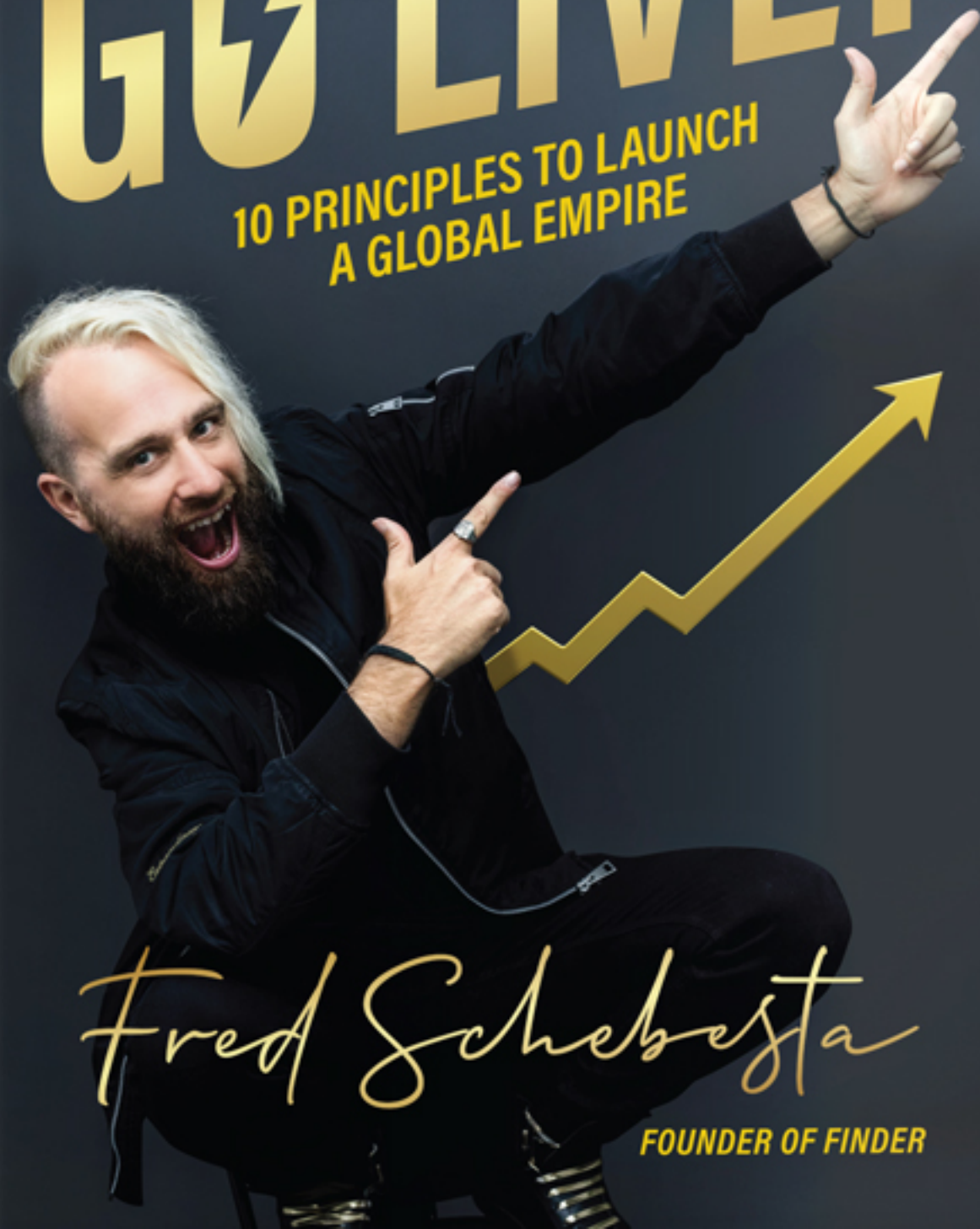


'I've never before enjoyed reading a book on business as much as I have reading this one.' *JOHN SINGLETON*

GO LIVE!

