome or uninterested. Heavy industry had enormous systems; we did not. So we looked for what did not interest them: small production runs, special parts and products for which it was not worth starting an entire large factory. It was worthwhile for us. We could move faster, turn around in twenty-four hours and make what the market needed but no large producer wanted to handle.

Turn the overlooked into value



The same was true of machinery. At one point, more than half our machines had been bought as old iron or scrap. We looked at a machine and did not ask how old it was. We asked what was wrong with it and what it would cost to bring it back to life. Some machines were bought by the kilogram and later created value measured in millions.

That is a way of thinking. Someone sees a discarded machine; you see capacity. Someone sees a small order; you see a customer rejected by a large supplier. Someone sees a village without jobs; you see land, people, food and processing. Someone sees a problem; you ask whether that problem can become a product or a service.

Do it

Tomorrow, try a simple exercise. Walk through your neighbourhood - looking with your eyes, not at your phone. Notice what causes people trouble. Where do they wait? What do they complain about? What do they repeatedly order from another town, buy at a high price or throw away? Which service is always late? What will no one do because the job is too small? Where is quality poor?

Then walk through the internet as well, because that is where the neighbourhood complains most loudly today: groups, comments, listings and reviews. Every 'Does anyone know someone who can...?' and every 'Why does nobody here...?' is a person saying aloud what they may be willing to pay for. Every day, our age gives you new tools for discovering what people need. Use them. Those who know how to listen today can hear more than ever before.

List at least twenty such problems. Do not judge them yet; simply record them. Beside each one, ask: Would someone pay to have this solved? If the answer is yes, you have the beginning of a business question. Do not search for a genius idea. Look for an ordinary problem you can solve better, faster, more affordably or more courteously. Great businesses often begin when someone sees an ordinary thing a little differently.

RULE

05

**THERE IS NO EASY MONEY - YOU
MUST INVEST YOURSELF**



DO NOT WAIT FOR CONDITIONS. CREATE THEM.

There is no honest shortcut

My friends, many people want a house, a company, money and freedom, but few want the years of work, problems, responsibility and discipline that come with them. It does not work that way.

If you are looking for easy work, look elsewhere. If you want your own business, accept that at the beginning you will often be the director, worker, salesperson and driver - and sometimes cleaning will also be part of the job. There is no humiliation in honest work. Idleness is dangerous because people quickly begin to believe someone else owes them a life they are not prepared to build. My grandmother expressed it in the fewest words: it is better to work for nothing than to sit for nothing.

"Work is not a punishment. It is a blessing that gives a person the feeling of belonging to the day they are living. Through work, thoughts become calm and hands learn patience."

Listen, Serbs - One Hundred Years Later (2026), p. 32

FROM MY LIFE

When we were young, we did not divide life and work in the way people speak of it today. The workshop by day, music, travel and performances by night - then back to work. From youth I rose very early; the whole family worked almost without pause. In the evenings we played music, while by day we worked in workshops around the house, in the cellar and in the garage. That is how the first serious capital was created.

Build discipline, not an image



I am not telling you to destroy your health. No. I am telling you to understand one thing: until a business can stand on its own feet, it will demand more from you than you would like. If you give up as soon as it becomes uncomfortable, how will the business survive?

And remember: hard work is not only a matter of hours. It requires concentration - being present, not disappearing, solving a problem while it is still small, calling the customer, checking quality, knowing what you owe and who owes you. You cannot live from the image of yourself as an entrepreneur. You live from results.

Do it

Take one ordinary working day, from the moment you rise until you go to bed, and record where the time goes: phone, social media, coffee, purposeless conversations, driving, waiting and watching what other people do. Then mark the hours you invested in something that can bring you a customer, a product or knowledge. You may be surprised. An entrepreneur often does not need more time - just less waste.

I have done this throughout my life: in the evening, I make a list of the main things I must do the following day. In the morning, as I prepare, I go through that list - on paper, on my phone or on the mirror, it makes no difference. What matters is that the evening plans and the morning acts.

