PROJECTS POSSIBLE

Business Basics

A 30-day course

Simple lessons on money in, money out, and how to grow your business. One short lesson a day. On Day 1 you pick your idea. The rest of the book uses it.

For Pacific Islanders starting a business in the United States, Tonga, Samoa, and Fiji.

My name _____

My business _____

START HERE

How to use this book

1. **Do one lesson a day.** There are 30 days. Each one takes about 10 minutes.

2. **Every lesson has the same parts.** A big idea, the real word, two money examples, a common mistake, a remember line, then one thing to do on the worksheet.

3. **On Day 1, write 5 business ideas and circle your top 1.** You will use that idea on the worksheets for the rest of the book.

4. **The first money example is often plate lunches Monday to Friday,** so the math is easy to follow. The second example is another small business, like leis, lawns, baked goods, kava, or tours. On each worksheet, use your own idea and your own numbers.

5. **Use your country guide** for the United States, Tonga, Samoa, or Fiji. It will show where to register, what it costs, and how tax works where you live. This book does not list those fees or tax rates, because they are not the same in every country.

6. **If you are in the school community,** watch the short video for the day, then do this page.

> You can print this book on letter paper, or read it on your phone. Tap **Contents** at the bottom of a page to jump to any day. If a word is new, go to **Words to know** at the back.

JUMP TO A DAY

Contents

Tap a lesson to open it. Page numbers help if you print the book.

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DAY 1

What is a business?

BIG IDEA

A business is when you make or do something, and people pay you for it.

It can be small. It does not need a shop, a big sign, or a lot of money to start.

Selling plate lunches at a stall Monday to Friday is a business. So is cutting hair, cleaning houses, sewing, or driving people.

If someone pays you for what you do, you have a business, even if you only do it on weekdays.

A business is not the same as a favor. A favor is free. A business has a price.

Why this matters: if you can name what you sell, you can start to count the money.

You do not have to be sure of one idea yet. The next page will help you pick.

The rest of this book will use the one idea you circle.

THE REAL WORD

Business

A business is when you make or do something, and people pay you for it.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

You sell plate lunches at your stall Monday to Friday	**$10 each**

That is a business. The $10 is not all yours to keep yet. Later lessons will show money in, money out, and what you keep.

DAY 1 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · LAWN MOWING

Sione mows 3 lawns at $20 each	**3 × $20**
Money customers pay him	**$60**

Neighbors pay Sione to mow their lawns. That is a business. The $60 is not all his to keep yet. He still has to pay for gas.

> **COMMON MISTAKE**
>
> Thinking it is not a “real” business because it is small, or because you only do it after work or a few days a week.

> **REMEMBER**
>
> **If people pay you for what you do, you have a business.**

WHAT TO DO

On the next page, write down 5 business ideas and why you would do each one. Then circle your top 1. You will use that idea for the rest of this book.

DAY 1 · WORKSHEET

Five business ideas

Write down 5 business ideas and why you would do each one. They can be small. Use something you already know how to do — food, hair, cleaning, driving, sewing, fishing, or something else.

#	MY IDEA	WHY ME / MY SKILLS	WHO BUYS IT	WHAT I NEED TO START
1				
2				
3				
4				
5				

Circle your top 1. Put a circle around the number of the idea you want to try first. You will use this idea for the rest of this book.

My top idea is _____

Why this one is my top idea

DAY 2

Money in

BIG IDEA

Money in is every payment you get for what you sell.

It can be cash, a bank transfer, or money on your phone. It all counts.

Money in is a good number to know. But it is not the money you keep.

You still have to pay for food, gas, flowers, tools, or other costs.

Why this matters: if you only look at money in, the business can look bigger than it is.

People sometimes say, “I made $100 today.” If they spent $60, they did not keep $100.

The real word for money in is revenue.

On the worksheet, use your idea from Day 1 and write a real week of sales.

THE REAL WORD

Revenue = money in

Revenue is all the money customers pay you. It is not profit yet.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

One weekday: 10 plates × $10 each	**$100**
Money in (revenue)	**$100**

You sell plate lunches Monday to Friday. On one weekday you sold 10 plates at $10. Money in is $100. This is called **revenue**.

DAY 2 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · SELLING ULA

12 ula × $8 each	**$96**
Money in (revenue)	**$96**

Mele sells 12 ula at the market for $8 each. Money in is $96. This is called **revenue**. She still has to pay for the flowers, so $96 is not her profit.

> **COMMON MISTAKE**
> Calling all money in "profit." Profit is what is left after money out.

> **REMEMBER**
> **Money in is revenue. It is not yet what you keep.**

WHAT TO DO

Using your idea from Day 1, write the money in you could make in a week on the next page.

DAY 2 · WORKSHEET

Money in for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

What I sell in this business

Price I might charge
Write a dollar amount.

How many I could sell in a week

Money in for one week
How many × the price. Write the math.

Who would pay me this money?

Does this number feel real, too high, or too low? Why?

DAY 3

Money out

BIG IDEA

Money out is what you spend to run the business.

Food, plates, gas, flowers, and a stall fee are all money out.

Money out is also called expenses.

If you do not track money out, you cannot see if the business is working.

Why this matters: a busy day can still lose money if costs are high.

Write costs down the same day, while you still remember them.

A receipt or a photo of a receipt is your proof.

Small costs count too, like bags, ice, or phone credit used for orders.

THE REAL WORD

Expenses = money out

Expenses are what you spend to run the business.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Chicken, rice, and plates	**$60**
Money out (expenses)	**$60**

It cost $60 to make the food and pack the plates for one weekday. This $60 is money out. It is called **expenses**.

DAY 3 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · BAKED GOODS

Flour, sugar, butter, and bags	**$35**
Table fee at the hall	**$5**
Money out (expenses)	**$40**

Lina bakes buns to sell at her stall Monday to Friday. $35 + $5 = $40. This $40 is money out. It is called **expenses**.

> **COMMON MISTAKE**
> Forgetting small costs, or paying them from your pocket and not writing them down.

> **REMEMBER**
> **If you spent it to run the business, it is money out. Write it down.**

WHAT TO DO

List the costs for your idea from Day 1. Start keeping every receipt on the next page.

DAY 3 · WORKSHEET

Money out for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1 _____

List the costs to run your idea from Day 1 for one week.

WHAT I NEED TO SPEND	WHY I NEED IT	ABOUT HOW MUCH

Total money out for one week

_____

Where I will keep every receipt

_____

DAY 4

What you keep

BIG IDEA

Profit is what you keep after you pay your costs.

To find it, take money in, then subtract money out.

If money out is more than money in, you lost money. That is important to see early.

Why this matters: profit tells you if the idea is working.

