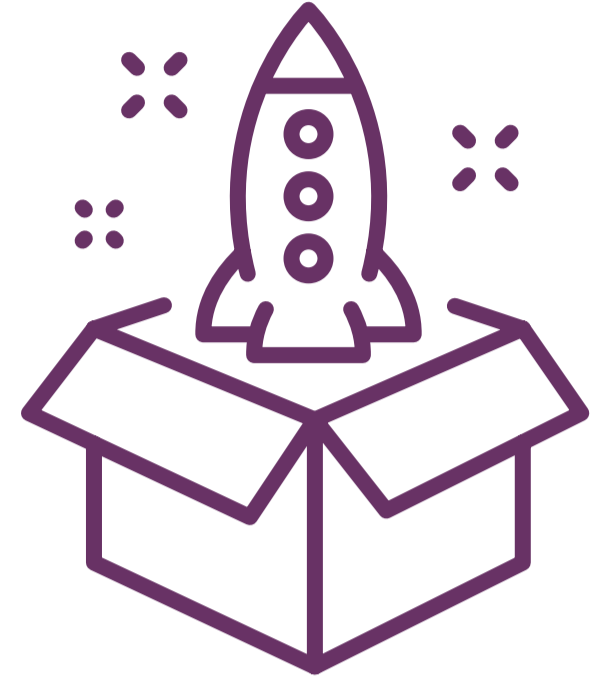


Overcoming barriers to starting

Fear, limited time and resources.

- You need to realistically consider the **time** you will need to allocate to your side hustle, be disciplined and manage your time. Plan ahead as much as possible, create a structure and a routine and involve your family in the planning if need be.
- You may lack certain **resources**, for example if you don't have a car, you may want to consider a side-hustle that can be done online.
- The doubt and **fear of failure** or fear of what others will say may be there particularly at the beginning. Always have your vision and goal in mind. Take small steps towards your goals and focus on the small achievements.

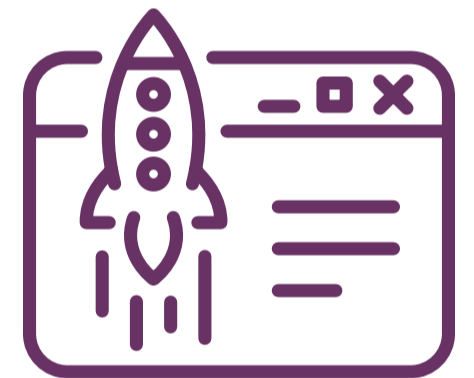


Managing my finances

Keep your income from the side hustle separate in a separate bank account.

If you are spending on stock, raw materials, electricity, airtime and training for the side hustle, keep track of all those expenses, record them and record all the money that comes in to understand and plan better. This will give you a view of whether the hustle is making money or not.

If you need to pay any taxes to SARS, keeping all records will help you when it is time for tax returns.



**START where you are,
USE what you have,
DO what you can.**

– Arthur Ashe