For the next seven days, do the most important job first each morning. Not the easiest - the most important. Call the customer you have been avoiding, finish the proposal, make the product, collect the invoice or resolve the complaint. Do not surrender the first ninety minutes of your day to other people while your business is still finding its feet. If you do not protect your business, no one else will.

RULE

06

MILLIONS ARE MADE FROM ZERO



DO NOT WAIT FOR CONDITIONS. CREATE THEM.

Millions begin with one small result

The title sounds grand, but do not picture a million at once. That is a mistake. A million is simply a small thing done well many times. One customer, then another. One product, then a second run. One worker, then a team. One workshop, then a factory. People see the final result and imagine it happened all at once. It did not. When you see ten storeys, do not forget the first spadeful of earth.

"I served a long and thorough apprenticeship in learning how adding zeros can make a million, a billion... I have worked since I was seven. At eighteen I had a private workshop, at twenty-five a factory, and at fifty a business system with companies around the world, some of which I had never seen. That is how millions are made from zero. I know no other way."

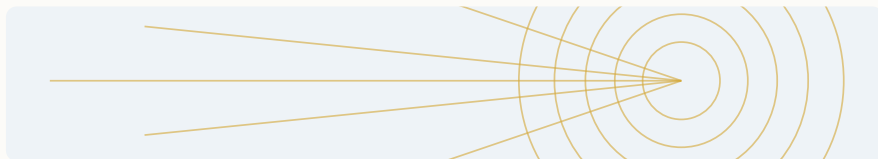
PSS annual, Serbia, You Have Strength, 2004

The point of that story is not size. The point is sequence.

FROM MY LIFE

One of the greatest mistakes young people make is wanting everything to be large immediately: a large loan, large premises, a large workforce and a large advertising campaign - before proving they can sell one small thing ten times. Why? Because big looks impressive.

Grow what already works



But a large business only magnifies what already exists. If you have a sound system, it magnifies the good. If you have chaos, it magnifies the chaos. If you lose one euro on each product, selling a million will not save you - you will lose a million euros.

That is why I have always watched the numbers: what it costs, how much sells, what remains, how quickly we can deliver and how many times we can repeat the process. Zero is not shameful. Zero is the point from which you count.

"If you do not tremble over your remaining days and hours, but think through time, you know that everything is possible. There are no impossible goals. There are only limited people."

I Have a Mission, 2004

Great things are possible. But they are built through small repetitions.

Do it

If you have a first small business today, make a table on one sheet of paper. Keep it simple. For every product or service, write: selling price - true cost = what remains. Include everything in the true cost: materials, transport, packaging, commission, the time of other people you pay, repairs and advertising. Do not lie to yourself.

Then set three targets: first ten sales, then one hundred, then one thousand. After the first ten, examine what went wrong. After one hundred, identify where time is being lost. Only then consider how to become much larger.

One more thing: do not consume your first profit. The first profit is seed. Put part of it back into the business: better tools, a better product, a larger quantity, knowledge, or a person who takes over work you no longer need to do yourself. That is how zeros are added. Not overnight. One at a time.

RULE

07

YOUR WORD IS CAPITAL



DO NOT WAIT FOR CONDITIONS. CREATE THEM.

Trust is business capital

You can lose money and earn it back. You can lose a machine and buy another. You can even lose a building. But when people stop trusting your word, the business loses its foundation.

A bank lends because it trusts you to repay. A supplier gives you goods because it trusts you to pay. A customer pays a deposit because it trusts you to deliver. An employee gives you a day of work because they trust you to honour the agreement. Business is a network of trust. It takes years to build and can disappear in a day.

"What one Karić promises, that person delivers."

The Strength of Serbia, Volume I (manuscript, 2018)

FROM MY LIFE

I learned that lesson before primary school. As a child I sold bottles of soda, orangeade and marble-stoppered lemonade in the streets of Peć. One day my cart overturned and the bottles smashed on the cobbles. The owner told me calmly that I would receive no pay that day - the damage was roughly equal to my earnings. His wife begged him to forgive me: 'He is Nića's son; you know how poor they are.' He interrupted her: 'If I let him off, it will happen again.'



