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# The Entrepreneur's Journey

Kevin Kruse

# My call to entrepreneurship happened in an unusual manner, when I was just 12 years old.

A mysterious one-armed man approached me and set me off on a journey that would eventually include the launch of several companies—some successful, some not.

This manifesto both celebrates and encourages entrepreneurship because we need entrepreneurs to fight the dragons that roam the globe.

Yes, dragons. They sit in plain sight: civil wars, extreme poverty, disease, water scarcity, domestic violence, illiteracy, and so many others.

While the work of relief agencies and social welfare groups is vital—especially in response to acute crises—for lasting change we need modern-day heroes who courageously take personal risks as they build new companies. Many people think that business generation is merely a quest for revenue and profits.

Yet the reality is that entrepreneurs are generating opportunity and dignity, not just for themselves but also for their employees and customers.

As Gallup CEO Jim Clifton wrote in his book, *The Coming Jobs War*:

“If you were to ask me ... what would suddenly create worldwide peace, global wellbeing, and the next extraordinary advancements in human development, I would say the immediate appearance of 1.8 billion jobs ... ”

And entrepreneurs create jobs. Or as economist Ying Lowrey puts it, **“Business creation is job creation.”**<sup>1</sup>

The journey of an entrepreneur is not unlike the Hero’s Journey—the repeatable patterns described by the mythologist Joseph Campbell and appearing in stories throughout human history. While Campbell detailed 17 steps in the journey, anyone who has seen Hollywood movies—*The Wizard of Oz*, *Harry Potter*, *The Lion King*, *Star Wars*—will recognize the common structure.

<sup>1</sup> “Estimating Entrepreneurial Jobs—Business Creation Is Job Creation,”  
Ying Lowrey, American Economic Association Annual Meeting, 2011

Typically the hero starts as an ordinary person who receives a call to adventure, which is initially rejected. An inciting incident causes the hero to accept the call and to set forth on the quest, overcoming increasingly difficult challenges, and even a near-death experience, with the help of allies met along the way. Through these experiences, the hero is transformed and gains new skills and powers that will ultimately be used to defeat the enemy. Upon returning home, the hero is greeted with celebration.

The dragons are real. Our world needs more heroes. We need more entrepreneurs.

**We need you.**

*“ Many people think that business generation is merely a quest for revenue and profits. Yet the reality is that entrepreneurs are generating opportunity and dignity, not just for themselves but also for their employees and customers.*

# The Ordinary World And Call To Adventure

You're comfortable.

Things are good, right?

You've got a great job, you like your cubicle,  
you might get a promotion next year.

Weekends are fun; you spend time with your  
spouse and kid. Mow the lawn, paint the spare  
bedroom. Yep, things are really, really good.

But it isn't enough, is it?

Sometimes in the quiet moments, you wonder,  
is this all there is? This is what life is about?  
Deep down, you know there can be more.

**My story...** Twelve years old, playing in the front yard on a hot summer day when a shiny Corvette parks at the curb. A big guy gets out. Black suit, tie, and mirrored sunglasses, and there's another thing—the guy has only one arm. One sleeve is pinned up high, by his shoulder.

The one-armed man marches right up: “Is your father home?” At first I could only blink. “Um, no, he's not home.” The man leans down close and jabs his business card toward me. “Tell your Dad to call me. He has to call me.”

Dad comes home that night and sits at the kitchen table and stares into his coffee. I tell him about the one-armed man and give him the card, which he just tosses onto the table.

“What does he want, Dad?”

You probably already have an idea for a business. Or if you don't have a specific idea yet, you know you were meant to work for yourself.

Or maybe it's literally a call—a phone call from a college friend who says, “Join me! I'm starting a company and I need you.”

### **The call is there, are you listening?**

Still looking down into his coffee, he says, “He wants money. I owe them money.” “Aren't you going to call him? Are you scared?” “No, I'm not going to call him. I'm not scared.” Dad finally looks up. “There's nothing left for them to take.”