10 PRINCIPLES TO LAUNCH
A GLOBAL EMPIRE



Fred Schebesta

FOUNDER OF FINDER

GO LIVE!

10 PRINCIPLES TO LAUNCH
A GLOBAL EMPIRE

Fred Schebesta



CONTENTS

Preface **xiii**

Principle 1 Grow outside of your comfort zone **1**

Principle 2 Persistence is omnipotent **23**

Principle 3 Do things that have meaning to you **47**

Principle 4 Be the ultimate creative expression of yourself **65**

Principle 5 Manufacture serendipity **83**

Principle 6 Be remarkable **101**

Principle 7 Never stop learning **119**

Principle 8 If it's not on the internet, it doesn't exist **137**

Principle 9 Zig while everyone else is zagging **155**

Principle 10 If you're not making mistakes, you're not trying hard enough **173**

Conclusion **193**

Glossary of Fredisms **195**

References **199**

PREFACE

As a startup, there is only one rule: there are no rules.

I want you to throw away any concept you've ever read or any idea you've ever studied that said there are certain rules you need to follow when you start a business. Take that book and burn it.

I could never write a book of 'rules' because I don't follow rules. I never have.

I break the rules.

And to be honest, I hope that's why you've ended up with *this* book in your hands, and why you've chosen me to come along for this wild ride. You think differently. You have an idea. Or at least, you want to learn how to develop one.

Rules are guidelines. I like to break rules because they are manufactured, imaginary ideas created by someone in a specific moment in time. They don't necessarily define the boundaries of what is possible and what is not. If you can interpret them and innovate around them, and work out how to get to the goal that normally lies beyond the rules, that's where growth and innovation happens.

Startups don't have rules. Every step they take is about creating. The Wright brothers didn't have a regulated pilot's licence when they were out there building, testing and flying the first ever motor-operated airplane.

There are no rules, but there are principles.

GO LIVE!

Principles are eternal ideas and philosophies. This is my fundamental truth and it helps me in every decision I make. And that, in turn, creates success.

Anything is possible. There is no limit. There are no restrictions. Your only limitations are your belief in yourself and your idea.

So, what do I know? Well, a little.

I've been where you are now, with the seed of an idea – something I truly believed in – that I wanted to take to the next level. And I have, successfully. A few times.

Over more than 20 years of building businesses, I've failed more times than I've succeeded, and I'm ready to share my journey with you. This book is a collection of my highs and my lows, my best stories, my biggest fails and my favourite resources.

Each of the 10 chapters is about an eternal principle I follow when I'm taking a new venture from zero to 100. But they're more than that. These are the principles that I live by in my pursuit of hyper success.

I've written this book to help you build great companies that last for thousands of years. I want to inspire and challenge you to be the greatest creative version of yourself.

Disclaimer: I can teach you my 10 principles, but I need you to provide the determination, the persistence, the commitment and, above all, the grit.

Our end goal is to Go Live with your business idea. It's the name-sake of this book and something I live by. I have an ingrained bias to Go Live! And I want to pass that onto you. We're executing ideas, we're putting things on the internet and we're turning dreams into reality. It's time to get right up there!

So, what are you waiting for?

PRINCIPLE 1

*Grow outside of your
comfort zone*



'If we wait until we're ready,
we'll be waiting the rest of our lives.'

LEMONY SNICKET (AKA DANIEL HANDLER)

THIS IS YOUR CAPTAIN SPEAKING. *As we prepare to take off, the seatbelt sign has now been activated and all electronics must be switched off and bags stowed away. You're set to launch your business, and it's gonna get bumpy!*

Let's start with some straight chat: you want your business to take off, right? Of course you do. No one launches a business in the hope it'll fail. But the truth about building a successful business is that, along the way, you have to be ready for some turbulence.

Actually... a *lot* of turbulence.

Starting a business is not easy. Running a business isn't easy, either. In fact, it's probably the most challenging thing you'll ever do in your entire life. I would know. I've started many businesses. And I'll be real with you: most of them have failed.

