



Dream Big

Act Smart

An Uplifting Short Story About Chasing Your Dreams

Dream Big. Act Smart

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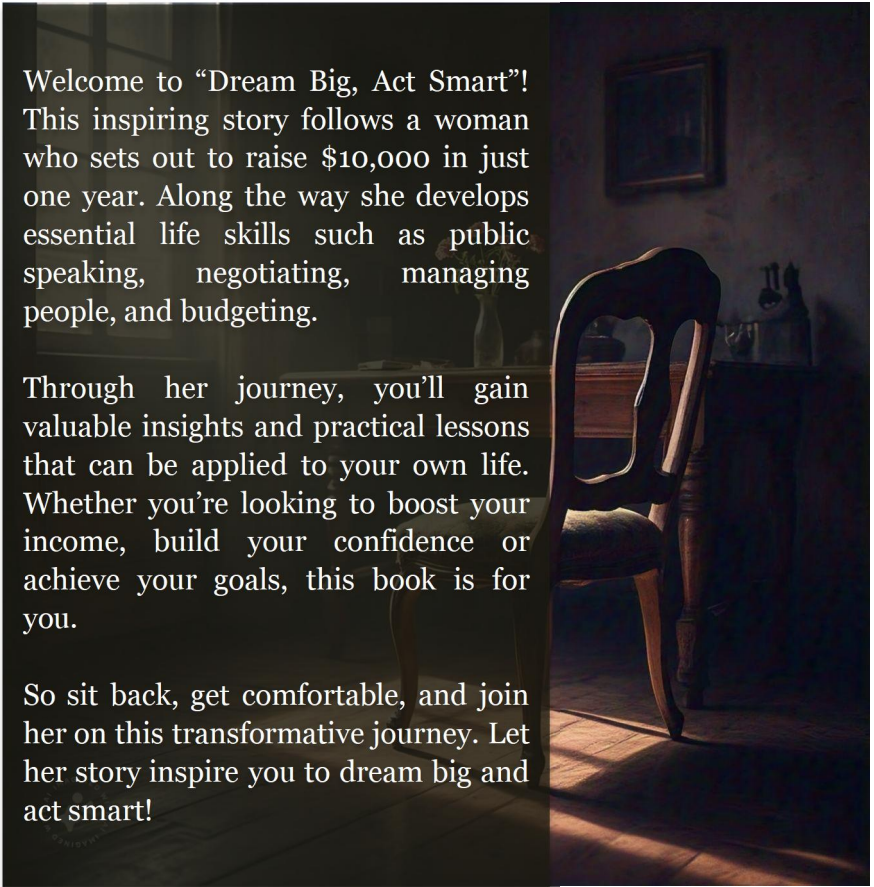
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Welcome

Welcome to “Dream Big, Act Smart”! This inspiring story follows a woman who sets out to raise \$10,000 in just one year. Along the way she develops essential life skills such as public speaking, negotiating, managing people, and budgeting.

Through her journey, you’ll gain valuable insights and practical lessons that can be applied to your own life. Whether you’re looking to boost your income, build your confidence or achieve your goals, this book is for you.

So sit back, get comfortable, and join her on this transformative journey. Let her story inspire you to dream big and act smart!



Chapter 1

The Dream Takes Shape



"Every great achievement starts with a dream,
but it takes action to make it real."

Tendai leaned back in her chair, closing her laptop with a satisfying click. It had been a productive week at her job as a receptionist with a small accounting firm in Harare. She loved the sense of accomplishment that came with finishing her tasks. Her thoughts turned to her nephew. Tendai was looking forward to spending time with her brother's son over the weekend. He was struggling to study at home, so his parents had asked Tendai, a passionate book lover, to inspire him. Tendai's love for books began when she was just a little girl growing up with her grandmother in the rural areas. She had fallen

in love with stories shared around a fire from books borrowed from a travelling library van. Though resources were scarce, her imagination soured on the wings of those tales.

She wanted to encourage her nephew to seek knowledge from books and have a passion for them as she did. She decided to take him to the local communal library hoping to kindle his curiosity. But when they got to the library she was totally dismayed. Instead of the vibrant hub of learning and exploration she was hoping to find, she found barren shelves, tattered books, and the once bustling reading rooms deserted. Tendai's heart ached as she witnessed the despair that had befallen this sacred space.

In that moment, Tendai knew she had to act. She couldn't just stand by and watch as a vital resource for her community continued to deteriorate. She left that library with an unshakeable sense of resolve.

