



Introduction to Entrepreneurship and Small Business Owners Sunday, October 11, 2015

For Immediate Press Release and Broadcast.

BidOnKeith.com Duncan Oct 10, 2015

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Title: TeenMoneyMachine.com is ready for Prime Time use by all youth, elderly, disadvantaged, disabled, homeless, impoverished, and even those on social entitlement programs that actively prevent their contributions to their own communities and ultimate quality of life.

It is imperative that the world class solutions broadcast to journalists, public, Governments, churches, and all organizational entities take a few minutes to Read, Believe, and ACT with the accountability and ethics that made America and all great nations prosperous over the past two centuries of the Industrial, Medical, Warfare, and Technology revolution ages. The only frontier not conquered by mankind is prolonging life by eliminating all diseases, providing ample resources for all of humanity regardless of political power and financial wealth, and ensuring that all transactions between individuals are ethically based and enforceable contracts to deliver products and services.

Title: TeenMoneyMachine.com ay handa na para sa Prime Time magamit ng lahat ng mga kabataan, mga matatanda, disadvantaged, may kapansanan, walang-bahay, naghihirap, at kahit na ang mga nasa programang panlipunan karapatan na aktibong maiwasan ang kanilang mga kontribusyon sa kanilang sariling mga komunidad at

panghuli kalidad ng buhay. Ito ay mahalaga na ang mga solusyon ng mundo klase broadcast sa mga mamamahayag, pampubliko, mga pamahalaan, mga simbahan, at ang lahat ng organisasyon entidad tumagal ng ilang minuto upang basahin, Manampalataya, at ACT sa mga pananagutan at etika na ginawa America at ang lahat ng mga dakilang bansa na umuunlad sa loob ng nakaraang dalawang siglo ng Industrial, Medikal, digma, at Teknolohiya rebolusyon ng edad. Ang tanging hangganan hindi napagtagumpayan ng sangkatauhan ay pagpapahaba ng buhay sa pamamagitan ng pagtatanggal sa lahat ng sakit, na nagbibigay ng sapat na mga mapagkukunan para sa lahat ng sangkatauhan alintana ng kapangyarihang pampulitika at pinansiyal na yaman, at tiyakin na ang lahat ng mga transaksyon sa pagitan ng mga indibidwal ay ethically based at maipatutupad kontrata upang makapaghatid ng mga produkto at serbisyo.

For a variety of 100% logical reasons, TeenMoneyMachine.com addresses most of the worlds maladies with the use of video based electronic books that teach everyone how to conduct business utilizing their own inherent strengths and passions.

Please contact your audiences and inform them of the world changing solutions as soon as possible. For Sept 25, 2015 is the NEXT critical date period when Pope Francis comes to Cuba, addresses Joint session of Congress, and speaks to the United Nations about world events and the calamities that exist in all nations. PCTerror.com and UNlocracy.com are the 100% opposing forces between Political Corruption and the ability for citizens to hold themselves and everyone else accountable with 1. Common Sense, 2. use of off shelf technology gifted by CreatorKeith.com INC. 3. Use of Integrity principals derived from the published teachings of all our fore-founders regardless of their spiritual denominations.

Please contact Keith Duncan at Philippines Cell (63)0917-335-4300 or leave voicemail on Hong Kong (852)9146-8620. info@TeenMM.com or Wechat to ID: BuiltByKeith. Skype ID: BuiltByKeith2. Or simply dispatch the USA Military to come find Keith with SolutionMilitary.com as the world conducts ManHuntRose.com For this is the most logical conclusion of all

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pagpapahatid lamang ang USA Military na dumating mahanap Keith may
SolutionMilitary.com bilang mundo nagsasagawa ManHuntRose.com Para sa
mga ito ay ang pinaka-lohikal na konklusyon ng lahat ng oras na ba o
mamatay para Justice. karapatang-kopya na ipinagkaloob para sa lahat upang
gamitin at muling i-publish ang lahat ng mga gawa ng BuiltByKeith.com (Reno
Nevada, USA)

Flash forward, now I am a passionate author and entrepreneur. After
spending many years as a prime business and tech consultant for mega
companies, I started to create my own businesses and inventions. As a
loving Christian active in many gospel and charitable ministries, I have a
special place in my heart for the youth and their futures. Teen Money
Machine is written with the hope and mission that teenagers will realize their
ability to be independent and ethically earn money and manage their own
finances. This book will prepare better leaders for tomorrow!

Flash forward, ngayon ako ng isang marubdob na may-akda at
negosyante. Pagkatapos ng paggastos ng maraming mga taon bilang
isang kalakasan ng negosyo at tech consultant para sa mega
companies, sinimulan ko na gumawa ng aking sariling mga negosyo
at imbensyon. Bilang isang mapagmahal na aktibong Kristiyano sa
maraming ebanghelyo at mapagbigay sa kapwa mga ministeryo,
mayroon akong isang espesyal na lugar sa aking puso para sa mga
kabataan at sa kanilang kinabukasan. Teen Money Machine ay
nakasulat sa Umaasa at misyon na tinedyer ay mapagtanto ang
kanilang kakayahan upang maging malaya at ethically kumita pera at
pamahalaan ang kanilang sariling pondo. Ang aklat na ito ay
maghahanda sa mas mahusay na mga lider para bukas!

This one eBook teaches everyone to start their own business to be financially independent of family
and companies. When UNlocracy.com SolutionGovernment.com and TheTruthVault.com go public all

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corrupt individuals will be shunned by society with www.SolutionURL.com. Then these new business owners will be the free world leaders and marketers to replace them.

Ito ang isa eBook nagtuturo sa lahat ng tao upang simulan ang kanilang sariling mga negosyo upang maging malayang pananalapi ng pamilya at mga kumpanya. Kapag UNlocracy.com SolutionGovernment.com at TheTruthVault.com pumunta pampublikong lahat corrupt indibidwal ay iniwasan ng lipunan na may www.SolutionURL.com . Nang magkagayo'y ang mga bagong may-ari ng negosyo ay ang libreng mundo lider at marketers upang palitan ang mga ito.