But one of them is doing alright...

Finder started out as a student credit card blog that I wrote when I was trying to compare cards back in 2006. Today, it's one of the biggest comparison websites in the world, worth around half a billion Australian dollars at the time of writing.

Look, it's a comparison site, and you could say a comparison site is pretty boring at its core. It's not like we're matching people up with the future love of their life, or streaming *Game of Thrones*. Comparing interest rates is not 'sexy'. It's not something people wake up on a Sunday morning itching to do. 'Yesssss! I've been looking forward to comparing deals, reading the fine print and applying for a loan all week!' said no one ever.

I understand all of that. But I also understand that Finder is about *so much more* than simply helping people compare a credit card or a home loan rate. It exists to help connect people to a better financial future – one where they’re in the driver’s seat.

I’ve grown Finder (and some other businesses) over the past 22 years, and during that time I’ve mastered the art of developing, launching and scaling business ideas. In this book, I’m excited to share with you some of my hard-won principles from over the last two decades. I hope to inspire you to take that leap of faith towards building something epic!

But first, I have to warn you: some of these chapters may be confronting. Some will go deep into your core and might trigger your darkest fears. You might want to curl into a foetal position or bury your business idea in the backyard. It’s okay to feel scared. It’s okay to second-guess yourself. This is what building a business is all about.

ONE IN 40 BUSINESS IDEAS MIGHT WORK

Success isn’t something I woke up with one day. It’s something I’ve worked really, really hard at, year after year. And while I do feel as if I’ve achieved some success, I also treat every day as Day One.

Rewind 15 years and it’s me and my business partner, Frank Restuccia, sitting in the kitchen of our share house. I call him Ciao to this day because back then, every day he would come home from his first job and I would be working on my computer. I would yell out, ‘Ciao!’, which is ‘hi’ in Italian. It was my way of welcoming him home.

We were starting all over again. We had just spent three years building, and then selling, a digital marketing agency called Freestyle Media. It taught us a lot about creating websites, marketing, search

engine optimisation (SEO) and bringing in customers over the internet. We drank a lot of coffee and ate a lot of tinned spaghetti.

We learnt how to work hard and how to keep our heads above water – to keep the cash flow coming in and reduce the expenses going out. Business 101. We made so many mistakes. It was a brutal experience of struggle, survival and some success.

After we sold Freestyle Media, something shifted. We realised that instead of doing all the heavy lifting for other companies – creating websites and generating buzz for *others* – we could put the skills we'd developed towards something incredible for us, something with purpose that we could create for ourselves.

We started with 40 different business ideas. Thirty-nine of them failed. This was an exercise in getting hit, falling down, reflecting, learning and then ultimately carrying on.

Among the 40 different business ideas, we launched a poker site called 'Poker Champion', which sold poker tables and chips. We also had a sudoku site, but we couldn't figure out how to make money with it.

We bought a few domain names. One was anzacday.com.au. We made an enemy of a local radio station, which demanded we give the domain to the RSL clubs. We handed it over. We also bought the domain name christmasday.com.au, but that was no good because Christmas only comes around once a year.

Then, Finder was born.

At first, it was called Credit Card Finder. It was a single webpage that compared just two credit cards. But it felt right, and it's the first time I remember sitting at that kitchen table with Ciao feeling really happy.

We were building our own website instead of building one for other people. Even better, we were helping people. We were giving people the power to make better financial decisions.

TWO STEPS FORWARD, ONE STEP BACK

So, we'd planted these 40 seeds, and just one of them broke through the soil and started to bud. We gave that small bud a little more attention, and we watered it a little more. We watched it closely and we experimented with it. We listened to what it needed: more light, less light, a bigger or smaller pot. Finder was blooming into this magic beanstalk that we could use to climb all the way up to success.

Eventually, this one webpage became two, then five. We started comparing different types of credit cards, and then we compared home loans and savings accounts. We hit the top of Google search results for some key search terms. As a result, more people came to the site. It started with a few people, which became hundreds and then thousands. We started in one country, then a decade later we launched in two and then many more.