A full stall does not always mean a good day. You must do the math.

The real word is profit. In this book we also say “what you keep.”

Be honest with the numbers. A small true profit is better than a big guess.

Later we will talk about cash flow: profit on paper is not the same as cash in your hand on Friday.

THE REAL WORD

Profit = what you keep

Profit is money in minus money out. This is what the business really made.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Money in (revenue)	**$100**
Minus money out (expenses)	**– $60**
What you keep (profit)	**$40**

On one weekday you took in $100 and spent $60. You keep $40. This is called **profit**.

DAY 4 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · CAR WASHING

8 cars × $15 each (money in)	**$120**
Minus soap, water, and towels	**– $25**
What he keeps (profit)	**$95**

Tevita washes 8 cars at $15. $120 − $25 = $95. The $95 is his **profit**.

> **COMMON MISTAKE**
> Spending the money in before you subtract money out, then wondering where the money went.

> **REMEMBER**
> **Profit is money in minus money out. That is what you keep.**

WHAT TO DO

Using the numbers from Days 2 and 3, find the profit for your idea on the next page.

DAY 4 · WORKSHEET

What I keep

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Money in I wrote on Day 2

Money out I wrote on Day 3

What I keep (profit)

Money in minus money out.

How do I feel about this number? Would I still choose this idea? Why?

DAY 5

Gross vs net

BIG IDEA

Gross and net are two ways to look at profit.

Gross is what is left after the main costs, like food, flowers, or soap.

Net is what is left after every cost, like gas, bags, or a stall fee too.

Net is the true number.

Why this matters: gross can look good, but net is what you can actually use.

When someone asks how much you made, they usually mean net.

Gross shows if the product itself works. Net shows if the whole day works.

If net is too small, you can change the price, the costs, or how you run the day.

THE REAL WORD

Gross profit and net profit

Gross is what is left after the main costs, like food. Net is what is left after every cost. Net is the true number.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Money in	**$100**
Minus food	**– $60**
Gross profit	**$40**
Minus gas	**– $10**
Net profit	**$30**

On one weekday, after food, $40 is left. That is **gross**. After you also pay $10 for gas, $30 is left. That is **net**.

DAY 5 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · VILLAGE TOURS

6 guests × $40 each	**$240**
Minus a helper’s pay	**– $60**
Gross profit	**$180**
Minus gas and water for guests	**– $30**
Net profit	**$150**

Ana takes 6 visitors on a short tour. After the helper’s pay, $180 is left. That is **gross**. After gas and water, $150 is left. That is **net**.

> COMMON MISTAKE
>
> Telling people your gross number, then being surprised when there is less cash left.

> REMEMBER
>
> **Gross is after main costs. Net is after every cost. Net is the true number.**

WHAT TO DO

Find the gross and the net for your idea from Day 1 on the next page.

DAY 5 · WORKSHEET

Gross and net for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Main costs (supplies or food)

Gross profit
Money in minus those main costs.

Other costs (gas, fees, and the rest)

Net profit
What is left after every cost.

Is the net enough for me? If not, what could I change — the price, the costs, or the idea?

DAY 6

Margin and price

BIG IDEA

Your price must be more than what it costs you to make or do the work.

The difference is your margin. Margin is how much you keep on each sale after the cost of that sale.

If you sell for less than cost, you lose money on every sale.

A low price can look busy, but busy and losing money is still losing money.

Why this matters: one wrong price, sold many times, can sink the week.

Check every price before you offer it. Do the math on paper first.

You can try two prices on paper, then pick the one that keeps enough.

The price should feel fair to customers, but it cannot be below your cost.

THE REAL WORD

Margin

Margin is how much you keep on each sale after the cost of that sale.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

It costs you	**$6 to make one plate**
Sell at $5	**you lose $1**
Sell at $10	**you keep $4**

The $4 you keep on a $10 plate is your **margin**. A $5 price looks busy, but you lose money.

DAY 6 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · SELLING ULA

Flowers to make one ula cost	**$3**
Sell at $2	**you lose $1 each**
Sell 10 ula at $2	**you lose $10**
Sell at $8	**you keep $5 each**

Sina's ula costs $3 in flowers. $8 − $3 = $5. That $5 is her **margin**. A $2 price looks busy, but she loses $1 on every ula, and $10 if she sells 10.

> COMMON MISTAKE
>
> Copying someone else's price without checking your own cost. Their cost may be lower than yours.

> REMEMBER
>
> **If the price is not more than the cost, you lose money on every sale.**

WHAT TO DO

Check that the price for your idea from Day 1 is more than its cost on the next page.

DAY 6 · WORKSHEET

Price and margin

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1 _____

What I sell, and what it costs me to make or do one

If I sell at this price
I keep or lose $____

If I sell at this other price
I keep or lose $____

The price I will try, and why

Is this price more than the cost?

○ Yes ○ No

DAY 7

Profit and loss sheet

BIG IDEA

A profit and loss sheet is one page that shows money in, money out, and what is left.

You can make one for a week or for a month.

This one page tells you if the business is working.

Why this matters: your memory will miss things. The page will not, if you write honestly.

You add up all money in, then all money out, then subtract.

The leftover amount is profit, before tax.

You will fill in your own page for your idea from Day 1.

Keep that page. On Day 30 you will look at it again.

THE REAL WORD

Profit and loss sheet (P&L)

A profit and loss sheet is one page that shows money in, money out, and what is left.

DAY 7 · CONTINUED

MONEY EXAMPLE

EXAMPLE 1 · ONE MONTH OF PLATE LUNCHES

Example: one month of plate lunches, Monday to Friday

ITEM	AMOUNT
MONEY IN (REVENUE)	
20 weekdays × 10 plates at $10 each (200 plates)	$2,000
MONEY OUT (EXPENSES)	
Food	$1,000
Plates and containers	$100
Gas	$100
Stall fee	$100
Total money out	**$1,300**
What you keep before tax (profit)	**$700**

20 weekdays × 10 plates is 200 plates. Money in is $2,000. You keep $700 after expenses. Some of it goes to tax. See your country guide.

DAY 7 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · ONE MONTH OF LAWN MOWING

16 lawns × $25 each (money in)	**$400**
Gas	**$80**
Line and bags	**$30**
Phone credit for bookings	**$10**
Total money out	**$120**
What he keeps before tax (profit)	**$280**

Sione writes one month on one page. $400 − $120 = $280. That is what he keeps before tax. Your country guide shows how tax works where you live.

> **COMMON MISTAKE**
>
> Only writing the big costs, or guessing at the end of the month. Small costs add up.

> **REMEMBER**
>
> **One honest page of money in, money out, and what is left tells you the truth.**

WHAT TO DO

Fill in your first profit and loss sheet on the next page.