Change your own world economies by training youth and all others to create their own businesses to be financially independent now. Download and read the video based eBook TeenMM and generate profit providing services and products as you own your own future.

For those with any Audio Players, click on DROPBOX Audio Files of:
https://www.dropbox.com/sh/3f1hm4wjijt26ea/AAAGMn_6UKTrbXwly6lxO0Hva?dl=0 for the audio experiences of interviews and precise business solutions to change your life, one relationship at a time where everyone benefits.

Baguhin ang iyong sariling mga mundo ng ekonomiya sa pamamagitan ng pagsasanay ng kabataan at lahat ng iba upang lumikha ng kanilang sariling mga negosyo upang maging malayang pananalapi ngayon. I-download at basahin ang mga video batay eBook TeenMM at makabuo ng kita na nagbibigay ng mga serbisyo at produkto pati na pagmamay-ari mo ang iyong sarili sa hinaharap. Para sa mga may anumang Audio Player, mag-click sa dropbox audio file ng: https://www.dropbox.com/sh/3f1hm4wjijt26ea/AAAGMn_6UKTrbXwly6lxO0Hva?dl=0 para sa mga audio na karanasan ng mga panayam at tumpak na mga solusyon ng negosyo upang baguhin ang iyong buhay, isa na relasyon sa isang panahon kung saan ang benepisyo sa lahat.

Even the "Wash the SIN out of Washington D.C." Video from April 29, 2014 shows how TeenMoneyMachine.com is the PRIME solution of Education to remove all Political criminals from society with ethical business contracts and agreements so that criminals are shunned by all of society. Everyone benefits since governments are now held accountable by the Will of the Majority of all citizens using URLiDent.com gifted to Interpol and world Jan 7, 2015 on Iseelunderstand.com . This was the basis of world wide products and services of CreatorKeith.com and BidOnKeith.com Prime consultant services for all governments, corporations, military, churches, public, and all organizations. Media rich is what everyone sees to believe to ACT for the benefit of all others + self.

TeenMoneyMachine.com ay ang PRIME solusyon ng Edukasyon upang alisin ang lahat ng Political kriminal mula sa lipunan na may etikal

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kontrata at mga kasunduan sa negosyo upang ang mga kriminal ay iniwasan ng lahat ng society. Ang bawat tao'y benepisyo mula noong mga pamahalaan ay gaganapin ngayong nananagot sa pamamagitan ng Will ng karamihan ng lahat ng mga mamamayan gamit URLiDent.com matalino sa Interpol at mundo 7 Enero 2015 sa Iseelunderstand.com. Ito ay ang batayan ng malawak na mundo na mga produkto at serbisyo ng CreatorKeith.com at BidOnKeith.com Prime serbisyo consultant para sa lahat ng mga pamahalaan, mga korporasyon, militar, simbahan, publiko, at ang lahat ng mga organisasyon. Rich media ay kung ano ang nakikita ng lahat ng tao na maniwalala sa ACT para sa benepisyo ng lahat ng iba + sarili.

<https://youtu.be/kH7lBQn7jwo> TITLE: #25 BuiltByKeith FollowKeith WASH the SIN to cure Washington of Corruption. DEMAND ACTION

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Introduction

Because most Millennium young entrepreneurs have immediate attention spans, we start this book off immediately with a starter list of service oriented businesses that any young adult (or anyone for that matter) can start same day with little to no investment in products or supports. This book shows how individuals can become financially independent of others simply by providing service to others. It is so simple and so transforming of our culture today. We hope you recognize the gift of life and service provided to us by our original elders from all cultural denominations.

Codes: MV –Market Value is value that someone is willing to pay you.

Note: Suggested Base rate and Range columns are suggestions. Each Teen must determine the actual value someone is willing to pay for their service and time. Just remember that your client's time is very valuable and they are willing to pay you value for your time. Example: If a lawyer makes \$100 per hour, he may easily pay you \$30 per hour to do work he does not want to do. This is all about Value Proposition.

Value Proposition:

A value proposition is a promise of value to be delivered and acknowledged and a belief from the customer that value will be delivered and experienced. A value proposition can apply to an entire organization, or parts thereof, or customer accounts, or products or services.

*Wikipedia

Base Rate \$ \$ \$	Range hr or job \$	Job Description	Basic Jobs -Tools you will need, What you can do for your clients.
10	++50	Scan Business Cards	Buy an electronic Scanner (about \$150 and up). Scan business cards for your neighbors, professionals, and salespeople. Give them back the proofed contact information along with their original business cards. Expect 10 cents to 50 cents per card scanned and proof read for accuracy. Obviously, in today's time smart phones and devices have replaced the need to collect cards, so this service will best appeal to a mature aged crowd who may not be as technologically savvy.
25	75	Lawn Service	Boring and common. But still a money maker. You will need a mower and optionally a rake, blower, or sidewalk edger. Even more money comes if you have sub-contractors underneath your command.
10	50	House Sit	Get papers, take out trash, water plants, and other assorted jobs.