My father had pursued his own entrepreneurial dream, but it didn't work out and he shut the business down. Within a few months of the one-armed man's visit, we would lose our house and leave town.

That night, I wrote in my journal, “I don't care what it takes, but when I grow up, I'm going to have lots of money.” Today, that sounds like Gordon Gecko. Back then, it meant I never again wanted to have my home taken from me—I never wanted to be at financial risk.

My ordinary world had been changed.

## Refusal Of The Call

You want to be a hero, but you can't. It's not your fault. You really want to help, but there's nothing you can do.

It's just not a good time for it, right? It's best to wait until you get some more experience. More money in the bank would be good—who doesn't want a financial cushion?

Maybe when the kids are older or college is paid for? Maybe when the economy improves?

Or maybe you can't start your business because you're too old, too young, too busy, too sick, or too shy, or you don't know how to code or sell or manage, or you're just too scared.

Ah, did you feel a little twinge when you read that word "scared"? Let's play with that last one a bit.

*Huh, what? Me scared? I'm not scared of nothin'.*

I had just graduated from college and knew what I was meant to do;

finally it was time to take the plunge and start my business. But I had little encouragement and a lot of peer pressure to pursue a traditional path.

My friends were taking the safe route and going on to medical school, law school, or business school. Others were getting good stable jobs in the insurance, pharmaceutical, or technology industries.

"Shouldn't you get some experience first?" asked many family members.

"You should at least wait until the recession is over," suggested one of my closest friends.

Sure you're not. But if you aren't scared, that means you're scared of being scared—scared of being **vulnerable**.

Put your hands over your heart, or hold your wrist to feel your pulse, and count five beats. Did you really do it? Do it, feel it.

You will *never* get those beats back. Do you understand? They are gone.

Here's what you should be scared of. You should be scared of sitting in your rocking chair at age 80, alone with your regrets.

*Why didn't I talk to that girl, take that trip, write that book, start that business?*

Fear of failure? What does "failure" even mean? Either you succeed or you learn. Nothing else.

I had no savings, no income, and no special connections in the business world.

But I had learned earlier that life is unpredictable and tomorrow isn't guaranteed. When I was 15, I watched as my mother unexpectedly died.

One minute I was taking a shower, the next, I was half-dressed and standing in the living room surrounded by paramedics, police officers, and firemen. Mom, lying on the couch, whispering, "Please, God, help me breathe." She quickly lost consciousness and was carried to the ambulance, which drove away with its sirens blaring.

My Dad followed the ambulance in his own car, as I stood alone in the driveway.

Already have a family to take care of?  
Can't miss a mortgage payment?

**It has never been easier or more affordable to start a business.** You can keep your day job and work on your startup at night or on weekends. You can set up in your garage or spare bedroom. Using the Internet, you can work with talented but affordable freelancers all over the world. You can seek money from angel investors or venture capitalists. If starting a business is your dream, don't let your mortgage or family be an excuse to delay it.

It's time to fight the dragon. If you kill it, there will be glory; if you don't, you'll have a great story and no regrets.

You never get back time. Tick tick tick.

With the ambulance only blocks away, the sirens suddenly stopped. I knew that could mean only one thing.

To this day I tend to feel the passage of time very acutely.

Tick. Tick. Tick.

## Crossing The Threshold Into The New World

What does the new world of entrepreneurship look like?

I can't tell you, exactly, because each journey is unique. It depends on your background, experience, industry, country, product, or service.

But I do know this. It is exciting.

You will never forget that moment when you take the leap—when you resign from your current job, when you file that new-business paperwork, when you get that loan, when you tell your friends, when you *tell your parents*.

Is it scary? Oh yeah, you better believe it.

Twenty-two years old, young and dumb. I was going for it.

I didn't have enough money for both an apartment and an office, so I got an office and lived in it. A cheap 10-foot-by-10-foot room, sub-leased from an accounting firm—at least the room had a window.