DAY 7 · WORKSHEET

Your profit and loss sheet

Use your idea from Day 1. Fill in your own numbers. If you do not have a full month yet, use one week. Write what you know. It is better to be honest than perfect.

Name _____ My idea from Day 1 _____

Week or month _____ Date _____

Profit and loss for my idea from Day 1

ITEM	AMOUNT
MONEY IN (REVENUE)	
Money in — what was it?	
Money in — what was it?	
Money in — what was it?	
Total money in (revenue)	
MONEY OUT (EXPENSES)	
Money out — food or supplies	
Money out — gas or travel	
Money out — stall, rent, or fees	
Money out — other	
Money out — other	
Total money out (expenses)	
What you keep before tax (profit)	

Profit is money in minus money out. Some may go to tax. Keep this page for Day 30.

DAY 8

Just you

BIG IDEA

If it is just you, you are the business. This is called a sole proprietor.

You keep all the profit. You also pay all the bills.

This is the simplest way to start. Many small businesses begin this way.

Why this matters: you need to know who owns the work, the money, and the problems.

Just you can be a good fit when the idea is small, and you can do the work yourself.

It can be hard if the work is too much for one person, or if you get sick.

Family can help for a day. That does not always mean you have a partner. A partner shares the business.

On the worksheet, decide what fits your idea from Day 1.

THE REAL WORD

Sole proprietor

A sole proprietor means you are the business. It is just you.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Profit from the plates	**$40**
Your share (it is just you)	**$40**

You are the business. All $40 of profit is yours. This is called a **sole proprietor**.

DAY 8 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · HANDICRAFTS

Profit from woven bags this week	**$90**
Fia's share (it is just her)	**$90**

Fia weaves bags and sells them at the market, by herself. All $90 of profit is hers. She also buys the leaves and pays the stall fee herself. This is a **sole proprietor**.

> **COMMON MISTAKE**
>
> Calling a helper a partner, or a partner a helper, without writing down what that means.

> **REMEMBER**
>
> **If it is just you, you keep all the profit, and you pay all the bills.**

WHAT TO DO

For your idea from Day 1, decide if it is just you or you and a partner on the next page.

DAY 8 · WORKSHEET

Just me, or a partner?

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

For this business, is it just me, or do I need a partner? Why?

Work I can do myself

Work that would be hard to do alone

DAY 9

You and a partner

BIG IDEA

A partnership is when two or more people own the business together.

You share the work. You also share the profit.

Write down the split before you start, so there is no fight later.

Say who pays for what, and how you will decide things.

Why this matters: many family businesses break because the split was only spoken, not written.

The split does not have to be half and half. If one person does more work, you can agree on a different split.

A partner is not the same as someone you hire for one day.

If you do not want a partner, that is fine. Write why, so you are clear.

THE REAL WORD

Partnership
A partnership is when two or more people own the business together.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Profit you make together	**$40**
Two partners, split in half	**$20 each**
Each person keeps	**$20**

You make $40 profit together. You get $20 each. This is called a **partnership**. You can choose a different split if the work is not equal. Write it down.

DAY 9 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · A KAVA STAND

Money in	**$200**
Minus money out	**– $80**
Profit they make together	**$120**
Two cousins, split in half	**$60 each**

Two cousins sell kava on Friday night. $200 − $80 = $120 profit. They both work the same hours, so $120 ÷ 2 = $60 each. They write the split down before the next Friday.

> **COMMON MISTAKE**
> Starting with a friend or a cousin and never writing the split. Then both people feel cheated.

> **REMEMBER**
> **If you have a partner, write down the split before you start.**

WHAT TO DO

If your idea from Day 1 had a partner, write down the split. If it is just you, say why on the next page.

DAY 9 · WORKSHEET

If I had a partner

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

If I had a partner, who might that be?

What I would do

What they would do

How we would split the money

If it is just me, why a partner is not a fit right now

DAY 10

LLC or company

BIG IDEA

An LLC or a company is a legal wall between you and the business.

If the business owes money, this wall can help keep your house and car safer.

You may not need this on day one.

Why this matters: some ideas stay small and simple. Some ideas carry more risk.

A food stall may start as just you. A tour that uses a van may need more protection later.

Your country guide will show how this works where you live.

This lesson is only the idea of protection, not all the legal steps.

Ask: what could go wrong, and do I need this wall yet?

THE REAL WORD

LLC or company

An LLC (limited liability company) or a company is a legal wall between you and the business.

MONEY EXAMPLE

EXAMPLE 1 · A BUSINESS DEBT

The business owes	**$5,000**
Your house and car	**stay safer**

The debt belongs to the business, not to you as a person. That is the idea of an **LLC** or a **company**. Ask: do I need this protection yet?

DAY 10 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · VILLAGE TOURS

A tour van needs a repair the business cannot yet pay	**$5,000**
If the business is a company or LLC	the house and car can stay safer

The debt belongs to the business first. That is the idea of an **LLC** or a **company**. If it is only “just you,” that wall may not be there. Your country guide shows how this works where you live.

> **COMMON MISTAKE**
>
> Thinking an LLC or company makes the business rich, or that you must start with one on day one.

> **REMEMBER**
>
> **An LLC or company is a wall between you and the business. You may not need it yet.**

WHAT TO DO

For your idea from Day 1, ask: do I need this protection yet? on the next page.

DAY 10 · WORKSHEET

Do I need this protection?

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

For this idea, what could go wrong? (a big bill, someone gets hurt, or something else)

Do I need an LLC or a company yet? Why or why not?

DAY 11

S corp and C corp

BIG IDEA

You may hear the words S corp and C corp.

These are tax choices for bigger businesses.

You do not need them when you are just starting.

Why this matters: someone may push you to “set one up” before you even have sales.

You can say “not yet,” and that is a smart answer.

They are ways a bigger company can set up its taxes later.

If the business grows, you can learn them with someone who knows the rules in your country.

For now, put your time into money in, money out, and your idea from Day 1.

THE REAL WORD

S corporation and C corporation

These are tax choices for bigger businesses. You can skip them for now.

MONEY EXAMPLE

EXAMPLE 1 · SKIP THESE FOR NOW

There is no money example today. These choices are for later. If someone asks you about an S corp or a C corp, you can say: **not yet**.

DAY 11 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · A GROWING BAKERY

Lina’s bun stall is doing well. She now has two helpers and a small shop. A friend says, “You should become an S corp.” Lina says, **not yet**. She will keep selling, keep her receipts, and ask someone who knows the rules when the business is clearly bigger.

COMMON MISTAKE

Spending weeks on a big company type you do not need, while the real work of selling is waiting.