10	40	Wash cars	Wash neighbors' cars in their driveways using their water. May offer optional wax, glass, and detail.
25	100	Clean Out/ Organize Garage	This makes it easier for owners to park their cars (a very common problem). Choose your pay or barter for stuff owners no longer want such as old electronics, games, furniture, storage boxes, lighting, you name it. This works for suburban areas and city area where residents have tight space and have over piled their garage or storage areas.
5	20	Dog walk	Charge by the mile and by the number of dogs.
20	MV	Create Personal Websites	For \$10/year domain, and \$10/month hosting fee, Teen charges "MV" to create a custom static website for their customer. Customer can then upload their own blog, video, photos, and maintain their own content for their friends, family, and business associates.
10	MV	Personal Shopper	Find and purchase gadgets, groceries, and clothing for customers. You can also do the research for them ahead of time.
10	30	Simple Accounting	Enter receipts and business expenses into Excel.xls or other easy to use programs for clients so they can keep business records and do taxes faster.
10	30	Business Brand Design	If you have a knack for design this is for you! Layout and print off temporary business cards for your clients. Use VISTAPRINT.com or other like services for customized orders. You will need a quality color printer, or send them off to a local printer shop such as OfficeMax.com, OfficeDepot.com, or Kinkos for high quality printing. Single color prints on hard card stock is about 50 cents per sheet for 10 business cards.
MV	MV	Organize Neighbor's Garage Sale	Everyone has a garage and basement full of old and unused items. Now the gear just takes up space. Eventually it goes to Charity or gets thrown out. Teen sorts through all the items by size and use and promotes and finds neighbors who will buy this gear at used Market Value. Teen pockets a percentage of proceeds from the homeowner.
MV	MV	Tutor Children	If you are advanced in a subject you love, spread the knowledge! Brand yourself as a friendly and smart local tutor.
MV	MV	Become a Baby-Sitter	Because trust is important, child care is best when made available to family and family friends and after you have learned CPR and gained experience with infants and tots.

MV	MV	Become an Assistant	Use your professional skills to help adult business owners complete important tasks.
MV	MV	Care for the Elderly	Tender heart? Use your compassion to assist the elderly with light tasks or keep them company.
MV	MV	Writer	Learn how to outsource your writing skills to various companies.
MV	MV	Editor	Lend a fresh pair of eyes to editorial and business sources.
MV	MV	Teach a Class	Have another useful skill? Great at technology? Teach a class to those who may be lacking!
MV	MV	Internships	Internships are often unpaid but the working experience you gain will turn into dollars in the long run!
MV	MV	Manage Social Media	Are you nearly obsessed with Facebook and Twitter? Are you fabulous at posting interesting content and engaging others? Use this skill to help business owners reach their online markets.
NA	NA	YouTube Product Reviews/Tutorial	If you are articulate about products you love or hate or can easily instruct others how to use a product, You Tube is your golden ticket.
MV	MV	Participate in Paid Focus Groups	Many researchers and marketers want to know what appeals to teens and to understand how they think. Donating as little as 15 minutes of your time online can lead to cash and rewards.
NA	NA	Networking	There is no immediate cash flow attached to networking; however, it can and will lead to monetary opportunities.
MV	MV	Volunteer	Volunteer for charitable reasons and to acquire new skills.

For Parents

How many employees do you have on your payroll, yes, your family payroll? If your kids were your employees, are they earning their own keep? If yes, stop here. If no, are you paying out the nose to support your more than capable teens? Ask yourself one question: Do your teenagers bring monetary value to your family and themselves? How much income do they earn versus at your expense? In fact, you are probably not an employer of your children, you are actually a charitable benefactor. How would you like to have financially independent kids by age 16 to 19? What is stopping you or them?

Did you know many young adults are typically 18 to 22 years old before they actually get a real job for the first time? Who prepares them to actually conduct business in the real world? Do any of their high school or college classes actually provide money making opportunities where they sell products and services in the real world and receive cash in hand? Or do most parents beat on their kids to 'get a job with good benefits' as soon as they get out of school? What kind of business

training is that? Instead, how about unleashing your kids and show them how to start their own business in your neighborhood or from their smart devices with people you already know and trust? Don't you think a teenager would love to earn \$10 to \$80 per hour providing a cash based service to their neighbors?

I don't just talk about I live it. My teen kids easily earned \$75 every 45 minutes running a powered Core Aerator that punches holes in grass lawns. I bought a used Aerator for \$500 about 8 years ago and my teenagers easily earned \$500 cash every 6 hours. There are so many other types of jobs that teenagers can safely and profitably perform right in their own neighborhood and they are listed in this very e-book. Read along with and encourage your teens and get them off of your payroll!

What Parents Need

All parents need the peace of mind that their households contain responsible children and young adults. We accomplish this by insisting on rules, regulations, and habits that instill truth, integrity, and honesty in all members of our household. Of course there will always be problems and issues in our families. Just think how fewer problems occur when each family member is self-sufficient at the appropriate age. This occurs when each family member earns their own way.

What Teenagers Need:

1. **Love** -The root part of this love is unconditional as blood is thicker than water. The majority of your love for your kids is conditional. Each of us as parents must recognize that our relationship with our kids must be both as giver and as taker. If we are only a giver to our children, then our children by default become 100% takers. How fair is it to our kids to condition them to always get what they want?
2. **Food** -Enough said.
3. **Shelter** -Warmth and security.
4. **Clothing** -Enough to cover, protect, and make them feel comfortable.
5. **Education** -Knowledge embedded into their cranium with enough common sense that they are independently functioning and happy creatures.

For Teenagers

How would you feel if you walk into school on Monday morning with the following?

1. A wad of cash in your pocket.
2. A debit card from your bank with a \$2,000 balance.
3. A brand new smart phone that you actually bought yourself.
4. You have your own business cards.
5. You run your own website that promotes you and your network of trusted friends.

So now you are asking how you could acquire a few of the perks listed above. Simple: Start your own business. With this e-book you will learn the fast and effective way to conduct business transactions in your own neighborhood with people you already faintly know. I say 'faintly' because normally you might faint if you had to speak to someone you hardly knew at all. Now you have a reason to go speak to others. You have a service and/or product to sell to them that has tremendous value to them.

The Basics. What is a Business

I will go ahead and be very clear at this point. A teenager should never conduct business in someone else's home without the proper safety checks and balances in place. That's a primary reason why the majority of jobs you will find in this book are conducted in the safety of the teenagers' own home or in the relative safety of the outside property of their clients or online. When a teenager enters the confines of a customer's home, there must be an exceptionally good trust factor between the client, the teenager, and the teenager's parents. So here is the legal warning. Every teen, every parent, and every potential client needs to ensure the safe conduct of business. By participating in any of the jobs below you assume any risk or liability for the activities or businesses demonstrated. Therefore, anyone reading this book and creating their own business must ensure their own safe conduct from a legal as well as moral prospective. The bottom line is that all readers are responsible for themselves and their activities.