Success at this level starts with small, incremental changes every single day. I changed the design of the site, wrote articles and brought clients on board. I built a credit card debt repayment calculator, and I promoted the site on social media. I basically did all the things that we still do today, just on a much smaller scale.

What I discovered very early on is that starting a business is not a linear process. There is no right way to do it and there is no 'proven' method for successful results or outcomes.

There is no knowing for sure at what point you will stumble, or fall, or need to start over. Your success as an entrepreneur lies in being okay with that. You need to always be slightly uncomfortable, because that is how you will grow.

And *that* is my first principle to Go Live!

Going live is about embracing that feeling of the unknown – the anxiety of walking in darkness without a clear path laid out in

front of you, of not knowing where the road will take you or if this risk will pay off.

'If you don't try, if you don't challenge yourself, you will never realise what you're truly capable of.'

Fred Schebesta

Success is about starting with a formula and applying it, and adapting until something breaks through and gains a little momentum. Follow that trail of breadcrumbs and keep iterating. It might not be your first idea that takes off; it might be the 40th thing you try!

YOU DON'T BECOME A COWBOY WITHOUT A FEW METEOR SHOWERS

When I'm hit with a setback – and running a company the size of Finder, there are plenty – Ciao often says to me, 'You don't become a cowboy without a few meteor showers.'

Here's a story about one of those storms...

It was 2016 and I was sitting in our newly rented (and very empty) office on East Broadway in Chinatown, Manhattan, New York City. I was by myself, and it was very late at night.

After growing Finder to the top of the market in Australia, this was our first attempt to expand overseas. Not just anywhere, mind you, but the United States – one of the biggest potential expansion markets on the planet!

For this to work, I knew we needed to recruit an incredible crew. So, I wrote some job ads and advertised the roles on all the big job sites. I had job ads everywhere – but *no* applications were coming in. As in, zero. None!

At first, I wondered if it was because Finder was a brand-new startup in the US. We were an unproven brand – a tiny fish

**'CREATIVITY IS
MAKING MONEY
OUT OF THE
IMAGINARY.'**

FRED SCHEBESTA

swimming in a very, very big pond. Perhaps people were scared to work with us? I didn't want to subscribe to that idea, because I knew deep down that we had something great to offer, but I have to admit: it was humbling.

I don't give in to fear without a fight, so I dug deep for solutions. I tweaked the copy of the ad (to be honest, I tried every copywriting hack in the book). I triple-checked that the sign-up process was working. I even called the technology company and ran them through the problem. Why wasn't I getting any bites? They couldn't help me. I'm pretty sure no one had ever called them before with that issue.

I checked the page was accessible on different devices. I rewrote the ad, again. Still, no emails. No applications. My inbox was barren. I felt genuinely defeated. That night, I was a mess. I was used to experiencing a certain amount of success with Finder in Australia, but here I was on the other side of the planet, wallowing in failure. In that moment, it truly felt like I was failing. Sure, I was committed – but was that really enough? I was no longer certain. I was starting to doubt myself.

It was a strange feeling to be standing at the top of a mountain – the comparison industry in Australia – for so long, then to realise I was standing on a mound of dirt looking up at Mount Everest: the comparison market in the US.

I was overwhelmed.

I called Ciao. I told him how I was struggling to get the US business off the ground. 'I don't think we are going to make it here,' I confessed. 'I can't even get anyone to come and work for us.'

I was at rock bottom. Honestly, I felt ready to tap out, to pull the plug on the US expansion and return to my much more familiar and comfortable playground in Australia with my tail between my legs.

‘Schebesta,’ Ciao said to me, ‘here’s the thing. If there’s anyone in this world who can figure this out, it’s you. I back you. You’ve got to keep going.’