That evening, Tendai sat down at her kitchen table, pulled out a notebook, and began to write. The words flowed effortlessly as she poured her heart onto the page: *"My dream is to save \$10,000 by the end of the year to open a community library that will provide quality educational resources for children and adults alike. I envision a vibrant space that fosters a love of reading,*

learning and growth. A place where people can come together, share ideas, and explore new possibilities.”

As Tendai finished writing, a sense of excitement and trepidation washed over her. She knew that saving \$10,000 in just one year would be a daunting task, but she was undeterred. For Tendai, this dream was not just about saving money; it was about creating a lasting impact on her community.

With her dream now committed to paper, Tendai felt a sense of clarity and purpose. She was ready to embark on this challenging yet rewarding journey. One that would require discipline, perseverance, and unwavering dedication. The question was - where would she start?

Chapter 2

Counting the Costs



"Clarity in goals and planning is the first step toward success."

Tendai needed to figure out how she would make her dream a reality. She took a deep breath, steeling herself for what she knew would be a challenging exercise. Calculating her savings, income and expenses would require honesty and discipline. Tendai was determined to create a realistic plan.

As she began to scribble some numbers, Tendai's mind wandered to the economic challenges that Zimbabwe faced. High inflation, a fluctuating currency and limited job opportunities made saving money a daunting task. She quickly drew her thoughts back to the task at hand.

She couldn't do anything about the economic situation, but she could focus instead on what she could control - her own finances.

She started calculating her monthly income which averaged \$800. Her eyes widened as she realised that her income alone wouldn't be enough to reach her goal. She would need to explore other sources of income to supplement her earnings.

Next, Tendai listed her fixed expenses, including rent, utilities and groceries, which totalled around \$500. She then estimated her variable expenses such as entertainment, transportation and miscellaneous costs which averaged \$150. This was an eye opening exercise for Tendai. Until now she had never given much thought as to how she managed her money, as long as she scraped by and made it to the end of the month.

With her expenses accounted for, Tendai turned her attention to her savings goal. She had ambitious plans to save \$10,000 in just one year, which translated to \$834 per month. Tendai's mind was reeling she stared at the number - it felt daunting. She could only save about \$150 from her earnings. She had to come up with a plan to raise the balance.

Tendai was determined to find a solution and began brainstorming ways to raise the remaining balance. She

decided to create a monthly savings plan. She divided her annual goal into 12 manageable chunks, each requiring her to save \$834. Tendai then identified areas where she could cut back on unnecessary expenses and allocate that money towards her savings. It was clear that relying solely on her income from work wouldn't be enough to reach her goal. She needed other small business ideas to supplement her earnings. Tendai's mind began racing with possibilities - she could start baking, selling handmade crafts online, offer tutoring services, or even start a small gardening project.

Tendai jotted down her ideas, knowing the goal she had set for herself would require significant changes in her lifestyle and push her out of her comfort zone. Closing her notebook, Tendai felt a sense of clarity and purpose. The journey ahead wasn't going to be easy but she was ready to take the leap.

Chapter 3

The First Idea - Baking Business



"Start with what you have and learn as you go."

Tendai's eyes sparkled as she contemplated her first business idea - a baking business. She had always loved baking, and her family and friends often complimented her on her delicious cakes at family gatherings. Why not turn this hobby into a source of income?

The smell of freshly baked cupcakes filled Tendai's small kitchen. She had decided to take the plunge to test her baking skills, using \$50 from her savings to buy ingredients. Tendai knew that to make her side gig a success, she needed

to treat it like a proper business. That meant pricing her cupcakes just right. After researching what others in the industry were charging, she created a costing sheet. She listed all the costs associated with baking her cupcakes such as ingredients, decorations, packaging and overheads, and calculated the total cost per cupcake. She added a mark-up and landed on a price she felt was fair and competitive.

The next day, feeling nervous but hopeful, she carried a box of cupcakes to work. The aroma of freshly baked goods wafted through the office, enticing her colleagues and sparking curiosity. Some took a chance on her and bought her products. Tendai was excited about the positive response. However, over the following days, Tendai soon found herself drowning in a sea of exhaustion. The demands of her full time job, combined with the growing needs of her baking business, left her with barely enough time to breathe. Late night baking and decorating sessions blurred into early morning calls for work, leaving her feeling drained. To make matters worse, not everyone was satisfied with Tendai's baked goods. A few customers complained that the cupcakes were too sweet or not moist enough. Tendai took the criticism to heart, feeling discouraged and wondering if she was cut out for this business.