A business is any transaction where value is delivered and value is received. All businesses have the elements of Supply and Demand. The Supply is the available resources of time, material, and knowledge to provide goods or services. Demand is the marketplace that needs those goods and/or services. The transaction that occurs is known as a Buy-Sell exchange. Someone is buying what someone else is selling.

Let's tackle the most obvious question. Who are the customers for teenagers? That may sound a little broad, but just consider who are the customers for most goods and services? Unless you are talking about luxury goods or something very unusual, most products and services are meant for the general population. The first answer is the most obvious one. The teenager's customers are their neighbors and friends who they already know and trust. Please remember that trust is a key component of allowing a teenager to conduct business. The teenager may not know his customers at first, so it is vitally important that parents help their teenagers establish business relationships with the people that the parents already know and trust.

Here is list of your potential customers:

1. Neighbors who you already know for a relatively long term. Consider if you been inside their home on a regular basis.
2. Friends of your parents.
3. Church or other community organization friends and associates.
4. Sporting leagues, coaches, and teachers, especially from previous years. You already know them.
5. Social friends of the family.
6. Referrals from people you trust.

7. Owners of local businesses.
8. People you meet in your daily activities who are easy to check out for their Integrity and reputation.
9. Prominent and successful people who are well known and liked.

Quick Components of a Successful Business

Below are the components of businesses that are successful. All said and done, these are the foundational departments of any business. If you neglect just ONE of them, you will probably not survive in the business world for very long.

1. Drive: That's your buddy boy. Why do you want and need to be successful? Do you have the wisdom to reach your goals? What are you doing with your noggin? It is just waiting for the next Bill Gates idea.
2. Sales/Marketing: Without sales, your ideas are just a figment of your own dreams and aspirations.
3. Finance: Got to count those numbers. Revenue - Cost/expenses/overhead/your time = PROFIT. You must be aware of what your labor costs and is worth and how you will manage your finances and reach your profit goals.
4. Operations and Delivery: Must have a way and the logistics to run the company and deliver the products and services.
5. Legal: Obviously as a teen exploring your gifts you will not obtain legal counsel but everything still needs to operate on ethical and fair value terms. If you must, enforce what you demand and will offer with legally binding contracts in everything you do. Including human resource expectations.
6. Human Resources: You should be so lucky as to have sub-contractors, administrators, employees, vendors, and advisors. Now you are cooking with sizzle. Just remember that people are overhead unless they bring more value to your company than they cost you.
7. Product- In your case your product is a service. Make sure you are delivering exactly what you promise and that you are adding value to your customers' lives.
8. Branding- This is your product's personality. How you introduce yourself, pitch yourself, what colors you use on promotional materials, what you are known for, and how others recognize you is all a part of branding
9. PR- Public relations is how you market yourself to the media and the public. Obviously as teen and for the types of businesses we discuss in this e-book, media is not something you would approach but you will always seek the credibility and awareness of the public.
10. Documentation- You will not need to form an LLC or Corporation or 501c3 for the options in this e-book but we are going to discuss these options anyway for your future reference.

A Limited Liability Company (LLC) is a hybrid business entity having certain characteristics of both a corporation and a partnership or sole proprietorship (depending on how many owners there are). An LLC, although a business entity, is a type of unincorporated association and is not a corporation. The primary characteristic an LLC shares with a corporation is limited liability, and the primary characteristic it shares with a partnership is the availability of pass-through income taxation. It is often more flexible than a corporation, and it is well-suited for companies with a single owner.

A corporation is a company or group of people authorized to act as a single entity (legally a person) and recognized as such in law. Early incorporated entities were established by charter (i.e. by an *ad hoc* act granted by a monarch or passed by a parliament or legislature). Most jurisdictions now allow the creation of new corporations through registration.

Corporations come in many different types but are usually divided by the law of the jurisdiction where they are chartered into two kinds: by whether or not they can issue stock, or by whether or not they are for profit.

A 501(c) organization, also known colloquially as a 501(c), is a tax-exempt nonprofit organization in the United States. Section 501(c) of the United States Internal Revenue Code (26 U.S.C. § 501(c)) provides that 29 types of nonprofit organizations are exempt from some federal income taxes. Sections 503 through 505 set out the requirements for attaining such exemptions. Many states refer to Section 501(c) for definitions of organizations exempt from state taxation as well. 501(c) organizations can receive unlimited contributions from individuals, corporations, and unions.

The most common type of tax-exempt nonprofit organization falls under category 501(c)(3), whereby a nonprofit organization is exempt from federal income tax if its activities have the following purposes: charitable, religious, educational, scientific, literary, testing for public safety, fostering amateur sports competition, or preventing cruelty to children or animals. The 501(c)(4) and 501(c)(6) categories are for politically active nonprofits, which have become increasingly important since the 2004 presidential election.

*Wikipedia

Financial Literacy

Discussing finances, especially for a young person can be a very daunting task. It is not entertaining to discuss finances especially when you have not started earning money yet! But if you ever plan on being successful in business there are a few financial definitions you must understand thoroughly. Half of these will not apply to any neighborhood teen ventures you may start but I guarantee you, if you see business ownership in your adult future, these funding and other financial terms will follow you.

Family and Friends

To seek help in any start-up materials you may require to do the jobs you will create, family and friends is your first stop. In the adult business world most financial advisors will advise entrepreneurs to ask 10-20 friends and family members for a loan of \$5,000 each. In your case, you would ask your parents to provide a couple hundred dollars or less to help you with your business cards, website, Version 27 CreatorKeith.com World Trader Partner Enterprises Inc. Sunday, October 11, 2015
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marketing materials, and other costs you may incur. Although the amount asked of family and friends greatly differs in a teen VS adult, the concept is the same- you are asking someone you trust to provide a loan to support your business ventures with the intent on being paid back. More importantly, you are asking them to believe in you and your product. Although, you are asking your parents you should still clearly state your objective and purpose for the funds and make good on your promise to pay it back.