Keep your word

It hurt then. Today I know that man gave me a lesson worth more than the day's wages: an agreement is an agreement, and responsibility allows no exceptions - not for age and not for poverty. In the market there is no room for resentment or excuses. In the end, the result is what counts.

Decades later, the same principle brought me some of the largest contracts. When mobile telephony was being introduced during the sanctions of the 1990s, we were the last people offered the job. Every large system had rejected it; no one wanted the risk. We gave our word that, working with Ericsson, we would complete the project - and we kept that word. Very often, you win the next contract because of the previous one. Not because of advertising, but because someone says, 'They will deliver.' A name with that reputation is capital.

That is why I have always taken promises seriously. Do not promise what you cannot fulfil. But once you promise, keep your word. If you make a mistake, be the first to call. Do not hide. People forgive an honest mistake far more readily than deception.

Do it

From today, introduce one rule: write down every promise. To whom, what, by when and how much. Do not rely on memory.

If you see that you will be late, do not wait for the customer to call. Call first, explain and offer a solution. If you make a mistake, admit it. If you cannot do something, say so. That is a thousand times better than saying yes and then disappearing.

Do not cut the price casually just to win a contract if you know you cannot do the work properly for that amount. It is better to lose the wrong job than a good reputation. Every time you keep your word, it is as though you are depositing money in an account called trust. One day, that account will open doors money alone cannot.

RULE

08

DO NOT WAIT FOR IDEAL CONDITIONS



DO NOT WAIT FOR CONDITIONS. CREATE THEM.

Act within the world as it is

How many times in life could I have said: this is not the right time. The system is flawed. The laws are poor. Politics gets in the way. The market is difficult. Every word might have been true. But what would that have given me?

Some people spend their lives proving why something cannot be done. Others use the same time to discover how it can. I have worked under different systems. The system changed. Work did not.

"Have you ever watched sharks devour a wounded shark, stripping it to bare bones? I have spent my entire working life swimming with sharks: the sharks of Titoist communism, the sharks of Milošević's socialism, the sharks of transition... You throw them pieces of bloody meat so they will not swallow you, but sharks are never satisfied."

The Karić Family - The Strength of Family, 2019 - Prologue

FROM MY LIFE

When our family business began, a private factory was not taken for granted - it was not even permitted. The system had its restrictions and bureaucracy had its rules. We worked nevertheless: producing, employing people and demonstrating results. In 1988, I told a New York Times journalist:



Control your next move

"I am always ahead of the law. If something is contrary to the law, the party must bless it. We are the heralds of the law - laws are written to reflect our practice."

The New York Times, 29 September 1988 - translated from the English-language interview

That did not mean we broke the law. It meant we did what the law had not yet learned to anticipate - and the law caught up with us. Political support later made development easier, but it came after proof that the business could work. The beginning existed before any support.

That is the lesson. I am not telling you external circumstances are unimportant. They matter. A bad law can kill a business, war can destroy a market and inflation can ruin every calculation. But there is an enormous difference between a real wall and an excuse.

If the law does not yet recognise something, you do not break it. You find a lawful form that exists and work ahead until regulation catches up. If you lack capital for production, begin with a service. If you have no premises, work from home. If you cannot employ someone, do the first job yourself. If there is no customer in your town, look elsewhere. Today you can find a customer on the other side of the world without leaving your room. An entrepreneur cannot control the world. An entrepreneur can control the next move.

Do it

Take the problem you currently use most often as the reason not to begin and write it in capital letters. For example: I DO NOT HAVE €20,000.

Then ask: can the business truly not begin without that €20,000, or can it merely not begin in the version I imagined? Those are entirely different things. A factory may be impossible, but sales may be possible. A restaurant may be impossible, but delivery of one product may be possible. An app may be impossible, but a manual service that solves the same problem may be possible.

