April 2016

YOUR FINANCESYOUR FUTURE

Staying Connected

For the Alumni of the: ECCB Savings and Investments Course ECCB Entrepreneurship Course ECCB Small Business Workshops





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Editor's Note

 ${f W}$ here do ideas start? Do with they start conversation, silent reflections, learning from a mistake, deep past understanding of what is required to make things right, senseless musings, a mental shift, a change in perspective, observations, frustrations?

The truth is that ideas start from all of the above and more. Each one of us is in dialogue constant ourselves about what can and should be. That's the genesis of ideation. Unfortunately, those conversations rarely move from an internal dialogue to creation iourney required to bring life to those ideas. It is time to change that. We need to become more intimate with our innovative side by going within and finding the idea factory that resides in us. We need to shift our perceptions to allow what we are seeing to take on new meanings. We need to move from dialogue to action.

Earlier this year when we challenged young people to re-imagine what is possible and come up with The happiness hot spot - A business based on creating happiness hot spots to improve patrons' health and well being.

Then there is **Quick Flats** - A shoe that goes from high heels to flats in seconds. That's just what I want!

CREATE

innovative ideas, we received some remarkable submissions in March. Here are the top winners.

Snoppers - A mop and sneaker combination that allows you to mop quickly and save time. A pretty neat and ingenious idea if you ask me. A little more refinement and who knows, it can be the next big hit.



Each one of us has an idea factory within. We too can



take up the ideation challenge and then bring our ideas to life. SLW



The formation of ideas or concepts

QUICK FLATS By Rhea Ollivierre

SNOPPERS By Amaya Glasgow

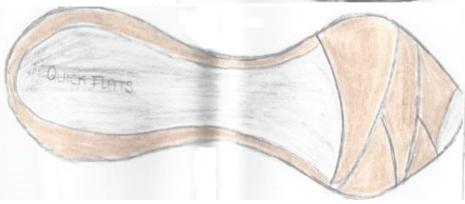
"Snoppers" - The idea combines the mobility of a sneaker and the cleaning functionality of a mop into one entity aptly name 'Snoppers'. This product targets housewives, maids, single parents - anyone who mops and needs to or wants to save time when cleaning..



Women who work behind desks such as bank tellers, clerks, teachers and air hostesses all wear high heeled shoes. At some point in the day, these ladies switch their high heeled shoes to flats. The Quick Flats would solve their problems.

The "Quick Flats" - A spectacular shoe created to make going to work in high heels comfortable. It's a high-heeled shoe that converts into comfortable flats. Its main construction comes from a simple method that every woman can do - sliding out the detachable heel from the base of the shoe.





Happiness Hottest Spot By Tiffany Durrant

The "Happiness Hottest Spot" - A business that provides its members with access to happy people. It promotes happiness hot spots as a platform to improving health and well being. Service will carry an annual membership fee.



Why a happiness hottest spot?

Happiness may do more than put a smile on your face; it might also improve your health. That's according to a study by Sheldon Cohen, Ph.D., and colleagues. Cohen is the Robert E. Doherty Professor of Psychology at Carnegie Mellon University in Pittsburgh.

People with high scores for positive emotional style were more likely to resist colds and flu, studies show. But people with high scores for negativity weren't especially vulnerable. In other words, being positive was a plus against colds and flu, but negativity wasn't a hazard.

It's not clear why or how happiness guarded against the diseases. It just did !!!

Further research indicated that Major depression is the No.1 psychological disorder in the western world.(1) It is growing in all age groups, in virtually every community, and the growth is seen most in the young, especially teens. At the rate of increase, it will be the 2nd most disabling condition in the world by 2020, behind heart disease.

BECAUSE WE CAN ALL CHOOSE TO BE HAPPY ... AND HEALTHY!

The "Happiness Hottest Spot" - Could a sunny outlook mean fewer colds and less heart diseases? Do happiness and optimism provide protection against hypertension, diabetes, depression and respiratory tract infections? Do happier people live longer?

HAPPINESS HOTTEST SPOT



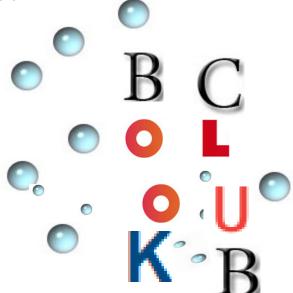
Researchers find that happiness and a positive attitude helps people to avoid or successfully manage illnesses such as strokes and depression.

We offer limitless contact to happy people 365 days a year.

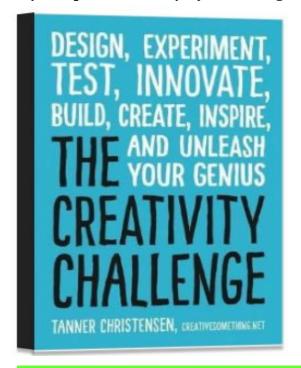
Association with happy people allows persons to overcome depression and share in hopefulness and optimism while being in a happy environment.

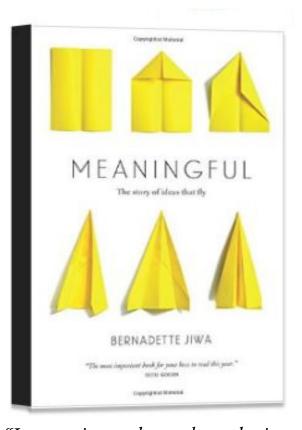
> HAPPIER IS HEALTHIER! CALL US TODAY FOR ONE MONTH FREE TRIAL

Providing members with access to happiness 365 days a year!



"Imagining yourself in the mind of somebody else is a simple way to trick your brain into seeing things in new ways. The act of people watching is one way to do just that. As you watch strangers, you can imagine how they might handle a situation. That thought process allows for ideas that would otherwise be unrealistic or limited by your personal way of thinking."





"Innovation, sales and marketing are less about ideas and persuasion and more abut understanding. We forget that. People don't want one more nudge in the direction we have decided they need to go. They need us to build our businesses around what we notice will make their lives better."

Dare to go against the flow.

Create a new path.

Only dead fish flow with

the tide!