Equity Investment

You do not need to obtain equity for any of the opportunities mentioned in this e-book but should your exposure to creating your own wealth as a teen lead you to your own enterprises as an adult, you will benefit from understanding equity.

An equity investment generally refers to the buying and holding of shares of stock on a stock market by individuals and firms in anticipation of income from dividends and capital gains, as the value of the stock rises. Typically equity holders receive voting rights, meaning that they can vote on candidates for the board of directors (shown on a diversification of the fund(s) and to obtain the skill of the professional fund managers in charge of the fund(s). An alternative, which is usually employed by large private investors and pension funds, is to hold shares directly; in the institutional environment many clients who own portfolios have what are called segregated funds, as opposed to or in addition to the pooled mutual fund alternatives.

A calculation can be made to assess whether an equity is over or under priced, compared with a long-term government bond. This is called the yield gap or Yield Ratio. It is the ratio of the dividend yield of an equity and that of the long-term bond.

*Wikipedia

In other words, if you wanted to create say a clothing line and open your own store, to fund your dream an investor would give you a certain amount of funds and own a percentage of your value and gains. Such a deal would require a sound exit strategy- when the investor would reach his or her ROI goal and no longer advise or monetarily benefit from your company.

Debt Financing

Debt financing is a traditional approach to funding a business; however, when economic times fall harsh banks and lending institutions are stricter about loan requirements and fund small businesses more scarcely. Debt financing is a loan that must be made back with interest and usually requires capital and assets. Again, this is not needed for any of the cash flow ideas in this e-book but if you are already thinking beyond teen businesses you may use this option in the future. This is a good time, yes even in your teens, to make sure that you are protecting your financial credit and planning to live within or below your means as an adult so that debt financing is later an option for you.

Bartering

When you think about working for pay, how often do you restrict yourself to only thinking that pay comes in the form of green dollar bills? What if I told you that receiving value in other forms can be much more valuable than receiving pay? Why do I say this? It's simple. Receiving a check or paying

cash leads to taxes withheld, buying something new for temporary pleasure, and constantly killing your dollar. Bartering on the other hand brings you value and value is timeless.

Consider building up your net worth in the form of measureable assets and bypassing all the middle men and the tax killers. So what is an asset? It is anything that has marketable or personal value. If you own it, you have positive net worth. So instead of asking for pay for the services and products you deliver, seriously consider asking and receiving products and services in return.

Saving Money

Saving money is best habit one could ever develop. Besides forcing you to spend your money wisely, saving money successfully will put you in charge of your own finances forever. As an adult, one should save at least 3 months' worth of living expenses and that is a minimum suggestion. As a teen, if you make the habit to save half of every dollar you earn, you are well on your way to being able to finance your own company one day, splurge on luxuries you typically would not be able to afford, retire early, and more importantly have a peace of mind.

Branding 101

It is important that whatever business you choose to start, you get a brand focus. This is a few keywords and images that convey who you are, what you do, and how much value you bring to your clients. A catchy business name with an attractive logo will go far to make you memorable to your clients. But it does not stop there. Below are the 7 must haves of efficient branding,

1. Colors

Choose two colors that represent your service or product's personality. It could be any attractive combination of colors but you must use them consistently and on everything, your business cards, flyers, aps, websites etc. Consistency is crucial because it helps your client recognize you and identify your work. For example, your mind will automatically think of the color blue when you think of Facebook, red when you think of Coke-a-Cola, orange and blue when you think of Tide, and red and yellow when you think of McDonald's. Choose your colors wisely and stick to it!

2. Logo

Just like colors, a good logo helps you to be recognizable. Bird = Twitter, colorful letters = Google, and Nike = a check. You do not have to use an image, the unique fonts and style of your lettering will also suffice.

3. Website

For now you can do this yourself and use templates but if you are not tech, style, and function savvy you should hire a professional. You do not want shortcut your website, it is your first impression so make it good! Here are my favorite and most attractive website builders:

- Wix.com

- Wordpress.com
- About.me

4. Voice

Your brand's voice is literal and symbolic. You can literally be known for the thing you say and how you describe yourself. Examples of literal brand voice are the tone in which you describe yourself on your website and social media pages. It is also the repetitive sayings and sales points you say in person. For example, Chick-Fil-A is known for the phrases "How may I serve you" and "It's my pleasure". Verizon is known for "Thank you for being a part of our success", and McDonalds is known for "I'm loving it". What will you be known for? Symbolically, your brand voice is your customer service and how you treat people and your contributions, these things give your brand a voice, even when you are silent.

5. Mission

Your product, objective, and missions as a person or company is also an important part of branding. For example, Tom's shoes is known for donating a pair of shoes to poor children per every purchase a customer makes. TD Bank is known for its mission to provide convenience to their customers, they provide longer hours, shorter lines etc. You have to choose something that sets your product or service apart from others and makes you memorable.

6. You

You are your brand. Whether you are 17 or 47 years old you are your brand. How you lead, the quality of what you offer, how you treat people, and the passion you use to describe your brand is all part of your brand message. The best illustration is Steve Jobs and Apple and Mark Zuckerberg and FaceBook. You can't say one name without saying the other. You too want to strive to always be associated with your brand.

Marketing 101

Signage. Yes Signage. You need to be visually present in the eyes of your customers. Usually you think about signage when you think of billboards. Instead start thinking and believing that you are a billboard. Everywhere you go, you are looking for business opportunities. You do this by carefully observing and listening to the needs and wants of others. You would be amazed at how many times each day I meet new people and how interested I become in their needs and interests. It's amazing how quickly you can connect with people simply by showing a genuine interest in them. When you sit back, relax, and play your cards right, most of the people will show interest in you and your business as soon as they realize you are not hard-selling them something they really don't need or want. Instead, just ask simple questions to eliminate what you don't have and realize what product or service you can provide now. Of course you are more than likely tech and social media savvy and will also reach your audience this way! For now, at your age and budget, here are your top 3 marketing options and how you can overachieve in each area:

1. Referrals

Start-ups and multi-million dollar companies rely on referrals as a huge part of their success. The first step is keeping your current customers happy. It is an amazing time saver to indulge and satisfy your current customers VS always pitching to find new customers. So deliver what you promise to deliver and provide impeccable service so that they are not only happy but thrilled to shout your services to the world. To encourage referrals, 24 hours after you complete a service call or send an email thanking them for choosing you and ask for the names and contact info of 3 of their friends who would benefit from your service. You should also consider offering a discount or other perks for customers who provide constant referrals.