Tendai recognised she needed help. Her side business was affecting her performance at work, and she was producing sub-standard cupcakes. Tendai's resourcefulness kicked in

as she sought a solution to her dilemma. She turned to her younger sister who was on her gap year and shared her passion and vision for the library with her. Her sister enthusiastically agreed to lend a hand. It was a welcome reprieve, allowing Tendai to focus on her job knowing her baking business was in capable hands.

Tendai used customer feedback about her cupcakes to improve her recipes and techniques. Although she trusted her sister's baking skills, Tendai established a system to guarantee that her products met her high standards of taste, texture and presentation. Her efforts were not in vain. Satisfied customers began to rave about her baked goods, recommending her to their colleagues and friends. Soon Tendai's cupcakes were in high demand, and business was flourishing.

Despite the challenges, Tendai felt a sense of pride and accomplishment. She had turned her hobby into a thriving business, and she was one step closer to achieving her goal of saving \$10,000. Reflecting on her journey so far, Tendai realized that starting a business was not just about making money - it was about learning, growing, and persevering. She also discovered the power of word-of-mouth marketing. She was excited to see where her baking business would take her next.

Chapter 4

Diversifying Income Streams



"Don't put all your eggs in one basket."

As the weeks went by, Tendai noticed that her cupcake business was experiencing a slight slump. Sales were lower than usual, and she found herself with a surplus of unsold cupcakes. She tried to brush it off as a minor setback, but the uncertainty was unnerving.

It was during this time her friend Ayanda introduced her to the second-hand clothing business known as *mabhero*. Ayanda, had always been enthusiastic about the second-hand clothing business. She encouraged Tendai to give it a try, and explained that *mabhero* was a treasure trove of

unique and affordable clothing, and that with the right eye and negotiation skills, one could make a tidy profit reselling these items.

Intrigued, Tendai decided to visit Mbare Msika to learn more about the business. Stepping into the bustling market, Tendai was immediately immersed in a cacophony of vendors calling out their prices. She navigated the market struck by the sheer variety of clothing on offer. From trendy t-shirts to elegant evening gowns, the stalls seemed to have something for everyone.

The quality of the clothes varied significantly and this played a significant role in pricing. Tendai only wanted good quality children's clothes, as there was a lucrative market for them, but they were turning out to be more expensive than she had hoped. When she found what she was looking for, she felt a surge of anxiety. Negotiation was unfamiliar territory, and she was hesitant to take the leap. Going into the market, Ayanda had told her not to be afraid of negotiating as second-hand clothes warranted flexibility on prices. Taking a deep breathe, Tendai dove into her first negotiation, gradually gaining confidence with each successful transaction.

Over time Tendai developed a keen eye for spotting hidden gems among the second-hand clothing stalls. After purchasing and washing her merchandise, Tendai took

photos of her goods and created a business page on WhatsApp and Facebook. Before long, she had built a loyal customer base and was making a steady profit.

However, as Tendai's second-hand clothing business grew, she found it increasingly challenging to manage both ventures while maintaining her day job. She had to juggle her time carefully, ensuring that both businesses were running smoothly. It was exhausting, but Tendai was determined to make it work.

To manage her time effectively, Tendai created a schedule that allocated specific times for each business. She dedicated her early evenings to checking confirmed orders for baked goods with her sister. In the late evenings she would sort and market her second-hand clothes. Saturday mornings were dedicated to sourcing more clothes. It was a delicate balancing act, but Tendai was determined to succeed.

Through her experiences, Tendai learned valuable skills that she never thought she'd acquire. She discovered what it meant to be a salesperson, navigating the art of persuasion and negotiation. She developed her time management skills, prioritizing tasks and allocating her time wisely. She gained confidence in her ability to adapt to new challenges and learn from her mistakes.

Tendai realized that diversifying her income streams had been a game-changer. Not only was she earning more money, but she was also developing a sense of resilience and resourcefulness that would serve her well in the years to come.

Chapter 5

Facing Setbacks



"Failure is not the end; it's part of the journey."