My daily routine was to work until midnight, pull my pillow out of the empty file cabinet, and fall asleep under my desk. The alarm went off at 6 a.m. sharp; I had to get out of there before the other office folks arrived and realized I was living in their building. I'd grab a change of clothes from the trunk of my car, drive to the YMCA, and take a

Will your friends tell you you're making a mistake and think you're crazy? Yes, many of them will.

But you know what? You will be magnetic. The same people who will say you're crazy will also tell you that you seem like a new person. They'll say you *sound* different. They'll want to hear all the details, too, because you are doing something they are secretly envious of.

That's all part of what makes it so great. If it were easy, everybody would be doing it.

Once you cross into the new world of entrepreneurship, regardless of what happens next, you will be forever changed.

shower. Back at work by 7 a.m., looking like an early bird just getting in to start the day.

I had a college friend as a partner and we were so inexperienced we didn't even understand basic business terminology. I remember the first time I heard jargon like RFP, net 30, escrow the code, and positioning. I had no idea what any of that meant.

No business plan. No contacts. No funding. And it was one of the most exciting and memorable times of my life.

I don't at all regret starting out so young.

## Tests, Allies, and Enemies

You *will* be tested as an entrepreneur.

Tests can come in many forms: a cash flow crisis, the default of your largest customer, product flaws, server outages, natural disasters, frivolous lawsuits, employee resignations ... the list is endless.

You will face ruthless and sometimes unethical business competitors who will try to crush you.

You may face others who demand bribes or favors in an attempt to benefit from your efforts.

To prevail, you must enlist the help of allies along the way. They can include outside mentors, advisors and board members, business partners

My first year of business brought the normal tests of launching products, finding customers, hitting deadlines, and managing cash flow. There were also unexpected problems.

Once a local newspaper reporter interviewed us and ran an upbeat story about two young dreamers launching an exciting business. We beamed as we saw our pictures in the paper. Pride turned to regret two days later when we were served with a letter from a company in Texas that had the same name as us. "Change your company name or be sued," they said.

and key employees, and professionals  
like accountants and lawyers.

You don't head into the dark woods to  
slay the dragon, thinking it will be easy.  
You will face many challenges—and they  
never actually stop.

As your company grows, your challenges  
grow. The key is to embrace each challenge  
as a new lesson and as an opportunity to  
learn, to grow, and to strengthen your team.

If we hadn't appeared in the paper, they wouldn't  
have known we existed.

We were also surprised when our biggest ally  
turned into our biggest enemy. A friend became  
our biggest client but then never paid his bill.  
We worked hard on his project, while using credit  
cards to buy food and pay our bills. We delivered  
the project, but no payment ever came.

In the end, our biggest enemies were inexperience,  
lack of focus, and lack of funding.  
The deadbeat client was just the final blow.

Looking back, I can see that the tests and  
enemies of the first year were merely  
lessons learned that would pave the future  
path to success.

## Facing The Abyss

Entrepreneurs inevitably face the abyss at one or more points in their adventures. Sometimes it is when their company nears ruin but bounces back. Other times their company actually does fail, but the entrepreneur comes roaring back with a more successful company down the road.

Ever hear of the company called Traf-o-Data? That was Bill Gates and Paul Allen's first company, which they abandoned before later creating Microsoft.

The legendary Steve Jobs was fired from Apple, and at his subsequent company, called NeXT, he retreated from the hardware business after selling only 50,000 units of his new computer.

Working 20 hours a day for a year, without pay. Weekends? Worked them. Birthdays? Worked them. Christmas? Yes, worked that day, too.

But hard work alone doesn't guarantee success.

We fumbled around trying to find the right offerings for the right customers—software, hardware, and integration services; we tried everything we could think of—but after a year, we were no closer to having a viable business than when we started.

It wasn't supposed to turn out this way. I remember being in the audience at the giant tech tradeshow, Comdex, in 1990 when

Richard Branson, in addition to his many successes, failed with Virgin Cola, Virgin Bride, Virgin Pulse, and many others.