2. Social Media

Many successful businesses credit social media for generating major revenue for their business each year. For the options in this e-book most of your marketing is word of mouth but if applicable, social media is a great tool. Don't think of social media as selling, think of it as engaging. For example, if you are a dog walker you would not post a free post or paid for ad and saying, "Contact me for 50% off". You would post a photo of an adorable dog and the ad would read, "What is the name of your first pet"? The caption or photo would link to your website and people will engage with you online with their responses. That is the point, social media has the power to make you likeable and people like to spend money with people they like.

3. Local ads

In your case local ads may be in the form of flyers you post in the neighborhood, digital ads you target for those who share your zip code, or a classified ad in your local paper. Local advertising is obviously key for someone like you whose primary market is local. In today's times creating a text or email ad highlighting your services and sending to your warm contacts may be more effective than taping a flyer to a pole. However you choose to advertise, it is imperative that you are brief and concise and clear. Now is not the time to explain every little detail. Your advertisement should include your:

- Name and contact information
- List of services
- Pricing
- Brand colors
- Maybe a photo if necessary

The business dictionary describes marketing as: Marketing is based on thinking about the business in terms of customer needs and their satisfaction. Marketing differs from selling because (in the words of Harvard Business School's retired professor of marketing Theodore C. Levitt) "Selling concerns itself with the tricks and techniques of getting people to exchange their cash for your product. It is not concerned with the values that the exchange is all about. And it does not, as marketing invariably does, view the entire business process as consisting of a tightly integrated effort to discover, create, arouse and satisfy customer needs." In other words, marketing has less to do with getting customers to pay for your product as it does developing a demand for that product and fulfilling the customer's needs.

In short, you should remember the 4 P's in marketing!

- (1) Identification, selection and development of a **product**
- (2) Determination of its **price**
- (3) Selection of a distribution channel to reach the customer's **place**
- (4) Development and implementation of a **promotional** strategy

Explanation of Self-Made Jobs

As a reminder here is the list of teen self-made jobs we will discuss!

Base Rate \$ \$ \$	Range hr or job \$	Job Description	Basic Jobs -Tools you will need, What you can do for your clients.
10	++50	Scan Business Cards	Buy an electronic Scanner (about \$150 and up). Scan business cards for your neighbors, professionals, and salespeople. Give them back the proofed contact information along with their original business cards. Expect 10 cents to 50 cents per card scanned and proof read for accuracy. Obviously, in today's time smart phones and devices have replaced the need to collect cards, so this service will best appeal to a mature aged crowd who may not be as technologically savvy.
25	75	Lawn Service	Boring and common. But still a money maker. Need Mower. Optional rake, blower, or sidewalk edger. Even more money comes if you have sub-contractors underneath your command.
10	50	House Sit	Get papers, take out trash, water plants, assorted jobs
10	40	Wash cars	Wash neighbors cars in their driveways using their water. Salesmen would LOVE this on Sunday afternoons. Optional wax, glass, and detail.
25	100	Clean Out/ Organize Garage	So owners can park their cars (a VERY common problem). Instead of pay, Barter for stuff owners no longer want such as old electronics, games, furniture, storage boxes, lighting, you name it. This works for suburban areas and city area where residents have tight space and have over piled their garage or storage areas.
5	20	Dog walk	By the mile and by # of dogs.

20	MV	Create Personal Websites	For \$10/year domain, and \$10/month hosting fee, Teen charges "MV" to create a custom static website for their customer. Customer can then upload their own blog, video, photos, and maintain their own content for their friends, family, and business associates.
10	MV	Personal Shopper	Find and purchase gadgets, groceries, clothing for customers. You can also do the research for them ahead of time.
10	30	Simple Accounting	Enter receipts and business expenses into Excel.xls for clients so they can keep business records and do taxes faster.
10	30	Business Brand Design	If you have a knack for design this is for you! Layout and print off temporary business cards for your clients. Example: Set up a business creating personal business cards for other teenagers, neighbors, elderly folks, or home based businesses. Use VISTAPRINT.com for larger or customized orders. All you need is a decent color printer, or send them off to a local Printer shop such as OfficeMax.com OfficeDepot.com or Kinkos for high quality printing. Single color prints on hard card stock is about 50 cents per sheet for 10 business cards.
MV	MV	Organize Neighbor's Garage Sale	Everyone has a garage and basement full of old and unused items. Now the gear just takes up space. Eventually it goes to Charity or gets thrown out. Teen sorts through all the items by size and use and promotes and finds neighbors who will buy this gear at used Market Value. Teen pockets 50% of proceeds and gives 50% to homeowner.
MV	MV	Tutor Children	If you are advanced in a subject you love, spread the knowledge! Brand yourself as a friendly and smart local tutor.
MV	MV	Become a Baby-Sitter	Because trust is important, child care is best when made available to family and family friends and after you have learned CPR and gained experience with infants and tots.
MV	MV	Become an Assistant	Use your professional skills to help adult business owners complete important tasks.
MV	MV	Care for the Elderly	Tender heart? Use your compassion to assist the elderly with light tasks or keep them company.
MV	MV	Writer	Learn how to outsource your writing skills to various companies.
MV	MV	Editor	Lend a fresh pair of eyes to editorial and business sources.