REMEMBER

S corp and C corp are for later. You can skip them for now.

WHAT TO DO

Nothing to set up yet. Skip S corp and C corp for your idea, for now on the next page.

DAY 11 · WORKSHEET

Skip for now

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

I will skip S corp and C corp for this idea for now. If I have a question later, I will ask

DAY 12

Pick a name

BIG IDEA

Your business name is the name customers will know you by.

Pick a name that is easy to say and easy to remember.

Before you use it, check that nobody else already has it.

Search the official register in your country. Your country guide will show you where.

Why this matters: a name that is already taken can stop you, or confuse customers.

You can use your own name, like “Mele’s Kitchen,” or a simple name that says what you do.

Write down two or three names, in case your first choice is taken.

Do not spend a long time making a perfect name. A clear name is enough.

THE REAL WORD

Business name

Your business name is the name customers will know you by.

MONEY EXAMPLE

EXAMPLE 1 · MELE’S KITCHEN

You want to use the name **Mele’s Kitchen**. First, check that nobody else is already using it on the country register. If the name is taken, pick another one.

DAY 12 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · SIONE'S LAWNS

Sione wants to use the name **Sione's Lawns**. He searches the country register first. If the name is free, he can use it. If it is taken, he tries "Sione's Yard Care" instead. A clear second name saves time.

COMMON MISTAKE

Printing shirts or signs before you check the name. Then you have to start over.

REMEMBER

Check the country register before you fall in love with a name.

WHAT TO DO

Pick a name for your idea from Day 1, then search it on the country register on the next page.

DAY 12 · WORKSHEET

A name for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Three names I could use for this idea

The name I like most

What I found when I searched the country register

DAY 13

Register it

BIG IDEA

Registering means you tell the government your business is real.

Each country has its own place to register, and its own cost.

Your country guide will show where to go, what to bring, and what it costs.

Do not guess. Use the guide for the United States, Tonga, Samoa, or Fiji.

Why this matters: many bigger jobs, bank accounts, and tax steps need you to be registered.

You do not need to remember every form. You need the next step, and a date to do it.

If you are not ready to register this week, write what you still need to gather.

Registering does not by itself bring customers. It makes the business official.

THE REAL WORD

Business registration

Registering means you tell the government your business is real.

MONEY EXAMPLE

EXAMPLE 1 · USE YOUR COUNTRY GUIDE

The steps and the cost are not the same in every country. Open your country guide and write the place, the cost, and what to bring on the lines below. Then go register your business.

DAY 13 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · TESSA'S WEAVING

Tessa weaves and wants to register **Tessa's Weaving**. She opens her country guide, not a guess from a friend in another country. She writes the office, what to bring, and the next step. Then she goes and does that one step.

COMMON MISTAKE

Waiting for a "perfect" time, or copying someone else's steps from a different country.

REMEMBER

Use your country guide. Write the next step, then do it.

WHAT TO DO

Using your country guide, write the next step to register your idea from Day 1 on the next page.

DAY 13 · WORKSHEET

Register my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Where my country guide says to register

What I must bring

The next step I will take, and when

DAY 14

Business bank account

BIG IDEA

A business bank account is only for the business, not for your home money.

When a customer pays you, that money goes into the business account.

This makes profit and taxes much easier to see.

Why this matters: if all the money sits in your personal pocket, you will lose track.

You will not know what the business really made.

You can still pay yourself later, on purpose. Day 20 will show you how.

Ask your bank what you need to open the account. Your country guide may also help.

Until it is open, keep a separate envelope or a written list, so business money is not mixed.

THE REAL WORD

Business bank account

This is a bank account only for the business, not for your home money.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

A customer pays you	**$100**
That $100 goes to	**the business account**

The $100 is money in for the business. It does not go straight into your own pocket. Pay yourself later, on purpose. Day 20 will show you how.

DAY 14 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · A KAVA STAND

Friday night money in	**$180**
That $180 goes to	**the business account**

The kava stand takes in $180. It goes to the business account, not straight into the grocery bag for home. Costs are paid from the same account. At the end of the week, the numbers are clear.

COMMON MISTAKE

Paying home bills and business costs from the same pile of cash, then guessing at tax time.

REMEMBER

Business money and home money need two separate places.

WHAT TO DO

Plan a business bank account for your idea from Day 1 on the next page.

DAY 14 · WORKSHEET

A bank account for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

The bank I will use

The date I will open the account

What I will put in first, and what I will keep separate from home money

DAY 15

Keep your receipts

BIG IDEA

A receipt is a paper or a photo that proves what you spent.

Money out can lower the tax you pay. But you need proof.

If you lose the receipt, it is harder to show the cost.

A photo on your phone is fine. Keep it in one folder.

Why this matters: at the end of the month, you will not remember every small cost.

Snap the photo the same day, so you do not lose the paper.

Write what it was for, like “flowers” or “gas,” so you can find it later.

This habit is simple, and it will save you hours later.

THE REAL WORD

Receipts and records

A receipt is a paper or a photo that proves what you spent.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Receipt for food	**$60**
This $60 is money out	it can lower your tax

The $60 receipt proves you spent that money on the business. Snap a photo the same day, so you do not lose it.

DAY 15 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · SELLING ULA

Receipt for flowers	**$28**
This $28 is money out	**the photo is the proof**

Sina buys flowers for $28 and snaps a photo of the receipt before she leaves the shop. The $28 can lower the tax on her profit, because she can show the cost.

COMMON MISTAKE

Keeping receipts in a bag or in the car, then finding them ruined or lost.

REMEMBER

Snap a photo of every receipt the same day, and keep it in one folder.

WHAT TO DO

Set up a place to keep receipts for your idea from Day 1, and snap a photo of every one on the next page.

DAY 15 · WORKSHEET

Receipts for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

The kinds of receipts this business will have

Where I will keep the photos, and what I will name the folder

I will start this on (date)

DAY 16

What tax is on

BIG IDEA

You pay tax on the profit you keep, not on all money in.

First you subtract money out. What is left is profit.

Tax is on that leftover amount.

Why this matters: this surprises many people. Tax is not on every dollar customers pay you.

Your country guide will show the tax rates. This book will not, because they are not the same in every country.

If you write money in and money out honestly, you can find the number tax would be on.

A higher money-in number does not always mean more tax, if your real costs are also higher.

Do not hide costs, and do not guess. Use your receipts.

THE REAL WORD

Taxable profit

You pay tax on the profit you keep, not on all money in.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Money in	**$1,000**
Minus money out	**– $600**
You pay tax only on	**$400**

You took in $1,000 and spent $600. You keep $400. Tax is on the $400, not on the $1,000.