A few months into running her businesses, Tendai's world was turned upside down. A sudden increase in the price of flour threatened to derail her cupcake business. About a week later, all her second-hand clothes were stolen from the small storage space she shared with Ayanda. She later found out that Ayanda had been involved in the theft. Devastated, Tendai began to doubt herself and her abilities. She felt like giving up, wondering if she was cut out for entrepreneurship.

Feeling overwhelmed, Tendai poured her heart to a trusted friend and confidant, Mai Mutsa. Mai Mutsa listened

attentively, her expression empathetic. Having been in business for many years herself, Mai Mutsa shared her own story of overcoming failure in business.

Mai Mutsa and her husband had once owned a thriving butchery, but had lost everything due to debt. The experience had left them shattered. However, Mai Mutsa refused to give up. Instead, she used the setback as an opportunity to explore other areas of business. She started a business managing events. However, she had no business skills so she enrolled in a course to master the art of business management. Just as Mai Mutsa began her studies, the COVID-19 pandemic struck, forcing her to adapt to online learning. With no extra money to buy data, Mai Mutsa would often walk one and a half hours to and from a friend's house, just to access their WiFi and complete her lessons. Her hard work and commitment paid off and her business had proven to be highly successful.

Tendai was inspired by Mai Mutsa's story. It made her realise that setbacks were an inevitable part of the entrepreneurial journey. Instead of viewing them as failures, she could see them as learning opportunities. With renewed determination, Tendai decided to adjust her strategies and find ways to overcome the challenges she was facing.

In her cupcake business, Tendai decided to explore alternative suppliers to reduce her costs. She also considered

increasing her prices, but only if she could maintain the high quality of her products.

In her second-hand clothing business, Tendai took extra precautions to secure her merchandise and prevent future theft. She also explored new marketing strategies to attract more customers and increase her sales.

Tendai reflected on her experiences and realized that setbacks had taught her valuable lessons about resilience, adaptability, and creativity. She had learned to view challenges as opportunities for growth and improvement, rather than as obstacles to success.

With a renewed sense of purpose and determination, Tendai was ready to face the future with confidence. She knew that she would continue to encounter setbacks, but she was prepared to learn from them and use them as stepping stones to success.

Chapter 6

The Power of Networking



"Your network is your net worth."

Mai Mutsa invited Tendai to a networking seminar which came with a \$20 entry fee. Although Tendai was familiar with these events, she had always been sceptical about paying to attend. That was until Mai Mutsa shared her own experiences of regularly attending the seminars which led to valuable connections with many of her current clients.

Tendai's curiosity was piqued, and she decided to take a chance. She paid the \$20 fee and joined Mai Mutsa at the seminar. As they walked into the crowded room, Tendai was

immediately struck by the energy and enthusiasm of the women gathered there.

The seminar was a treasure trove of information, with speakers sharing valuable insights on business registration, accessing micro-loans, and expanding one's reach. Tendai was fascinated by the success stories of the women who took the stage, and she found herself inspired by their determination and perseverance.

The highlight for Tendai came when she was asked to give a short pitch on her own business. Despite her one-on-one communication experience, speaking to a room full of strangers made her feel out of her element. Nervous and anxious, Tendai considered admitting she was unprepared. However, she realised that as a business owner, she must always be ready to promote herself. Summoning her courage, Tendai started with a bit of humour to break the ice. She connected effortlessly with the other ladies and delivered a compelling pitch, doing her best to articulate her vision and passion for her businesses. To her surprise, the response from the other ladies was overwhelmingly positive. They offered constructive feedback and words of encouragement, leaving Tendai feeling empowered and motivated.

That evening Tendai reflected on the seminar. She had gained valuable insights, made new connections, and received feedback that would help her grow her businesses.

Most importantly, she had been able to adapt and thrive in an unfamiliar situation. The \$20 registration fee had been a worthwhile investment, and Tendai knew that she would return to these seminars again and again.

Mai Mutsa's words of wisdom echoed in Tendai's mind: "Networking is not just about collecting business cards; it's about building relationships, sharing knowledge, and supporting one another. Remember, Tendai, your network is your net worth."

Chapter 7

Adding value - A Cleaning Service



"Opportunities are everywhere; you just have to look."

One Saturday afternoon, Tendai delivered a batch of cupcakes to a client's home. While making the delivery, she couldn't help but notice the state of disarray that surrounded her. The house, owned by two busy professionals, was cluttered and dusty, with dirty dishes piled up in the sink. Tendai struck up a conversation with the client, who confessed that they were struggling to keep up with household chores due to their demanding work schedules.