His faith in me and his words in that moment were exactly what I needed. They weren’t going to make a tonne of qualified job applications magically appear in my inbox, but they were a reminder that I hadn’t come all this way to throw in the towel. I didn’t know what the next step was going to be, but I refused to give up.

Next, I ran the problem past Jeremy Cabral, our Global Chief Operating Officer and a co-founder of Finder (I call him Bomber because he drops metaphorical bombs on the internet). Bomber is a very strategic thinker and a brilliant problem-solver. After I explained the conundrum, he thought for a few moments.

‘Have you checked your spam?’ he said.

Spam. BOOM! How had I not thought to look there?!

As soon as I clicked on the folder, I realised my inbox had been flooded with hundreds of applications. I was *ecstatic*. I was shouting and jumping around the room with glee.

‘We’re back, baby!’

Within a week, our office turned into Grand Central at peak hour. We had a revolving door of people coming in and out for interviews. It was full steam ahead. Our founding US team was built, and we carried on.

It was just another meteor shower. These moments are hard, but on the other side you will always come out stronger, more resilient and ready to take on the next challenge. Because there will always be more.

THE GRIT TO GO LIVE!

Ciao and I didn't take a salary from Finder for the first two years. We poured everything we had into the business and invested every dollar we made back in.

We did absolutely everything we could to stay afloat. We rented out rooms in our share house before Airbnb was a thing. We went to free events and loaded up on the food so we didn't have to go home to another night of tinned spaghetti. It was brutal. But it was worth it.

Success wasn't just when I discovered the spam folder full of job applications that night in New York City back in 2016. Success was all the moments leading up to that point, good and bad; it was every time I pushed through and decided not to give up.

If you're reading this book while on the floor of your newly rented office, or at your kitchen table, or wherever you may be, I hope it gives you the gentle push you need to check your metaphorical spam folder and find all those reasons you *can* start your own business.

Perhaps you're sick of feeling restricted and unsatisfied in your job, and you're bursting with ideas for things that you could start creating – whether that's on your own or inside your organisation.

Maybe you're one of those people who have always dreamed of working for yourself. You're obsessed with the success stories of others who are living out their dreams. You follow countless experts online and listen to podcasts, watch videos and read blogs about business tips.

You have a good idea but have no idea where to start. The idea of quitting your day job gives you hives, and you feel so overwhelmed with the unknowns of running your own business that you keep putting it off.

Or perhaps you're a stay-at-home parent who feels like you've lost your identity and sense of purpose since you stopped working. Finally, the kids have started school, so you can no longer use the excuse that you don't have time to start the side hustle that you've been thinking about and putting off.

Maybe you have even started a business or two, but they have fizzled out for reasons you don't quite understand. You're keen to start again, but your past mistakes and lack of success have deflated your confidence.

For whatever reason, you've picked up this book. Whatever situation you find yourself in, I want to be your Ciao, your cheerleader telling you that you can do it when you think you can't. And I'm going to share with you how I did it, too.

READY TO GO LIVE? READ THIS FIRST

Wondering why I referred to myself as your 'captain' at the start of this chapter? I am in the business of launching metaphorical rocket ships: big ideas that blast off into space and make a difference. When rockets launch, they go straight up. And being 'straight up' transparent and honest is one of our core values at Finder.

I recently had some straight chat with one of my crew members. He was struggling with a particular problem and he wanted to give up. I told him, 'I refuse your can't.'

And guess what? I also refuse *your* can't.

Before we take off, there are a few people you need to get straight with: your customer, your team and yourself. Starting a business, making that business successful and ultimately becoming financially free is not for everyone. You need to understand the commitment and sacrifice it takes and be mentally prepared for the ride.

Straight chat isn't always hard to swallow. For example, here's some good news: there's never been a better time to start a business.

**'RIGHT NOW,
THE WORLD
NEEDS CREATORS...
SO WHAT ARE
YOU GOING TO
CREATE?'**

FRED SCHEBESTA

Thanks to the COVID-19 pandemic, startups are finally on a level playing field with the big companies. Why? Because big companies are often janky, traditional and set in their ways. Startups are the opposite. They're agile and able to adapt – much faster, as well. Right now, the big companies are actually playing defence. As a startup, you're in a position to purely play the *offence*.