MV	MV	Teach a Class	Have another useful skill? Great at technology? Teach a class to those who may be lacking!
MV	MV	Internships	Internships are often unpaid but the working experience you gain will turn into dollars in the long run!
MV	MV	Manage Social Media	Are you nearly obsessed with Facebook and Twitter? Are you fabulous at posting interesting content and engaging others? Use this skill to help business owners reach their online markets.
NA	NA	YouTube Product Reviews/Tutorial	If you are articulate about products you love or hate or can easily instruct others how to use a product, You Tube is your golden ticket.
MV	MV	Participate in Paid Focus Groups	Many researchers and marketers want to know what appeals to teens and to understand how they think. Donating as little as 15 minutes of your time online can lead to cash and rewards.
NA	NA	Networking	There is no immediate cash flow attached to networking; however, it can and will lead to monetary opportunities.
MV	MV	Volunteer	For charitable reasons and to acquire new skills.

1. Scan Business Cards

Objective: Collect the customer's business cards and scan them into a scanner of your choice and email the customer a file of their cards. You could go a step further and sort the contacts by industry or alphabetical order. You should return the physical cards to the customer as well.

Target Customer: Your ideal customer is an older business person or retiree who has more contacts than they can handle. There are apps that read and store business cards from a smart phone so your customer would more than likely be someone who is not so tech savvy. Another option is pitching professional places like dentist offices or restaurants who may collect cards in their lobby and wish to easily store them.

Pitch: Once you have identified someone with a large collection of business cards, make your pitch in person if you know them and via email if it is a local business. Ex: "I see that you are great at networking and it looks like you have a large rolodex of contacts! How often do you reach out or easily find the contact that you need? Being organized could help you reach your contacts faster, I would love to scan all of your business cards and organized them so that when you browse you are searching a digital easy to use file VS sorting through piles and piles of cards."

Labor Required: You will need to buy or have access to a scanner. Labor includes scanning and sorting the cards.

2. Lawn Service

Objective: Maintain your customer's lawn by keeping it neat and attractive, cutting grass, trimming bushes, planting flowers, or use a power accelerator for a smooth golf course look and feel.

Target Customer: A homeowner with a lawn to maintain.

Pitch: It would be great if you have quality photos of your work or photos from online that used the same brand equipment that you use to illustrate what you will do. A great pitch would ideally be in person and you could point out specifically what you would correct or polish in their yard. Ex: "Would you like a break from handling your own lawn care? I see hedges that I would like to make more even, or I noticed the weather is changing and you don't cut your grass as often, or I have an excellent green thumb what are your favorite flowers I would love to plant them."

Labor Required: You will need to own or have access to lawn mowers, rakes, trimmers, and other various tools. The labor will vary but obviously it is out doors and manual and will require that you pay attention to details and are good with your hands.

3. House Sit

Objective: Tend to a home while a homeowner is absent, handling the tasks that matter to them.

Target Customer: A friend or family member who you know has a vacation or overnight stay coming up and may have lots of plants, pets, or mail that they do not want unattended.

Pitch: Ex: "I know you are leaving next week, I am happy to come by 3-4 times per day to water your plants or collect your mail, or tend to your pets. For safety reasons I can also leave a light on at night and cut it off during the day so that the house does not appear empty."

Labor Required: Mostly sitting and simply being mindful of the tasks requested of you.

4. Wash Cars

Objective: Thoroughly wash and or detail your customer's vehicle.

Target Customer: A warm lead, someone you know.

Pitch: For this it is best if you pay attention to your potential client's habits. If you notice they wash their car every Saturday, on Saturday morning bright and early

you could show up with the tools you will need and say, "I am available to take care of today's car wash for you Mr./Mrs. _____. Or if you never see them wash their car they are probably going to a professional car wash, you can pitch them the day after at rains and say, "I would be happy to undo the dirt and dullness the rain gave your car".

Labor Required: Depending on what you offer, thorough washing, vacuuming, and emptying trash from cars.

5. Clean/Organize Garage

Objective: Take on the dreaded task that many homeowners have and clean and organize their garage.

Target Customer: Someone you personally know who could benefit from a tidy and orderly garage, storage room, basement, or attic.

Pitch: Pitch your suggestions to the homeowner. What organizational tools you will use, create a blue print of the new layout you can provide them, and give options that they can do with items they no longer need.

Labor Required: This will require a good amount of cleaning, lifting, and sorting.

6. Dog Walk

Objective: Walk dog(s) daily and get your client to pay a weekly or monthly fee.

Target Customer: Friends and family who are dog owners and you can also create a free account at sittercity.com or use social media to advertise your services but you should have an adult accompany you during your initial visits when your customer is not a warm lead for safety reasons.

Pitch: Since walking a dog is not rocket science nor is it impossible to find a dog walker, your pitch has to center on convenience. You may pitch someone who walks their own dog letting them know that you can save them time in the morning by walking their dog for them and you can walk their dog during the middle of the day while they are at work as well. The idea is that you are letting them know that this is something they do not have to think about. You should also suggest paying you once per month for the entire month. This is one less thing they have to think about and creates a loyal customer.

Labor Required: Lots of walking and discarding if dog feces is required.

7. Create Personal Websites

Objective: Create a clean, attractive, and informative site for your client's personal page, business, or social media pages.

Target Customer: A small business owner, or an author or a person that offers local service.

Pitch: Your pitch should focus on cost. Website developers charge insane amounts and many times they too are using templates. They also control the editing so every month or every time an update is needed the customer relies on them to make changes and once again pays ridiculous fees. Sites such as wix.com, wordpress.com, or even godaddy.com allow you to create a site for less and you can charge based on how intricate they want their site, anywhere from \$200-\$700. You also want to pitch that you will teach them how to make their own updates or you will update their site once per month for a low fixed fee.

Labor Required: You must have an eye for design and detail and somewhat tech savvy to perfect template based sites with ease.

8. Personal Shopper

Objective: Save your client time and energy by scooping up his or her must have items.

Target Customer: Ideally you should target busy moms for shopping such grocery shopping, dry cleaning pick up etc, and busy men who hate to shop should be pitched for clothing and accessory shopping.