DAY 16 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · BAKED GOODS

Money in for the month	**$800**
Minus flour, sugar, gas, and bags	**– $300**
You pay tax only on	**$500**

Lina takes in $800 and spends $300. She keeps $500. Tax is on the $500, not on the $800. Your country guide shows the tax rates where you live.

> **COMMON MISTAKE**
>
> Setting aside tax as if it were on all money in, or setting aside nothing because the math feels scary.

> **REMEMBER**
>
> **Tax is on profit — money in minus money out — not on all money in.**

WHAT TO DO

Find the profit tax would be on for your idea from Day 1 on the next page.

DAY 16 · WORKSHEET

What tax is on

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Money in this month (or a practice month)

Money out

Profit tax would be on

Money in minus money out.

Does this change how I think about my price or my costs? Why?

DAY 17

VAT and sales tax

BIG IDEA

Some countries add a tax to the price. It may be called VAT or sales tax.

You collect it from the customer, then you pay it to the government.

It is not your profit. Do not spend it as if it were yours.

Why this matters: if you must add it and you forget, the money may come out of your profit later.

The rule is not the same in the United States, Tonga, Samoa, and Fiji.

Your country guide will tell you if you must add it, and how.

Do not guess from a friend in another country.

If you must add it, write it as its own line, separate from what you keep.

THE REAL WORD

VAT or sales tax

Some countries add a tax to the price. You collect it, then you pay it to the government. It is not your profit.

MONEY EXAMPLE

EXAMPLE 1 · CHECK YOUR COUNTRY GUIDE

The rule is not the same in the United States, Tonga, Samoa, and Fiji. Do not guess. Open your country guide and check if you must add VAT or sales tax to your price.

DAY 17 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · VILLAGE TOURS

Ana charges $40 a person for a short tour. She is not sure if she must add VAT or sales tax to that price. She does not guess, and she does not copy a friend from another country. She checks her country guide, then writes yes, no, or “I still need to check” on her worksheet.

COMMON MISTAKE

Adding a tax you do not have to add, or keeping tax money and spending it as profit.

REMEMBER

VAT or sales tax is not your profit. Check your country guide before you add it.

WHAT TO DO

Check your country guide to see if your idea from Day 1 must add VAT or sales tax on the next page.

DAY 17 · WORKSHEET

VAT or sales tax for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

My country, and what my country guide says about VAT or sales tax for this idea

Will I need to add it to my price?

○ Yes ○ No ○ I still need to check

If yes, how I will explain it to a customer

DAY 18

How to file

BIG IDEA

Filing tax means you tell the government how much you made and how much you owe.

Who you file with, and when, depends on your country.

Your country guide will show the office and the date.

Why this matters: if you miss the date, you can run into trouble, even if you want to do the right thing.

Put the date in your phone now. Set a reminder a few weeks before, so you have time.

You do not need to fear the form if your receipts and profit page are ready.

If you need help, ask someone who knows the rules in your country, not a random post online.

The first step this week is only the date and the office, written down.

THE REAL WORD

Tax filing

Filing tax means you tell the government how much you made and how much you owe.

MONEY EXAMPLE

EXAMPLE 1 · PUT THE DATE IN YOUR PHONE

The office and the due date are in your country guide. Write them below. Set a reminder a few weeks before the date, so you have time to get your numbers ready.

DAY 18 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · CAR WASHING

Tevita’s country guide shows the office and the due date for his car-wash business. He writes both on his worksheet. He sets a reminder in his phone two weeks before the date. When the date comes, he already has his numbers ready.

COMMON MISTAKE

Waiting until the week it is due to look for receipts and dates.

REMEMBER

Put your tax date in your phone now, and give yourself time to get ready.

WHAT TO DO

For your idea from Day 1, put your tax date in your phone on the next page.

DAY 18 · WORKSHEET

How I will file

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Who I file with

The date it is due

The reminder I set in my phone

The first thing I will get ready before that date

DAY 19

Save for tax

BIG IDEA

Tax savings is profit you put aside so the money is there when tax is due.

Tax time is hard if all the profit is already spent.

Put some profit aside every week, even if the amount is small.

Why this matters: a calm tax day is planned, not hoped for.

Your country guide will help you know about how much to save. This book will not guess a rate.

A separate pot, envelope, or bank jar just for tax keeps you from spending it.

If a week is thin, put aside a little anyway, so the habit stays.

This money is not for food at home, and not for new tools, until tax is paid.

THE REAL WORD

Tax savings

Tax savings is profit you put aside so the money is there when tax is due.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Profit this week	**$400**
Put some of it aside	for tax

You made $400 profit. Do not spend all of it. Open a savings pot just for tax, and add to it every week.

DAY 19 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · HANDICRAFTS

Profit from weaving this week	**$90**
Put some of the $90 aside	in a tax jar, the same day

Fia keeps $90 profit from weaving. She puts some of it into a tax jar the same day. The rest can go to pay herself or buy more leaves. At tax time, she does not have to scramble.

> **COMMON MISTAKE**
>
> Promising you will “save it at the end of the month,” then finding it is gone.

> **REMEMBER**
>
> **Put some profit aside for tax every week, in a place you will not spend it.**

WHAT TO DO

Open a savings pot for tax, using the profit you expect from your Day 1 idea on the next page.

DAY 19 · WORKSHEET

Save for tax

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Profit I hope to make in a week
Use Day 4 or Day 7 if you have it.

How much I will put aside for tax each week

Where I will keep this money

Why this amount feels right for me

DAY 20

Paying yourself

BIG IDEA

You should get paid. Your work has value.

Owner's pay is the money you pay yourself from the profit.

Do not take all the profit out. The business also needs money to buy supplies, pay bills, and grow.

Why this matters: if you take it all, the next week you may not have money for flour, gas, or flowers.

Pick a weekly amount and try to stick to it.

In a thin week, you may pay yourself less. In a strong week, do not take everything extra.

Pay yourself on purpose, from the business account or the business envelope, so you can see it.

Your family needs and the business needs both matter. The worksheet will help you look at both.

THE REAL WORD

Owner's pay

Owner's pay is the money you pay yourself from the profit.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

Profit this week	**$400**
Pay yourself	**$200**
Keep in the business	**$200**

Profit is $400. You pay yourself $200. You leave $200 in the business so it can keep running.

DAY 20 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · LAWN MOWING

Profit this week	**$160**
Pay himself	**$80**
Leave in the business	**$80**

Sione's profit is $160. He pays himself $80. He leaves $80 in the business for gas and a new line for the trimmer. He writes both numbers down.

> **COMMON MISTAKE**
>
> Taking cash from the day's money in before you know the profit, and calling it "pay."