The co-founders and key employees of a failing podcasting company, called Odeo, were desperate to create something new to save their own jobs. Their invention? Twitter.

Of course, you never start a venture thinking it will fail.

It's not something to welcome or hope for.

You just need to remember that spending a long night in the abyss is something that has happened to many others, and it doesn't represent the end of the journey. It is by facing the abyss that you can become stronger and acquire new skills that will ultimately lead to your success.

Bill Gates laid out his vision for the future.

Opportunity was everywhere. How could I not be successful?

But there was no denying reality; credit card debt was mounting with little means to pay it back.

It was tough to accept, but it was time to give up. Time to get a "real" job.

It was embarrassing. What would I tell my parents? Which of my friends would say, "I told you so"?

Great entrepreneurs view their companies as grand experiments—continuously trying different ways to advance in the market.

**Failure is feedback.  
Either you win or you learn.**

As hard as it was to admit, I had failed.

Or had I?

**I gave up on my first company,  
but I didn't give up on my dream.**

Sure, I had to work a normal job for a while to pay off my debts, but then I started a new business all over again.

And while the second business did better than the first, it also didn't work out!

*“Hard work alone doesn't guarantee success. ... It was tough to accept, but it was time to give up. Time to get a “real” job.*

## Victory

As an entrepreneur you celebrate many victories: opening your first store, launching a new website, releasing a product, landing your first customer, completing a successful round of fundraising.

For many people, victory comes from an exit such as holding a successful IPO or being acquired by another company.

But the definition of the ultimate win is completely up to you. And you may not want to sell your company. What may surprise you is that your biggest reward will be the feeling that comes from knowing that you created a brand new business, created new jobs, and created new solutions for customers.

## But my *third* company was when it all came together.

That was when I finally learned how to get out of my own way, how to hire great talent, and how to create a culture that fosters engagement and success.

I had just turned 30 years old when I began to be courted by various suitors who wanted to buy my business. I began a dialogue with the leader of one company that seemed to be culturally compatible and that had a platform that could help us to grow even further.

When the CEO finally gave me a specific offer, the amount was *double* what I had expected. Selling became an easy decision.

There is nothing wrong with financial goals or material rewards, but you'll find the inner reward is worth so much more.

In fact, if you think of the world's most financially successful entrepreneurs, they are all people who found a new way to solve a big problem. The amount of their wealth was directly tied to the size of their impact. But they were focused on creating, on innovating, on solving problems—the money just takes care of itself.

“But the definition of the ultimate win is completely up to you.”

*“There is nothing wrong with financial goals or material rewards, but you'll find the inner reward is worth so much more.”*

I actually don't remember much about the day I signed the papers and officially sold my company. I'm sure I must have had a champagne toast that night, but I can't recall it. I do remember the tollbooth worker on the Pennsylvania Turnpike.

I was heading home and slowed to a stop at the tollbooth. I rolled down my window, and a large, older lady handed me my ticket for the turnpike.

She looked stern at first, but then I noticed her earrings—beautiful, dangling, turquoise earrings. Maybe the light was hitting them just right or maybe I was on an endorphin high, or maybe they really were that magnificent.

“Wow, I love your earrings.” I smiled.

Her eyes lit up as she smiled back at me.

“Why, thank you for making my day.”

I nodded, drove away, and began to cry.

## The Return Home

The final stage in the Hero's Journey is the return home.

There will be a point when others view you as victorious. It may come from a dramatic IPO, or from the sale of your company, or from being named “entrepreneur of the year.”

Your success will have vindicated your initial ideas and actions. This is the time when people will welcome you home and will begin to treat you differently.

Those who previously doubted you—whether family and friends, or competitors and investors—will regret their earlier views and may even forget that they were doubters.

It took me three companies and a lot of years of low or no pay and really hard work, but I did it.

I really did it. Thirty years old and I would never again have to worry about the one-armed man.

