

December 2015

YOUR FINANCESYOUR FUTURE

Staying Connected

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



In 2016

I will take small steps to do:

LESS

MORE

-
- 1. Try to be
 - 2. Learn how
 - 3. Give up
 - 4. In

Merry Christmas and a Prosperous New Year

HERE'S TO 2016

Your Year of Action, Growth and Transformation

“January 1, 2016 is the first blank page of a 366 page book that you will author. Make it a best seller!”

What conversations would we want to have with ourselves around this time in 2016?

Clearly if we were to have the same conversations at the end of 2016 as 2015 then we would be stuck in time. Stuck in time is not a progressive place to be.

The concept of a new year should be instructive to our plans and growth trajectory for 2016. We must grow. Growth must be happening if we are to move forward, to move further ahead, to succeed.

Unlike the impending New Year that is ushered in with no instructions or directions from us, our life's direction does not just simply come upon us without our input. It is self engineered by our

actions and inactions.

Steering ourselves on the right path towards growth and success in 2016 requires introspection and forethought, planning, action, adjustment, action, action, and action. Doing nothing will ultimately result in the wrong things happening to us by us.

The end of 2015 is a key turning point. Where and how we make that turn however is the defining issue.

Resolutions that we establish for 2016 should orient our actions to bring about the growth and progression that we desire to be realised in the New Year. We won't get results unless we act with the times and we certainly

won't get the desired results unless we plan, adjust, and act wisely.



January 1, 2016 is the first blank page of a 366 page book that each of us will author. We even have a extra day to write a phenomenal finale. Make your story a best seller!

Merry Christmas and a Prosperous New Year. [SLW](#)

**THE FIRST STEP
TOWARDS GETTING
SOMEWHERE IS TO
DECIDE THAT YOU ARE
NOT GOING TO STAY
WHERE YOU ARE.**

We asked our alumni to share with us their financial and business resolutions for 2016. Here's what they said.



Resolutions for my finances

- Firstly, I am not to spend more than I actually need to spend.
- Secondly, I need to postpone some financial investments, since I am already involved in another.

Resolutions for my finances

- Save \$50 weekly in my personal savings and do not touch it.
- Commit to the 52 week saving plan and see it through to the end.

Resolutions for my business

- Attract at least 2 new customers per week.
- Continue on my quest to open my own cosmetology school and have continued education classes.

Resolutions for my business

- Increase income by 30% through increased marketing.
- By third quarter of 2016 begin construction of my own premises.



Resolutions for my finances

- Repay my mortgage.
- Increase my non-passive income.

Resolutions for my business

- Increase profits by improving efficiency in systems used in the provision of my company's services.
- Make the business less dependent on the owner's direct input, while keeping overheads at a minimum sustainable level, by training independent sub-consultants to provide more of the services provided by the owner/company.

Resolutions for my business

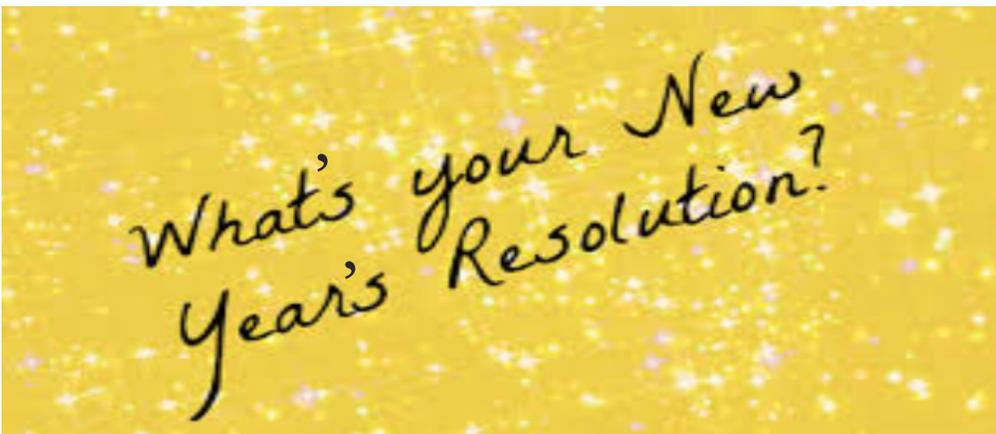
- Better management of business finances.
- Expand my business to be able to offer more services.

Resolutions for my finances

- Manage my debts more efficiently.

Resolutions for my business

- Get my business off the ground...advancing production.



"Don't be afraid to change. You may lose something good but you may gain something better."