> **REMEMBER**
>
> **Pay yourself on purpose, and leave some profit in the business so it can keep running.**

WHAT TO DO

Pick a weekly pay amount from the profit of your idea from Day 1 on the next page.

DAY 20 · WORKSHEET

Paying myself

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Weekly profit I expect

I will pay myself

I will leave this much in the business

Is this enough for my family needs? If not, what will I change?

DAY 21

Cash flow

BIG IDEA

Cash flow is about when money comes in and when bills must be paid.

You can have profit on paper and still run out of cash.

This happens when a bill is due before customers pay you.

Why this matters: a good month can still have a hard Friday.

Plan so money comes in first, or keep a little cash ready for the gap.

Write your bill dates next to your money-in dates, so you can see the squeeze before it happens.

Asking a customer to pay a deposit, or buying supplies a day later, can help.

Profit says if the idea works. Cash flow says if you can get through this week.

THE REAL WORD

Cash flow

Cash flow is about when money comes in and when bills must be paid.

MONEY EXAMPLE

EXAMPLE 1 · RENT DUE FRIDAY

Rent is due Friday	**$300**
Money in arrives Monday	**too late, unless you plan**

The business may be fine for the month, but Friday is a problem if the cash is not there yet. Write your bill dates next to your money-in dates.

DAY 21 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · BAKED GOODS

Flour bill due Thursday	**$40**
Office order paid Friday	**$90, but too late for Thursday**

Lina’s week will show profit, but Thursday is a problem if she has no cash set aside. She keeps a little money ready, or she asks for a small deposit before she buys the flour.

COMMON MISTAKE

Looking only at the month’s profit, and ignoring the days when cash is tight.

REMEMBER

Profit on paper is not enough if a bill is due before the money comes in.

WHAT TO DO

For your idea from Day 1, write your bill dates next to your money-in dates on the next page.

DAY 21 · WORKSHEET

Cash flow for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

BILL I MUST PAY, AND WHEN IT IS DUE	MONEY IN I EXPECT, AND WHEN IT COMES

One week that could be tight, and what I will do about it

DAY 22

Spend to grow

BIG IDEA

Sometimes you spend money to make more money. Ads are one example. Better tools are another.

ROI means return on investment. It asks: if I spend this, how much comes back?

Before you spend, write down what you hope will come back.

After you spend, count what really came back.

Why this matters: not every spend is a good spend. The math tells you.

Start small. A small ad is a test. You can do more if it works.

If you spend $50 and only $20 comes back, that spend did not work. Stop and try something else.

Count only the sales that came from that spend, as best you can.

THE REAL WORD

ROI = return on investment

ROI asks: if I spend this money to grow, how much comes back?

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

You spend on ads	**$100**
Those ads bring in	**$300**
You got back	three times what you spent

You spent $100 and got $300 back. That extra money is a good **return on investment**, or **ROI**. If you spend $100 and only $20 comes back, that spend did not work.

DAY 22 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · SELLING ULA

Sina spends on a community post	**$40**
The post brings 15 ula orders × $8	**$120**
She got back	three times what she spent

$120 is three times the $40 she spent. That is a good **return on investment**, or **ROI**. If the post had brought only two orders ($16), it would not have been worth it.

> COMMON MISTAKE
>
> Spending more on ads because it "feels busy," without counting what came back.

> REMEMBER
>
> **Before you spend to grow, write the cost. After, count what came back.**

WHAT TO DO

Pick one small way to grow your idea from Day 1, and count what comes back on the next page.

DAY 22 · WORKSHEET

Spend to grow my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1 _____

One small thing I could try to grow this idea

I will spend

I hope to get back

After I try it, what really came back, and was it worth it? Why?

DAY 23

First customers

BIG IDEA

A customer is a person or group who pays you for what you sell.

Your first customers are often people you already know.

Family, friends, and neighbors can be a kind place to start.

Why this matters: people cannot buy what they do not know about.

Tell people clearly what you sell, the price, and how to buy it.

You can tell them in person, by phone, or with a simple message.

Ten conversations is a good start. You do not need a big advertisement yet.

After you tell them, write down who said yes, who said later, and who you still need to ask.

THE REAL WORD

Customers

A customer is a person or group who pays you for what you sell.

MONEY EXAMPLE

EXAMPLE 1 · PLATE LUNCHES MONDAY TO FRIDAY

10 family and neighbor orders × $10	**$100**
Money in from first customers	**$100**

Ten people you know each buy one $10 plate. That is $100 money in. Start by telling 10 people what you sell.

DAY 23 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · CAR WASHING

Tevita tells 10 people at rugby	**$15 a car, Friday**
4 of them come × $15	**$60**
Money in from first customers	**$60**

He writes the 10 names on his worksheet, and who said yes. Next week he can tell 10 more, including the ones who said later.

> **COMMON MISTAKE**
>
> Waiting until your idea is “perfect” before you tell anyone. People can only buy what they have heard about.

> **REMEMBER**
>
> **Tell people clearly what you sell, the price, and how to buy it.**

WHAT TO DO

Tell 10 people about your idea from Day 1. Write their names and what you will say on the next page.

DAY 23 · WORKSHEET

Ten people I will tell

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Tell 10 people about your idea from Day 1.

#	WHO I WILL TELL	WHAT I WILL SAY
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

DAY 24

Quote, invoice, contract

BIG IDEA

A quote says what you will do and what it will cost, before the work starts.

An invoice asks them to pay, when it is time to collect.

A contract is when both of you sign and agree on the work, the price, and the date.

Why this matters: clear papers prevent hurt feelings and unpaid work.

Use a quote before you start. Use an invoice when you want to be paid.

Use a contract when the job is bigger, or when you need a clear promise.

The papers can be simple. They must be clear.

On the worksheet, you will make one quote for your idea from Day 1.

THE REAL WORD

Quote, invoice, and contract

A quote says what you will do and what it will cost. An invoice asks them to pay. A contract is when both of you sign and agree.

MONEY EXAMPLE

EXAMPLE 1 · A CATERING JOB

Quote

"$500 to cater." This is your offer, before the work starts.

Invoice

"Please pay $500." This is your bill, when it is time to collect.

Contract

Both of you sign. You agree on the work, the price, and the date.

DAY 24 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · MOWING A SCHOOL FIELD

Quote

"$80 to mow the field this Friday." This is Sione's offer, before the work starts.

Invoice

"Please pay $80 for the sports-day mow." This is his bill, after the work.

Contract

If the school wants him every month, they both sign the price and the dates.

COMMON MISTAKE

Starting the work on a handshake only, then arguing later about the price or what was included.

REMEMBER

Quote before the work, invoice to get paid, contract when you both need a clear promise.