Pitch: This can be for those you know or strangers (adult accompanied as needed). For women you can personally hand them your business card at your local grocery store and let them know that they can give you a list and cash and you will pick up their desired items for a fee. Again, you are pitching convenience. For men you are pitching the same thing or fashion shopping. Most women would not want an adolescent shopping for them but a man who needs simple items or a shirt or suit he can call the store and have them set aside his size and style and you pick it up.

Labor Required: Shopping, walking, driving, must follow directions closely and if you plan to offer fashion shopping you should be fashion forward and savvy and mature.

9. Simple Accounting

Objective: Assisting your client maintain their books and financial records.

Target Customer: A small business owner. Family and friends or google CPA and accounting firms in your zip code and request to apply for a paid internship or after-school job.

Pitch: If this fits you, pitch that you are savvy with Microsoft Excel, QuickBooks, or any other like program and will accurately keep track of their profits and expenses for the month.

Labor Required: Examining and organizing documents, using basic math, and accounting software programs to store financial records.

10. Business Brand Design

Objective: Offer your clients a new or updated look for their business.

Target Customer: A small business owner (family, friend, or another source).

Pitch: For this seeing is believing! You should have a portfolio of real or mock logos, business cards, websites, and flyers you have created. You can email your target client your portfolio or approach them in person along with a price list and let your work speak for itself.

Labor Required: Must be great at design and have access to a design program such as Photoshop or something equivalent. You can use sources such as vistaprint.com or nextdayflyers.com to serve your clients.

11. Organize a Garage Sale

Objective: Organize and promote a garage sale for your customer.

Target Customer: A family friend or neighbor who you know is planning to sale unwanted items.

Pitch: It is not your job to convince your potential client to have a garage sale. However, if you know of someone who is talking about putting together a garage sale, you should offer your services. This pitch should be written and list your services which should include:

- Sorting items
- Pricing items
- Garage sale promotion (flyers and phone calls to warm leads)
- Cleaning and dusting items
- Setting up and breaking down the garage sale
- Attending the garage sale and helping and checking out guests

Labor Required: See above, lots of leg work, lifting, organizing, and customer service is involved.

12. Tutor Children

Objective: Here's a business any smart teenager can set up and provide one of the most valuable services known to man. That business is teaching what they already know.

Target Customer: Tutoring is best done by older teens 17-18 years old, maybe 16 years old if you are extremely mature. Your pitch is actually to the parent of the teen you know is seeking academic help. When it comes to children under age 14 most parents prefer an adult as a tutor that specializes in childhood education. Also, often times when a student is in your class, suggesting to be paid for tutoring maybe taboo because generally students are known to tutor and support each other, it pushes morale and encourages teamwork. Because of the above your best target customer is someone no less than 4 years younger than you and if they are your same age it is best to offer your services to a peer who attends a different school than you and approach their parents. Sittercity.com offers tutor profiles too!

Pitch: Your pitch is your academic record. You will need to be able to show the parent that you have or are in the middle of acing a course. You should also be able to share your study habits and methods that help you be successful.

Labor Required: Time spent studying, traveling, teaching, and training is involved.

13. Become a Baby-Sitter

Objective: Offer date night and weekend child care to your circle of family and friends.

Target Customer: Someone you personally know who has a busy life and children in an age range you feel comfortable watching and entertaining.

Pitch: If you do not already have experience you will need to earn some first! First start with baby-sitting for family members. Build a portfolio of photos of you playing with children, a list of fun activities you like to engage them in, recommendations, and in certifications you may and should have such a CPR. If you have mastered family and friends, move on to neighbors and friends of friends. If you feel incredibly confident you can advance to strangers by using sites such as care.com and sittercity.com but as a minor you will want to have an adult accompany you during interviews and initial meetings.

Labor Required: High energy is required for park time play-dates, arts and crafts, games, bath time, and preparing kid friendly meals.

14. Become an Assistant

Objective:

Target Customer:

Pitch:

Labor Required:

15. Care for the Elderly

Objective:
Target Customer:
Pitch:
Labor Required:

16. Writer

Objective:
Target Customer:
Pitch:
Labor Required:

17. Editor

Objective:
Target Customer:
Pitch:
Labor Required:

18. Teach a Class

Objective:
Target Customer:
Pitch:
Labor Required:

19. Internships

Objective:
Target Customer:
Pitch:
Labor Required:

20. Manage Social Media

Objective:
Target Customer:
Pitch:
Labor Required:

21. You Tube Product Reviews/Tutorials

Objective:
Target Customer:
Pitch:
Labor Required:

22. Participate in a Focus Group

Objective:
Target Customer:
Pitch:
Labor Required:

23. Networking

Objective:
Target Customer:
Pitch:
Labor Required:

24. Volunteer

Objective:
Target Customer
Pitch:
Labor Required:

About Keith Duncan

I will briefly tell you that when I was a teenager, I was so far off the intelligent wall that most of the other teenagers would not associate with me because I was always talking about technology, building things, and how to have a lot of fun by using my brain. I was not into drinking, gossiping, roaming the neighborhood, or hanging out in parking lots thinking of what might be fun to do. Instead, I was out creating my own fun through a variety of adult activities. I was an avid swimmer on the city swim team, bought my own mini-bike at age 12, sold it and bought a Schwinn bicycle, cycled long distances from age 14 to 18, bought a sailboat at age 14 with help of my dad, upgraded to a racing sailboat at age 15, was the youngest charter member of our new sailboat racing club consisting of 60 adults, worked on my uncle's estate farm from age 14 until 20 in the summertime, very active Boy Scout from age 11 to 18, charter member and helped start two Boy Scout Explorer posts at age 18 for sail boating and law enforcement, and the list goes on and on.

Flash forward, now I am a passionate author and entrepreneur. After spending many years as a prime business and tech consultant for mega companies, I started to create my own businesses and inventions. As a loving Christian active in many gospel and charitable ministries, I have a special place in my heart for the youth and their futures. Teen Money Machine is written with the hope and mission that teenagers will realize their ability to be independent and ethically earn money and manage their own finances. This book will prepare better leaders for tomorrow!