For me, selling my company was a relief. It was a vindication of my career choice. It meant I could pay off my debts. It meant I was right to try over and over again to succeed in business, despite the previous failures and despite the naysayers.

Even though I had set a financial goal for myself, it was never about buying fancy cars and big mansions. It was just about security and the freedom to choose the work I wanted to do and the ways in which I wanted to give back.

What I learned in the years after I sold my business was that what I enjoyed most had nothing at all to do with money.

Those thinking of starting their own business will seek you out for advice or even money. Charitable organizations will persistently ask you for contributions.

Politicians will seek your counsel and your donations.

After your long journey—overcoming so many tests and surviving the abyss—returning victorious produces amazing feelings of relief, peace, and happiness.

And just when it's all settling down,  
**you may hear a calling...**

I enjoyed creating new jobs and watching young professionals quickly rise through the ranks of the company. Like an artist, I enjoyed creating new products. I enjoyed using a portion of our time and profits on non-profit causes.

What I learned most of all was that I enjoyed the audacious attempt “to put a dent in the universe” (to borrow a great phrase from Steve Jobs). It was five years after selling my company that I got the calling to start another business, and another, and another. Some of these businesses were failures and others were multimillion-dollar successes.

With each new venture I now know to expect what Joseph Campbell called the monomyth—the repeatable pattern of entering a new world and encountering allies, enemies, tests, the abyss, and, with patience and persistence, victory.

# Entrepreneur's Journey: Sweta Mangal, Ziqitza



The idea to start an ambulance service in India, modeled after the 911 service in the United States, came after my best friend's mother had a medical emergency in the middle of the night and his family didn't know whom to call.

Initially, we didn't want to become entrepreneurs; we started with just two ambulances and ran them part-time as a social service. But eventually we realized that for this endeavor to be successful, it needed to be a business.

So my friends and I decided to quit our jobs and pool our savings to get the company going. Except for my Mom, my family and other relatives were very *demotivating*. I was 26 years old and they just couldn't understand why

I would quit a well-paying job to try something so risky. Many of my friends were talking behind my back about how crazy I was.

There were so many challenges we had to overcome. At every step we found people asking for favors and bribes, which we refused to pay; the banks wouldn't lend us money; we paid in advance for a software product that we had to scrap because the company provided no support; and we even found that we had to pay doctors and nurses higher rates to work for us because

they thought working in a hospital was better for their careers. So it was very difficult just to get the service off the ground.

Our biggest test actually happened *after* we scaled up. We got our first government contract, which took us from 50 to 500 ambulances, and we thought it would be a great thing. But after the first month, we thought, “What have we done?” because the government didn’t pay their bills on time. It’s one thing to manage 200 or 300 people and to figure out how to pay their salaries, and another thing to be managing 3,000 people without paying salaries. We almost collapsed from the financial pressure. Banks wouldn’t give us working capital because they didn’t trust the government to pay. So we had to beg from everywhere just to keep the company going.

Today, I feel victorious every minute because the work is so rewarding. We now have 5,000 employees and more than 800 ambulances in 17 states. Last year we served 2.3 million patients and even delivered 6,500 babies in our ambulances.

—SWETA MANGAL, co-founder and CEO, Ziqitza Health Care Limited (<http://www.zhl.org.in>)

**Acumen has been an investor in Ziqitza Health Care since 2007.**

## Entrepreneur's Journey: Bob Marsh, LevelEleven



I always knew that I wanted to start a business someday. To me it was about creating something, building something from scratch. For a long time I didn't feel ready and I used my 20-year career in sales and sales management to learn about growing a team, and finding customers.

Our product enables sales managers to easily create competitions and leaderboards around any key initiative they want to motivate within their sales team. I got the initial idea when I was leading operations for a 125-person sales team and implemented the salesforce.com CRM software. I quickly realized that while I was able to measure what was happening in the sales team, I didn't have a tool to actually motivate them. I sat on the idea for almost a year before I finally told myself, we have to do this. So I went to my CEO with the idea and he supported a three month effort to build a beta version of the product and within a few weeks we had our first customer.