As Tendai left the client's home, she couldn't shake off the feeling that she had stumbled upon a valuable business opportunity. Despite already running two side gigs – her cupcake business and second-hand clothing venture – and working a full-time job, Tendai felt that she couldn't let this chance slip away.

She began to brainstorm ways to offer cleaning services to busy professionals like her client. After some thought, Tendai decided to team up with two unemployed women in her community, who were eager to earn a steady income. Together, they would offer affordable cleaning services that would cater to the needs of busy professionals.

Tendai threw herself into the new venture, creating flyers and posting online adverts to attract clients. She also developed a pricing strategy that would ensure their services were competitive and affordable. She implemented a system of regular check-ins with her team members, providing feedback and coaching to ensure that their cleaning services met the highest standards. Tendai also established a quality control process, which involved her young sister conducting regular inspections of the homes they cleaned to ensure that they met their clients' expectations. To promote a culture of excellence, Tendai had shared her vision with her team, emphasizing the importance of their individual roles in achieving the business's goals. By fostering a shared sense of

purpose, she motivated her team to deliver outstanding results.

The cleaning business grew. Tendai found herself juggling multiple responsibilities – managing her team, coordinating cleaning schedules, and ensuring that their services were delivered to the highest standard. It was a challenging but rewarding experience, and Tendai was proud of the fact that she was creating employment opportunities for women in her community.

The cleaning business also brought in a new stream of income, which Tendai could use to support her goal of saving \$10,000. She was grateful for the opportunity to diversify her income streams and was excited to see where this new venture would take her.

Reflecting on her journey, Tendai realized that adding value to her community was not just about making money – it was about creating opportunities, building relationships, and making a positive impact on people's lives.

Chapter 8

Mastering Budgeting and Savings



"Small sacrifices today lead to big rewards tomorrow."

Tendai's businesses continued to grow. It was essential to keep accurate records of her earnings and expenses. Her knowledge of accounting procedures was very limited. Initially she had kept track of all her transactions in a book and made sure to file away all receipts. However, with multiple businesses running at the same time, she needed a more efficient way to record all income and expenditure. She created a simple Excel sheet to monitor her finances, and what she saw was eye-opening. Although her businesses were doing well, she was shocked to see how quickly

unnecessary expenses were adding up and putting her off budget.

One area that caught her attention was the excessive amount of dish-washing liquid used by the cleaning ladies. While she didn't want them to skimp on cleaning supplies, she could see they were using more than was necessary. Tendai took the opportunity to educate them on the financial implications of overconsumption. She explained how every dollar counted and how small changes could make a big difference in their bottom line.

Tendai also took a hard look at her own personal expenses. She was struggling to save as much as she had hoped from her salary. Eating out and buying lunch at work was draining her finances. Although she had a busy life running her businesses, she still had time to cook at home. Reminding herself of her goal, and how well she was doing to achieve it, she made a commitment to only eat home-cooked meals and carry left-overs for lunch. This simple change saved her a significant amount of money each month.

With her expenses under control, Tendai turned her attention to saving. She had been putting aside 20% of her earnings from her salary and business profits into a high-interest savings account. She increased the amount to 30%. This was a significant increase from her previous savings

rate, but she was determined to reach her goal of saving \$10,000.

Tendai continued to track her finances, and was amazed at how quickly her savings began to grow. She felt a sense of pride and accomplishment with each deposit she made into her savings account. She knew that mastering budgeting and savings was key to achieving her financial goals, and she was committed to staying on track.

Tendai's new-found discipline also had a positive impact on her businesses. She was able to make more informed decisions about investments such as buying a new gas stove, and expenses. As a result, her profits began to increase. She was proud of the progress she had made and was excited to see where her financial discipline would take her.

Tendai became aware that mastering budgeting and savings was not just about managing her finances – it was about creating a sense of security and freedom. She knew that she was one step closer to achieving her goal of saving \$10,000.

Chapter 9

Celebrating Milestones



"The journey matters as much as the destination."

December had finally arrived, and with it, Tendai's savings target of \$10,000. She couldn't believe that she had actually done it – the countless hours of hard work, the sacrifices, the setbacks, and the triumphs had all been worth it.

Tendai decided to celebrate this milestone with her loved ones. She invited her family and closest friends over for a dinner party, where she shared stories of her journey and thanked those who had supported her along the way.