Find the smallest version of your business you can start now. Not one day - now. Do not wait for the ideal country, the ideal bank or the ideal partner. If you can take one honest step today, take it.

RULE

09

DO NOT STOP AT THE FIRST STEP

DO NOT WAIT FOR CONDITIONS. CREATE THEM.



Let the first success prove what is possible

The first success is dangerous. A person relaxes. There has been a sale, money has been earned and praise has arrived. The person buys a fine car, changes the watch and begins talking more than working. That is where the end begins.

To me, the first success never meant the work was finished. It meant the idea had been proved possible. And once something has been proved possible, let us see how much better it can become.

"Under the sky, everything is possible. There are no impossible goals, only limited minds. The world belongs to the brave, and even more to the persistent."

PSS annual, Serbia, You Have Strength, 2004

FROM MY LIFE

The garage was not the destination; it was a step. The ploughshare was not the destination; it was proof. The small workshop was not the end; it was a school. When we learned something in Peć, we looked for a way to repeat that knowledge in a larger market. When an opportunity opened in the Soviet Union, we went to understand the system, the people and the market - and reproduced there, on a far larger scale, what we had built in Yugoslavia.



Build a process that can be repeated

The same applies to every business. You do not grow by inventing a completely new company every day. You grow by turning what works into a system and repeating it. From one customer, you build a process for ten; from ten, a process for one hundred. From one good employee, you build a team. From one product, you build a range - wherever the market asks for it.

But you must also know when something should not be expanded. If it does not work on a small scale, size will not cure it. Fix it first.

Do it

If you already have an initial result, ask yourself three questions: What, precisely, succeeded here? Can it be repeated? What must change so it can be repeated ten times?

Do not open a second location immediately. First see whether the first truly works without your putting out a fire every hour. Do not employ five people after one good month; look at no less than six months. Do not spend the profit proving to the neighbourhood that you have succeeded. Invest it so the business depends less on luck.

Create a procedure. Write down how you receive an order, source materials, check quality, collect payment, handle a complaint and bring the customer back. That is the next step. Success is not making something good once. Success is knowing why it was good - and being able to do it again.

RULE

10

WHEN YOU FALL - RISE AND BEGIN AGAIN



DO NOT WAIT FOR CONDITIONS. CREATE THEM.

What remains when everything is taken

Anyone who enters business believing they will never lose should not begin. You will lose a contract. You will lose money. You may choose the wrong partner or misjudge the market. Someone may harm you, or something you could never have foreseen may happen. Life does not sign a contract promising to be fair.

The question is not only what you will build when things are going well. The question is who you are when everything is taken away, when doors close and the account returns to zero. I have lived through that too.

"Money matters - but only when you do not have it. Once you have money, earning is no longer your motive. And motive is what matters most... If I lost all my money today, I know I would build it again."

The Strength of Serbia, Volume I (manuscript, 2018)

Why can I say that? Because the greatest capital is not in the pocket. It is in the mind, in experience, in people and in the ability to rise.

FROM MY LIFE

Our family began in poverty and built a great business - then lived to see nearly everything it had built taken away. Today I explain it as simply as I can:

Starting again is not starting from zero



"I come from a family that had nothing, and then had something. Then it was taken away from us again... And in the wider world, we built ten times more."

From an interview, 2026 - verified against the recording

What remains when you lose a building? If the building was your only capital, nothing. If you know how to build a business, much remains. Knowledge remains. Experience remains. The ability to recognise people remains. Your network remains. Your reputation remains, if you protect it. Character remains. And your hands remain.

Starting again is not the same as starting from zero, because the second time you carry the experience of the first.

Do it

Imagine that tomorrow the business you have today disappears. What can no one take from you? Write down your knowledge, skills, contacts, experience, reputation, tools and access to customers. That is your real reserve capital.

If you are recovering from a fall, do not try to restore everything at once. Restore movement: the first new customer, the first new income, the first small victory. If you have no capital, begin with a service based on your knowledge. If you have no company, begin as an individual. If you have no team, begin alone. If all you have left is your name, protect it.