It's as though there is this wormhole that has opened up for you to climb through, to cut to the finish line. There are a million wormholes out there – you just need to find yours.

Take hand sanitiser, for instance. Aside from face masks, there wasn't a product as popular as hand sanitiser in 2020. A lot of companies started making hand sanitiser: breweries started turning their distilleries into hand sanitiser plants, and perfume companies started making it. There were incredible innovations happening inside companies all over the world.

Imagine the person inside that company who just said, 'Hey, we're going to survive,' and could see a different use for the conveyor belt. I love that.

While there were some clear winners of the pandemic, there were also some big losers. Some of the biggest ecommerce retailers and major websites in the world were broken. The cost of personal protective equipment products like hand sanitiser was inflated exponentially, and even the big sites couldn't keep up with the demand and were failing to weed out the scammers. Consumers were confused and scared and didn't know where to turn. I saw a wormhole.

We were business as usual at Finder, for the most part. After a short dip in traffic, the financial implications of the pandemic meant more people needed to compare their products to save some money. We worked hard to maintain our credibility with accurate content, so people continued to visit our websites. When I saw this wormhole, I went out to find some hand sanitiser to sell. A friend of mine was

making it, so I asked him, ‘Can we do a deal and I’ll market your product?’ He was keen, because at this point he couldn’t get on Amazon and couldn’t buy Google ads. A deal was done.

We sold 2520 hand sanitiser units in 12 hours on the Finder site. And that was just one small experiment. I had reached into the wormhole, put my hand through, felt around and thought, ‘what is this thing?’ and then pulled out some money, which I was able to put straight back into the company. Creativity is making money out of the imaginary.

You don’t always know where exactly the rocket ship is going to land. When you start, you probably only have 30 percent of the information you’ll need. This was and is often the case for us, too.

Even today, we reinvent ourselves and pivot constantly to ensure we’re doing better every day and building a sustainable business that will exist for the next 100 years and beyond. That’s evolution.

THERE WILL BE A LOT OF UNCERTAINTY

To be successful and create a lasting, innovative business, you need to get used to a level of uncertainty. It will exist from the get-go and it will never go away. I love trying things that no one has ever done before. It’s how you learn, develop new skills and master your craft. I love experimenting and testing things out. While you won’t have to love uncertainty to be successful, you will have to be comfortable with it.

Right now, the world needs creators. So much of what we know has been torn down by a deadly pandemic. Society is actively looking to the creators for answers. So, what are you going to create?

If you’ve got a plan and an idea, now is probably the greatest time ever to start pitching, because you’re showing that you can deal with chaos, major disruptions and uncertainty. You’re already ahead.

**'IT'S NOT
ABOUT THE
CARDS YOU'RE
DEALT, BUT
HOW YOU PLAY
THE HAND.'**

RANDY PAUSCH

Either now or later, it's always going to take hard work. I learnt this very early in my life. I used to play competitive tennis as a kid. One afternoon I was playing a match, and I was wiped off the floor and out of the competition by another player. I was walking with my mum back to the car and I was crying. I couldn't understand how I had lost so badly.

Mum looked at me, and I can still remember the words that fell out of her mouth very clearly: 'Son, that kid practised more than you. He hit more balls than you, and you think you can just roll in and win when you're not practising as hard as he is?'

It's true in tennis and in any game, in business and in life: you get out what you put in. How much are you willing to put in? How hard are you going to train?

'Those who don't give up are the ones who tend to win.'

Fred Schebesta

BEFORE WE GO ANY FURTHER, HERE ARE SOME HARD TRUTHS ABOUT STARTING A BUSINESS

1. Know that small can be beautiful

Just because your business is small doesn't mean it's not great. Small businesses have agility on their side – the speed that the big companies don't have. And they can have super-sharp focus.