As they sat around the dinner table, Tendai's eyes welled up with tears of gratitude. She thought about Mai Mutsa, who had mentored her and introduced her to the world of entrepreneurship. She thought about her team of cleaning ladies, who had worked tirelessly to help her build a successful business. And she thought about her family, especially her young sister, who had stepped in when Tendai needed her and had encouraged her to pursue her dreams, even when the road ahead seemed uncertain.

Tendai looked around the table, appreciating that this journey had transformed her in ways she never thought possible. She had gained confidence, resourcefulness, and resilience – essential qualities for any entrepreneur. She had learned to adapt to challenges, to pivot when necessary, and to stay focused on her goals.

Tendai's mindset had shifted dramatically over the past year. She no longer saw herself as just an employee, but as a business owner, a leader, and a problem-solver. She had discovered a sense of purpose and fulfillment that she never knew existed.

The evening drew to a close. Tendai raised her glass in a toast to her loved ones. "Thank you for believing in me, for supporting me, and for pushing me to be my best self," she said, her voice filled with emotion. "I couldn't have done it without you."

As they clinked their glasses together, Tendai knew that this was just the beginning of her journey. She had achieved her savings target, but she had also gained something far more valuable – a new-found sense of confidence, purpose, and direction. She was excited to see what the future held, knowing that she had the skills, the knowledge, and the support to achieve her dreams.

Chapter 10

Giving Back



"True success lies in lifting others as
you rise."

Tendai's heart swelled with excitement as she stood outside the small space she had rented. This was it – the moment she had been working towards for so long. With her savings she had finally made her dream a reality. The sign above the door read "Tendai's Community Library," and she couldn't wait to share it with the world.

She unlocked the door and stepped inside feeling a sense of pride and accomplishment. The room was filled with books of all kinds, from classics to contemporary best-sellers.

Tendai had spent hours curating the collection, ensuring that there was something for everyone.

Tendai's vision went beyond just providing a space for people to read. She wanted to inspire others, particularly young women, to pursue their own dreams. To that end, she had established a mentorship programme, where she would teach them about financial literacy and entrepreneurship.

When the library's doors opened, Tendai was thrilled to see the impact it had on the community. Children and adults alike flocked to the library, eager to explore the shelves and attend the workshops and events that Tendai had organized.

Tendai's mentorship programme also took off, with a group of enthusiastic young women signing up to learn from her experiences. She was delighted to share her knowledge and expertise, watching as her mentees grew in confidence and skills.

Tendai looked to the future. She was already considering a new goal for herself – to expand the library into a larger space, complete with a digital section. She envisioned a state-of-the-art facility, where people could access not only books but also computers, tablets, and other digital resources.

Reflecting on her journey, Tendai knew that true success lay not just in achieving her own goals, but in lifting others up as she rose. She encouraged readers to dream big, take action, and support one another, knowing that together, they could achieve greatness.

"In the end, it's not just about what we achieve individually," Tendai said. "It's about how we use our successes to make a positive impact on the world around us. So, let's continue to support each other, to uplift and inspire each other, and to create a brighter future for ourselves and for those around us."

About Us

At Yananiso Trust, we're passionate about empowering individuals with skills and knowledge they need to succeed. This ebook represents just a glimpse into our work in this field. If you are inspired by this story and want to learn about how we can support you, we invite you to reach out to us.

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Resources

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Worksheet 2	Financial Assessment
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Worksheet 4	Exploring New Opportunities
Worksheet 5	Overcoming Challenges
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Worksheet 8	Progress Tracker
Worksheet 9	Paying It Forward

Worksheet 1: Define Your Dream

Purpose:

This worksheet will help you clearly define your goal, understand its importance, and break it into actionable steps.

Step 1: Clarify Your Goal

1. What is your dream or goal?
(Example: I want to save \$10,000 by the end of the year to fund my business idea.)

☐ **My Dream:**

2. Why is this goal important to you?
(Example: Achieving this goal will allow me to take control of my finances and work on my passion project.)

☐ **My Reason:**

3. When do you want to achieve this goal?

☐ **Deadline:**

Step 2: Break It Down

1. How much money, time, or resources do you need to achieve this goal?

☐ **Resources Needed:**

2. Break your goal into smaller, manageable milestones.

☐ **Monthly Target:**

☐ **Weekly Target:**

☐ **Daily Target (if applicable):**

Step 3: Assess Your Current Position

1. What do you already have that can help you achieve this goal?

(Examples: Skills, savings, tools, support network.)