Do not spend months explaining what someone did to you. Build something new. The best answer to a fall is not a story. A new result is the answer.

What to do tomorrow

Do not begin tomorrow by reading this booklet again. Close it. Work.

Before midday, choose one problem you know how to solve. Not ten - one.

"I help this kind of person solve this particular problem for this amount of money."

Your first offer

Then write down the names of ten people or organisations that may need it, and call the first three before midday. Do not send only messages if you can speak. Ask how they solve the problem today. Listen.

If it makes sense, offer the smallest version of your solution. It does not have to be perfect. It must be something you can deliver. Try to win one customer. If you do, work. If you do not, change the offer and try again tomorrow.

Do not spend seven days choosing a company name. Do not spend three months preparing a website. Do not spend half a year seeking capital for something when you still do not know whether anyone will pay for it. First the business - everything else follows.

And do not be ashamed of a small beginning. A cart is small. A garage is small. One customer is small, and one dinar of profit is small. But journeys begin with such small things. Today you carry in your pocket more knowledge and more tools than my entire generation could gather in a decade - so you have even less reason not to try.

Tomorrow - work

Tonight, before you go to bed, take a small piece of paper. Do not write what you planned to do. Write what you will do tomorrow. Three things, no more. In the morning, place it on the mirror. When you take it down tomorrow evening, ask yourself only one question: What did I do today? Because:

"It is easiest to blame. It is hardest to work."

The Voice of the Victor, 2004

Tomorrow - work.

My first offer

I help:

solve this problem:

by offering:

The price is:

I can deliver by:

The first ten people or organisations I will approach:

- | | |
|----------|-----------|
| 1. <hr/> | 2. <hr/> |
| 3. <hr/> | 4. <hr/> |
| 5. <hr/> | 6. <hr/> |
| 7. <hr/> | 8. <hr/> |
| 9. <hr/> | 10. <hr/> |

Tomorrow - three things

1. The most important thing I will do:

2. The person I will call:

3. The offer I will send or make:

What did I do today?

What did I learn?

What will I change tomorrow?

Ten rules in two pages

1. START BEFORE EVERYTHING IS READY

ACTION: Within the next forty-eight hours, make something you can genuinely offer and show it to at least five potential customers.

2. DO NOT BEGIN WITH WHAT YOU LACK

ACTION: List what you know, what you have, whom you know, how much time you have and what people around you need.

3. YOUR FIRST CUSTOMER TELLS YOU WHETHER THE BUSINESS EXISTS

ACTION: Offer to real people. Listen to why they buy or do not buy. Improve the offer and make it again.

4. SEE OPPORTUNITY WHERE OTHERS DO NOT

ACTION: Find at least twenty ordinary problems around you. Choose three you can solve better, faster or more courteously.

5. THERE IS NO EASY MONEY - YOU MUST INVEST YOURSELF

ACTION: Tomorrow, do first the most important thing you have been postponing. For seven days, track where your time goes.

Ten rules in two pages

6. MILLIONS ARE MADE FROM ZERO

ACTION: Calculate the true cost, the selling price and what genuinely remains. Move in order: ten, one hundred, then one thousand sales.

7. YOUR WORD IS CAPITAL

ACTION: Record every promise - to whom, what, by when and how much. If you are late, be the first to call.

8. DO NOT WAIT FOR IDEAL CONDITIONS

ACTION: Write down the greatest obstacle. Ask whether the business truly cannot begin, or whether it simply cannot begin in the version you imagined.

9. DO NOT STOP AT THE FIRST STEP

ACTION: Record what worked, why it worked and how you could repeat it ten times.

10. WHEN YOU FALL - RISE AND BEGIN AGAIN

ACTION: List what no one can take from you - knowledge, experience, people and your name - and take the first new step.

DO NOT WAIT FOR CONDITIONS. CREATE THEM.

**DO NOT WAIT FOR CONDITIONS.
CREATE THEM.**