WHAT TO DO

Make one quote for your idea from Day 1 on the next page.

DAY 24 · WORKSHEET

One quote

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Who this quote is for

What I will do

The price

The date

What I still need to be ready to do this job

DAY 25

Government jobs

BIG IDEA

A government contract is a paid job for a school, a ministry, or another government office.

Governments buy food, cleaning, driving, weaving, and many other services.

These jobs can be bigger than one family order. They also take more planning.

Why this matters: one government job can be a whole season of work, if you are ready.

You will still need to count money out, and what you keep, just like before.

You may need to be registered, and you may need to be on a list. The next days cover that.

Start by writing down one job a government could pay you for, using your idea from Day 1.

You do not have to win a job this week. You have to see what would be a fit.

THE REAL WORD

Government contract

A government contract is a paid job for a school, a ministry, or another government office.

MONEY EXAMPLE

EXAMPLE 1 · SCHOOL LUNCHES

A school pays for lunches all term	**$5,000**
This is a government job	**$5,000 money in**

One school contract can be much bigger than selling plate lunches Monday to Friday. You will still need to count money out, and what you keep, just like before.

DAY 25 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · WOVEN GIFTS FOR VISITORS

A tourism office wants 40 woven gifts × $12	**$480**
This is a government job	**$480 money in, if she gets it**

Tessa still has to count leaves, time, and delivery in her money out. This job is bigger than selling two bags at the market, so she must check that the price leaves enough profit.

> **COMMON MISTAKE**
>
> Saying yes to a big job before you check if you can do the work on time, at a price that still leaves profit.

> **REMEMBER**
>
> **A government job can be bigger, but you still need money in, money out, and enough left over.**

WHAT TO DO

Write down one government job that could use your idea from Day 1 on the next page.

DAY 25 · WORKSHEET

A government job for my idea

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

One government job that could use this idea

Why I am a fit

What I would need to be ready

DAY 26

Get on the list

BIG IDEA

Many government jobs go only to people on an official list. You must sign up first.

If you are not on the list, you may not be able to apply.

In the United States, you sign up on SAM.gov. In the islands, you sign up with the tender board.

Your country guide will show the exact place and the steps.

Why this matters: signing up is the door. It does not give you the job yet. It lets you apply.

Start this week, even if you only finish the first step.

You may need an ID, a business name, or a bank account. Write what you still need.

Do not wait until you see a job you like. The sign-up can take time.

THE REAL WORD

Supplier list or tender list

Many government jobs go only to people on an official list. You must sign up first.

MONEY EXAMPLE

EXAMPLE 1 · THE LIST IS A DOOR

Think of the list like a door. Signing up does not give you the job yet. It lets you walk in and apply. Start your sign-up this week, even if you only finish the first step.

DAY 26 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · BAKED GOODS FOR A SCHOOL

Lina wants to sell snacks to a school canteen. The school only buys from people on an approved list. She starts her sign-up this week, using her country guide. She is not paid yet. She is opening the door so she can apply later.

COMMON MISTAKE

Spending days writing a perfect offer, then finding out you were not on the list, so nobody can look at it.

REMEMBER

Get on the list first. That is the door to many government jobs.

WHAT TO DO

Start your sign-up so your idea from Day 1 can be on the list on the next page.

DAY 26 · WORKSHEET

Get on the list

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

Where I will sign up (your country guide, SAM.gov, or the tender board)

The first step I took, or will take this week

What I still need (ID, a name, a bank account, or something else)

DAY 27

How to apply

BIG IDEA

A bid or a tender is your official application for a job.

Read the job carefully. Look at what they want, the price, and the due date.

Then send in what they asked for, on time.

If you miss the due date, they will not look at it.

Why this matters: a late or incomplete application is the same as no application.

Write down three things before you send anything: what they want, the price, and the due date.

If you cannot do all three, do not apply yet. Get ready, or wait for a better fit.

Be honest about what you can do. A job you cannot finish will hurt you later.

THE REAL WORD

Bid or tender

A bid or a tender is your official application for a job.

MONEY EXAMPLE

EXAMPLE 1 · READ IT, THEN SEND IT

Before you send anything, write down three things: **what they want**, **the price**, and **the due date**. If you cannot do all three, do not apply yet. Find one open job and practice reading it.

DAY 27 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · A FRIDAY TOUR

A visitor center asks for a Friday tour for 10 people. The due date is the 15th of the month. Ana writes: 10 guests, her price, and “due the 15th.” She checks that she can do the work that day, then she sends the bid before the due date. If she sent it on the 16th, they would not look at it.

COMMON MISTAKE

Skimming the request and missing the due date, or the thing they asked you to attach.

REMEMBER

Read what they want, the price, and the due date. Then send it in on time.

WHAT TO DO

Find one open job that fits your idea from Day 1 on the next page.

DAY 27 · WORKSHEET

One job to apply for

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

A job I found that fits this idea

What they want

The due date

The price, and whether I can do this. What is missing?

DAY 28

Grants, loans, contracts

BIG IDEA

These three words are not the same. People mix them up.

A grant is money you can keep if you follow the rules. You do not pay it back.

A loan is money you borrow and must pay back. Often you also pay a little extra, called interest.

A contract is pay for work you do.

Why this matters: if you ask for the wrong thing, you can get a “no,” or take on a debt you did not mean to take.

Pick the one that fits you now. You do not need all three at once.

A new idea may need a small contract first, not a loan.

Use the right word, so you know what you are asking for.

THE REAL WORD

Grant, loan, and contract

These three words are not the same. A grant you can keep if you follow the rules. A loan you must pay back. A contract pays you to do the work.

MONEY EXAMPLE

EXAMPLE 1 · $1,000 THREE WAYS

Grant

A $1,000 grant you keep, if you follow the rules. You do not pay it back.

Loan

A $1,000 loan you must pay back. Often you also pay a little extra, called interest.

Contract

A $1,000 contract means you get paid $1,000 to do the work.

DAY 28 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · SELLING ULA

Grant

A $1,000 grant could help Sina buy flowers and a better table. She does not pay it back, but she must follow the rules.

Loan

A $1,000 loan could do the same, but she must pay it back, even if sales are slow.

Contract

A $1,000 contract means a customer pays her $1,000 to provide ula for an event. She has to do the work.

COMMON MISTAKE

Calling a loan a grant, or taking a loan before you know if the business can pay it back.

REMEMBER

A grant you can keep if you follow the rules. A loan you pay back. A contract pays you to do the work.

WHAT TO DO

For your idea from Day 1, pick which fits you now: a grant, a loan, or a contract on the next page.

DAY 28 · WORKSHEET

Grant, loan, or contract?