When Ciao and I first started Finder, we concentrated on credit cards. That was our niche, our wormhole. Once we had mastered that, we expanded to other things.

Some of the most successful businesses in the world are winners because they stayed small and mastered their craft. There's a tofu shop in Japan that's one of the oldest eateries in town. It's been around for over 100 years – probably more – and the only thing

it sells is tofu. It doesn't even sell drinks. People come from miles away to eat its tofu. Its owners have mastered their menu and created a legendary product.

Another example is Pat's King of Steaks in Philadelphia, which claims to have invented the original steak sandwich in 1930. It still makes them today in the same shop. When we were in New York setting up our US business in 2016, Bomber was travelling to Philadelphia and found this sandwich shop. He brought me back a sandwich and it was the best I've ever eaten.

2. Get ready for rejection

Just as we launched 39 ideas before landing on lucky number 40, you will probably get 39 'no's before you get your 'yes'. Let the rejections fuel you to do better and to continue evolving your idea and mastering your pitch.

If people aren't saying 'no' then your idea is probably not that controversial. You want lots of noes and then, despite that, you want to have extreme conviction about what it is that you are doing.

Take that failure and rejection, and put it in your rocket as fuel to launch yourself further and faster. It is literally a gift, because it's basically the universe saying, 'no one else is going to come and do this,' which is exactly what you want!

3. Ask yourself: what will you sacrifice?

This is going to be a long journey, and you need to figure out what you're willing to sacrifice. I'm very aware of the deep commitment I've made to be an entrepreneur. This isn't just a one-time investment; it's a lifelong commitment.

Starting a business needs huge amounts of your personal life capital. This includes your:

- emotional capital
- mental capital

- physical health capital
- relationship capital
- financial capital.

All of the things that make you, you. My contention is, you need to invest a lot of your personal life capital from all of these areas, otherwise you're not going to make it.

4. Refuse to give up

The difference between people who make it and people who don't is their commitment to never giving up.

It's going to get hard. There will be big highs and lows. And the lows are brutal.

It's the grit to carry on, stay focused towards your goals and keep hustling that will see you succeed.

IN THREE, TWO, ONE...

Thank you for letting me come on this journey with you. I know you've probably felt like giving up a few times before this book landed in your lap. If you're in that place right now, I empathise with you. I have been there.

I want you to look inside yourself right now and ask: can I just be a little more courageous? I don't mean have some courage in what you're doing, I mean have some courage in *yourself*. It's time to lift!

As Randy Pausch famously stated in his book *The Last Lecture*, 'It's not about the cards you're dealt, but how you play the hand.' It's not about the problems you've got – we all have problems. It's what you're going to do about them.

In this book, I am going to take you on my journey of mistakes, learnings and successes, and show you how I co-founded one of the most successful Australian businesses – all without any funding.

GO LIVE!

I'm here to help you Go Live! To Go Live is one of our values at Finder and it's baked in all the way down to our core. It means to put it out into the world. I have an online course by the same name, where I teach my process of developing and launching business ideas. It might be something you're interested in learning about after you've read this book.

We're going to start by working on your mindset, because this is where it all begins. I'm going to help you get inspired and take you through the principles I live by that have helped me on my journey to hyper success. You're going to identify your super-powers, and find your purpose and the place where you will create your magic.

We have lift off!

YOUR COMMITMENT CONTRACT

One of the things I'm good at is creating a safe space for people to be challenged. So, here's my challenge to you: sign the following contract.

You're going to list all the areas in which you're willing to make sacrifices in order to succeed. Promise yourself you won't throw in the towel when things get tough. Agree that you'll embrace the setbacks.

And then sign it.

COMMITMENT CONTRACT

This Commitment Contract is made on [date] _____

Between [your full name] _____

And [your business name] _____

By signing this Commitment Contract, you agree to commit 100 percent to your business. You will not give up when things get tough. You will embrace setbacks and learn from your mistakes.

List the areas in which you are willing to make sacrifices in order to make this commitment:

Signature _____

Full name _____