☐ **Existing Resources:**

2. What challenges might you face?

(Examples: Financial constraints, lack of time, competition.)

☐ **Potential Challenges:**

3. How can you overcome these challenges?

☐ **Solutions:**

Step 4: Visualize Success

1. Imagine you've achieved your goal. How does it feel?

☐ **Describe your emotions or outcomes:**

2. How will this success impact your life or the lives of others?

☐ **Positive Impacts:**

3. What will you do to celebrate your success?

☐ **Celebration Plan:**

Step 5: Commit to Action

1. Write down three actions you will take this week to move closer to your goal.

☐ Action 1:

☐ Action 2:

☐ Action 3:

2. Share your goal with someone who can hold you accountable.

☐ **Accountability Partner:**

Bonus Activity: Create a Vision Board

- Use this section of this worksheet or a separate page to sketch, write, or paste images that represent your dream.

Worksheet 2: Financial Assessment

Purpose:

Understand your current financial situation and identify areas for improvement.

Step 1: Evaluate Your Current Finances

1. How much money do you currently have saved?

☐ **Savings:** _____

2. How much money do you earn monthly?

☐ **Income:** _____

3. What are your regular expenses? List them and their amounts.

☐ Rent: _____

☐ Groceries: _____

☐ Transport: _____

☐ Utilities: _____

☐ Others: _____

☐ **Total Expenses:** _____

4. How much are you left with after expenses?

☐ **Net Amount:** _____

Step 2: Calculate Your Savings Goal

1. What is your total goal amount?

☐ **Goal:** _____

2. Divide your goal into smaller amounts:

☐ Monthly Target: _____

☐ Weekly Target: _____

☐ Daily Target (if applicable): _____

Step 3: Identify Cost-Saving Opportunities

1. List 3 areas where you can cut costs:

☐ Area 1:

☐ Area 2:

☐ Area 3:

2. What unnecessary expenses can you eliminate?

- ☐ _____

Step 4: Track Your Spending

1. Commit to tracking your spending for the next 30 days.

☐ **Start Date:** _____

☐ **End Date:** _____

Step 5: Commit to Saving

1. Write down your weekly or monthly savings commitment:

☐ **Savings Amount:** _____

2. Open or designate a specific savings account or method for storing your savings.

Worksheet 3: Starting a Small Business

Purpose:

Turn your hobbies or skills into a profitable business.

Step 1: Identify Your Business Idea

- What is your hobby or skill?

☐ **Skill/Hobby:**

- What problem does this solve for others?

☐ **Problem Solved:**

- Who is your target customer?

☐ **Customer Profile:**

Step 2: Create a Budget

1. List the materials or tools you need and their costs.

☐ Material/Tool 1: _____

Cost: _____

☐ Material/Tool 2: _____

Cost: _____

☐ Material/Tool 3: _____

Cost: _____

☐ **Total Start-up Costs:**

2. How much will you charge for your product/service?

☐ **Price:** _____

3. How much profit do you expect from each sale?

☐ **Profit Per Sale:**

Step 3: Marketing Your Business

1. Where will you sell your product/service?

☐ _____

2. How will you promote your business?

☐ **Promotion Methods:**

3. Who can you ask for feedback or referrals?

☐ **Feedback Source:**

Step 4: Set a Sales Target

1. How many products/services do you need to sell per week or month?

☐ **Weekly Target:** _____

☐ **Monthly Target:** _____

Step 5: Take Action

1. What is the first thing you'll do to start your business?

☐ **Action Step:**

Worksheet 4: Exploring New Opportunities

Purpose:

Discover and evaluate additional income streams that align with your skills and market demands.

Step 1: Brainstorm Business Ideas

1. Observe your community and list 3 unmet needs:

☐ Need 1:

☐ Need 2:

☐ Need 3:

2. Think of potential solutions for these needs:

○ Solution 1:

○ Solution 2:

○ Solution 3:

Step 2: Evaluate the Ideas

1. Which idea has the least start-up costs?

☐ _____

2. Which idea has the highest profit potential?

☐ _____

3. Which idea aligns most with your skills or interests?

☐ _____

Step 3: Plan Your New Venture

1. What resources will you need?

☐ Resource 1:

☐ Resource 2:

2. What is your first step to launch this idea?

☐ **Action Plan:**

Step 4: Test the Idea

1. How will you test the idea on a small scale?

☐ _____

2. What feedback will you look for during the test?

☐ _____



Step 5: Commit to Action

1. Write down a time-line to start your new venture:

☐ Start Date: _____
☐ Milestone 1: _____
☐ Milestone 2: _____

Worksheet 5: Overcoming Challenges

Purpose:

Learn to view setbacks as opportunities for growth and create a recovery plan.