Use the idea you circled on Day 1. The plate example in the lesson is only to show the math. These numbers are yours.

My idea from Day 1

For this idea right now, I need a

○ Grant ○ Loan ○ Contract

Why this one fits me now

The first place I will look, or the first job I will ask for

DAY 29

Your one-page plan

BIG IDEA

You do not need a long plan to start.

A one-page plan says what you sell, who buys it, money in, money out, and what you keep.

One page is enough if the numbers are honest.

Why this matters: a long plan that you never use is less helpful than one honest page.

Use the idea you circled on Day 1, and the numbers you have been writing all month.

If a number is still a guess, write that it is a guess, then test it.

The plan is a tool for you. It also helps you explain the idea to a partner, a bank, or a family member.

On the worksheet you will fill it in.

THE REAL WORD

Business plan (one page)

A one-page plan says what you sell, who buys it, money in, money out, and what you keep.

MONEY EXAMPLE

EXAMPLE 1 · ONE PAGE IS ENOUGH

ONE_PAGE_PLAN

DAY 29 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · LAWN MOWING ON ONE PAGE

What he sells	**lawn mowing at $25**
Who buys it	**neighbors and one school**
Money in: 16 lawns × $25	**$400**
Money out: gas and line	**$120**
What he keeps before tax	**$280**

Sione's whole plan fits on one page. His next step is to tell five more neighbors this week.

> **COMMON MISTAKE**
> Writing a plan that looks nice but uses numbers you do not believe.

> **REMEMBER**
> **One honest page is enough to start: what you sell, who buys it, money in, money out, and what you keep.**

WHAT TO DO

Fill in your one-page plan on the next page.

DAY 29 · WORKSHEET

Your one-page plan

Fill this in for the idea you circled on Day 1. Use the numbers you have been writing all month.

Name _____ Date _____

MY IDEA FROM DAY 1

The one you circled.

WHAT I SELL

Be clear and short. Use that idea.

WHO BUYS IT

Family, neighbors, a school, or other customers.

MY PRICE

Check that the price is more than the cost.

MONEY IN (REVENUE)

How many sales × the price. Write the math.

MONEY OUT (EXPENSES)

List the costs for this idea.

WHAT I KEEP (PROFIT)

Money in minus money out.

MY NEXT STEP

One thing I will do this week with this idea.

DAY 30

Graduation

BIG IDEA

Look at your first profit and loss sheet next to your latest one.

Notice what got better. Notice what you will fix next.

A win can be a profit, a new customer, a registered name, or a habit you kept, like saving receipts.

Why this matters: you have 30 days of learning. It should show up on paper and in your week.

If the profit went up, that is growth. If it went down, that is useful too. It tells you what to change.

Either way, you now know how to see the truth on one page.

Share one win in the community so other people can learn too.

Then write one next step for your idea from Day 1, so the work does not stop today.

THE REAL WORD

Look back, then share your win

A win can be a profit, a new customer, a registered name, or a habit you kept, like saving receipts.

MONEY EXAMPLE

EXAMPLE 1 · LOOK BACK AT YOUR PAGES

If your first month showed $200 profit, and this month shows more, that is growth. If the number went down, that is useful too. It tells you what to change. Either way, you now know how to see the truth on one page.

DAY 30 · CONTINUED

MONEY EXAMPLE

EXAMPLE 2 · BAKED GOODS

Lina’s first week profit	**$80**
Her latest week profit	**$130**

She raised her price a little and cut wasted bags. She shares that win in the community. Her next step is to tell 10 more people about her buns.

> **COMMON MISTAKE**
>
> Putting the book away without looking back at Day 1 and your numbers. Then the month does not teach you.

> **REMEMBER**
>
> **Look at your first page and your latest page, share one win, and write your next step.**

WHAT TO DO

Share your win in the community on the next page.

DAY 30 · WORKSHEET

Share your win

Look back at Day 1 and at your profit and loss sheets. Then write your win and your next step.

My idea from Day 1 _____

First P&L profit _____ Latest P&L profit _____

One thing I learned about this idea

The win I will share in the community

What I will do next with this idea

AT THE BACK

Words to know

Here are the real words from this course, in plain language. Each one has a short meaning, and many have a money example.

Business
You make or do something, and people pay you for it. Selling plate lunches at a stall Monday to Friday is a business.

Expenses
Money out. What you spend to run the business, like food, gas, or a stall fee.

Gross profit
What is left after the main costs, like food. $100 minus $60 for food is $40 gross.

Margin
How much you keep on each sale after the cost of that sale. A plate that costs $6 and sells for $10 has a $4 margin.

Sole proprietor
You are the business. It is just you. All the profit is yours, and so are the bills.

LLC or company
A legal wall between you and the business, so your house and car can stay safer if the business owes money.

Business registration
Telling the government your business is real. Your country guide shows where to go and what it costs.

Revenue
Money in. All the money customers pay you. Ten plates at $10 on one weekday is $100 of revenue.

Profit
What you keep. Money in minus money out. $100 in and $60 out means $40 profit.

Net profit
What is left after every cost. If you then pay $10 for gas, $30 net is left. Net is the true number.

Profit and loss sheet (P&L)
One page that shows money in, money out, and what is left.

Partnership
Two or more people own the business together and share the profit. Write down the split.

Business name
The name customers know you by. Check the country register before you use it.

Business bank account
A bank account only for the business, not for home money.

Words to know, continued

Receipt
A paper or a photo that proves what you spent. Keep every one.

VAT or sales tax
A tax some countries add to the price. You collect it, then pay it to the government. It is not your profit.

Tax savings
Profit you put aside each week so the money is there when tax is due.

Cash flow
When money comes in and when bills must be paid. Profit on paper is not enough if a bill is due first.

Customer
A person or group who pays you for what you sell.

Invoice
A bill that asks the customer to pay.

Grant
Money you can keep if you follow the rules. You do not pay it back.

Bid or tender
Your official application for a job, often a government job.

Taxable profit
The profit tax is on. You do not pay tax on all money in, only on what you keep after money out. Your country guide shows the tax rates.

Tax filing
Telling the government how much you made and how much tax you owe. Put the date in your phone.

Owner's pay
The money you pay yourself from the profit. Leave some money in the business too.

ROI (return on investment)
If you spend money to grow, how much comes back. Spend $100 on ads and get $300 back, and you got three times what you spent.

Quote
A note that says what you will do and what it will cost, before the work starts.

Contract
An agreement both of you sign. It covers the work, the price, and the date.

Loan
Money you borrow and must pay back. Often you also pay a little extra, called interest.

One-page plan
A short plan with what you sell, who buys it, money in, money out, and what you keep.