We quickly knew that for the product to be successful, it needed to be spun out and formed as its own company. It was tremendously exciting, but of course I also had doubts. The odds of a start-up succeeding are so slim—for all kinds of reasons—I wondered, do I really want to take this risk? A mentor reminded me that even if things didn't work out, our team and myself

would have gained tremendous new experience and new skills that would only help our careers in the future.

Our early challenges were to strengthen the initial product, to add missing features, and to make sure we had the right product roadmap. I knew I had to get a strong engineering lead so I got a fantastic Chief Technology Officer to join me who would ensure that we had a rock solid product. As the business matures it's important to bring in additional leadership.

I feel great about all the wins we've had so far. 2013 was our first complete year and we have over 130 paying customers, 18 employees and should have 25 or more by the end of the year.

I also love it that we're in Detroit. We're not in the business of growing Detroit, that's not what we're here for, but we're excited to be part of its revival. We could have put this business in the suburbs but we choose to build LevelEleven downtown because we want to be part of rebuilding the city. We are actually bringing talent back to the city, that would otherwise be in Chicago or LA or somewhere else.

—BOB MARSH, Founder and CEO, LevelEleven (<http://leveleven.com/>)

## Entrepreneur's Journey: Ned Tozun, d.light



We got the idea for low-cost solar-powered lanterns when we were at the Stanford Design School as part of our MBA program. We were studying how to apply design thinking to low-income populations at the base of the pyramid. We became particularly interested in trying to provide better solutions for the many people in the world who are without electricity and use expensive and hazardous kerosene lanterns for light.

Even though I had significant school loans from business school and a job offer from Google, I took a salary cut and a risk to work on d.light because I believed we had a chance to make a real impact.

As we presented d.light to potential investors we got rejected many times and heard many harsh nos. We pitched to one angel investor group, and one of the investors came out afterward to directly tell us “You guys are going to fail.” But we were so confident and naïve that we just laughed it off.

It was a good thing we were naïve because if we knew how many challenges we would face—just how hard it would be—we probably wouldn't have done it. How do you build a high-quality product at large scale in China? How do you open an office and hire employees in another country? When we set up our India office, we had to sign over 100 documents just to open a bank account!

As a start-up, we faced the abyss at least five times in four years. We almost ran out of money a couple times. And even though we had a great product for this market, there was no distribution network. Our customers don't have a Walmart. When we imported our first container of solar lanterns to India, we were advised improperly on some paperwork and our shipment was totally stuck at the port. We couldn't get them out of customs to sell them.

Today, we feel like we've succeeded because of the scale of impact we've had. We have more than 250 employees and more than 30 million people in 40 different countries have upgraded from kerosene to solar because of d.light. We're well on our way to achieving our goal of empowering 100 million people by the year 2020. It's been a long, tough road to get here, and I'm very proud of what our team has accomplished.

—NED TOZUN, Co-founder and President, d.light design (<http://www.dlightdesign.com/>)

**Acumen has been an investor in d.light design since 2008.**

The Entrepreneur's Journey is never truly done. **There are always more dragons to fight and treasures to chase. A new quest always awaits you. Good luck and Godspeed.** 🐉

*“With each new venture I now know to expect what Joseph Campbell called the monomyth—the repeatable pattern of entering a new world and encountering allies, enemies, tests, the abyss, and, with patience and persistence, victory.”*

# Info

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**ABOUT THE AUTHOR** | Kevin Kruse is a serial entrepreneur, *New York Times* bestselling author, and *Forbes* columnist who believes that wholehearted leadership is the key to unlocking better business results and a better quality of life for individuals. Grab his free newsletter and book chapters at [kevinkruse.com](http://kevinkruse.com). Connect with him on [LinkedIn](#), [Facebook](#), [Twitter](#), [YouTube](#), and [Pinterest](#).

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