Step 1: Identify Your Challenges

1. Describe a recent setback or challenge you faced:

☐ **Challenge:**

2. How did this setback affect your goal or progress?

☐

Step 2: Analyse the Cause

1. What factors contributed to this setback?

☐ Factor 1:

☐ Factor 2:

2. Could any of these factors have been prevented? If yes, how?

☐

Step 3: Learn From the Experience

1. What lessons did you learn from this challenge?

☐ Lesson 1:

☐ Lesson 2:

2. How can these lessons help you in the future?

☐

Step 4: Create a Recovery Plan

1. Write down 3 specific actions you'll take to get back on track:

☐ Action 1:

☐ Action 2:

Action 3:

2. Who or what can support you in overcoming this challenge?

☐ Support Source:

Step 5: Stay Motivated

1. Write a positive affirmation to remind yourself of your resilience:

☐ **Affirmation:**

Worksheet 6: Building Your Network

Purpose:

Expand your network and leverage relationships for support and growth.

Step 1: Identify Your Current Network

1. List 5 people in your network who inspire or motivate you:

- ☐ Person 1: _____
- ☐ Person 2: _____
- ☐ Person 3: _____
- ☐ Person 4: _____
- ☐ Person 5: _____

2. How can these people help you achieve your goal?

- ☐ _____

Step 2: Expand Your Network

1. Identify 3 places or events where you can meet like-minded individuals:

☐ Place/Event 1:

☐ Place/Event 2:

☐ Place/Event 1:

2. What are 2 goals you'd like to achieve by networking at these events?

☐ Goal 1:

☐ Goal 2:

Step 3: Perfect Your Elevator Pitch

1. Write a 1–2 sentence pitch about your goal or business idea:

☐ **Pitch:**

Step 4: Follow-Up Plan

1. How will you stay in touch with people you meet?

☐

2. What tools (e.g., a contact list or LinkedIn) will you use to manage your connections?

☐

Worksheet 7: Identifying Market Gaps

Purpose:

Spot opportunities in your community and create a service to meet those needs.

Step 1: Observe Your Community

1. What are 3 problems or unmet needs in your community?

☐ Problem 1:

☐ Problem 2:

☐ Problem 3:

2. How do these problems affect people's daily lives?

☐

Step 2: Create Solutions

1. Brainstorm 3 possible solutions to these problems:

☐ Solution 1:

☐ Solution 2:

☐ Solution 3:

2. Choose one solution to focus on and explain why:

☐ **Chosen Solution:**

Step 3: Develop Your Plan

1. What resources or skills will you need to implement this solution?

☐ Resource 1:

☐ Resource 2:

2. Who can help or partner with you to make this solution a success?

☐

Step 4: Launch the Solution

1. Write your first 3 steps to test this idea:

☐ Step 1:

☐ Step 2:

☐ Step 3:

Worksheet 8: Progress Tracker

Purpose:

Reflect on your achievements and plan your next steps.

Step 1: Record Your Achievements

1. List 3 milestones you've reached:

☐ Milestone 1:

☐ Milestone 2:

☐ Milestone 3:

2. How much have you saved or earned so far?

☐

Step 2: Reflect on Your Journey

1. What has been the biggest lesson you've learned?

○ _____

2. How has achieving these milestones changed your mindset?

○ _____

Step 3: Plan for the Future

1. What is your next big goal?

☐ _____

2. Write down 3 actions you'll take to achieve it:

☐ Action 1:

☐ Action 2:

☐ Action 3:

Worksheet 9: Paying It Forward

Purpose:

Think of ways to use your success to help others.

Step 1: Reflect on Your Success

1. How has achieving your goal impacted your life?

☐ _____

2. How has your journey inspired others?

☐ _____

Step 2: Plan to Give Back

1. List 3 people or groups who could benefit from your experience or resources:

☐ _____

2. What skills or knowledge can you share with others?

☐ _____

Step 3: Set a New Goal

1. What is a community-based goal you'd like to pursue next?

☐ _____

2. How will you balance this new goal with maintaining your financial stability?

☐ _____
