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you were actively working; so you really need to get a journal where you record every single expenses you make daily for a month to know what takes up a bulk of your income.

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Pay yourselves first. A major money mistake people make is paying themselves last. They pay for rent, electricity, water, school fees, repairs etc. first and have little or nothing left. A part of what you earn is what yours to keep and this calls for deciding what percentage of your earnings will go into spending.

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Covey's 7 habits of highly effective people Habit 1 - Be Pro-active. Covey distinguishes between pro-active people - people who focus their efforts on things which they can do something about - and reactive people, who blame, accuse, behave like victims, pick on other people's weaknesses, and complain about external factors over which they have no control

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Businesses with effective people managers have greater productivity, higher engagement and are ultimately more profitable, evidence suggests 20% or more. So, focusing on the task at the expense of focusing on people could very well be costing your business money. By training managers to be highly effective this can be avoided.

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