

# How to evolve,

Lead your life with intention

**not just exist.**

and achieve lasting success



Kapil Pankhania

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## INTRODUCTION

I firmly believe that everyone has a gift – a clear purpose for their life – within them waiting to be discovered; this gift is just wrapped in a series of questions before it can reveal itself. The greater your depth of questioning, the more insightful the answers you will receive, helping you to unwrap *your* personal gift – *your* purpose in life.

My name is Kapil. For most of my life, I paid very little attention to the kind of person I wanted to be in this world. I didn't have major goals or aspirations, whereas a lot of my close friends and family members knew exactly what they wanted to become. It made me feel like an odd apple – the one who hadn't got his life plan together and would always fall behind. As someone who felt lost and insecure, I would keenly observe what other people were doing around me. I would go to the places they went, explore the same interests they had, and pursue a career which felt normal in the eyes of others, rather than taking up something which resonated with me. Whilst others were finding their way in life, I was losing a part of me, day by day.

In 2017, I reached a breaking point. I could no longer carry on living a life which felt empty and worthless. A recurring thought would keep me awake at night: *I don't know who I am*. I had two options. I could continue having the same thought as my head hit the pillow every night. Or I could get my hands dirty and dig for answers. Having struggled to make a clear-cut decision, I decided to take the plunge and start digging.

Personal development was a topic which progressively became familiar to me. I spent hours listening to self-help podcasts during my cycle ride to work. I picked up several books at my

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local bookstore which shed light on how to find meaning and purpose in life. One book which stood out for me was *The Miracle Morning*. The author, Hal Elrod, explained six specific daily habits which helped me reflect on the past and create a future that aligns with my individuality. Amongst these six habits, three of them resonated with me the most – reading, exercising, and visualising my future. It was time to put myself under the microscope and discover who Kapil really is.

As the days, weeks, and months rolled by, practising these new habits helped me discover various aspects of myself which I had never noticed before – such as what brings me joy, my core values which guide me during difficult situations, and how I could fulfil my full potential. More answers exposed further questions. Further questions led to greater curiosity. And it was this curiosity which sparked the idea of working with a life coach. This was an opportunity for me to develop even more positive habits that were relevant to me personally, such as waking up at an earlier hour than my normal waking time and keeping up with a diet plan. The most powerful shift in having a coach was making myself accountable for the goals that I set for myself. In fact, it was this transformative experience that inspired me to become a life coach.

Putting myself in the seat of the life coach was an opportunity to flip the script and help others achieve their own personal targets. The days of feeling lost and insecure were well past me; instead, for the first time in my life, I was feeling pure joy and fulfilment. Being coached and coaching others have given me the tools to help people shine a torch on their own potential. Asking open questions and making no room for judgement are fundamental in a coaching relationship. Providing a safe, exploratory space has given my clients the confidence and belief to make positive

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changes across multiple areas of their lives, such as developing a healthy work-life balance, managing stress, crafting a business plan, and structuring a daily routine.

Having worked with people from various walks of life, there is one fundamental pattern I have noticed in today's world: the demands and pressure we put on ourselves are ever increasing. We have become busy being busy, but rarely do we take the foot off the pedal and get a good glimpse of the big, wide world around us. Life coaching has shown me the value of slowing down and reflecting on where we truly want to make changes in our lives.

The simple act of helping others has revealed my personal gift: *to live a life of purpose and meaning by helping others to become the best version of themselves*. This includes you, too. What I am about to share are the practical steps and strategies that I have discovered through my first-hand experiences which have shifted me into a life of greater meaning, enabling me to view the world with more hope, positivity, and curiosity. Now you, too, can try them on for size and see where they lead you.

On a final note, there is no one-size-fits-all package to living a more fulfilling and productive life, so I ask that you take what sits well with you in the following chapters and leave what doesn't. No matter who you are, and the challenges life has thrown at you, I hope that this book offers you a spark bright enough to act today and change your life for the better.

Kapil Pankhania

## THE PATH OF DISCOMFORT



When we are presented with two or more options to achieve an outcome, we are often drawn to the option that seems the easiest: the option that requires the least amount of time, effort, and energy. However, this strategy overlooks the fact that a more *difficult* option is much more likely to achieve the desired outcome. We are naturally resistant to choosing options that make us feel uncomfortable and uncertain. It is easier to avoid having a difficult conversation with a family member than it is to pick up the phone and clear the air. It is easier to run at a comfortable pace on the treadmill than it is to turn up the speed dial and take your fitness to the next level. It is easier to undertake a project at work which is less demanding of your time than it is to take on a larger assignment that is unfamiliar but may earn you a job promotion.

We are often immediately drawn to the options that seem easier in the moment, but in doing so we jeopardise our chances of a greater reward which could be gained from choosing the difficult option. The difficult options are often packaged with a number of unknown variables. Where there are too many unknowns, we naturally turn to the option that we are most familiar with. I've chosen a marathon of easy options, whether it involves my work, my health, or my relationships. The very moment in which an easy option was chosen I felt a great sense of relief. However, choosing the easy path time and time again eventually led to guilt and disappointment. It took a long, hard look

in the mirror to realise that I was well and truly on my way to a life of hiding in the corner, being comfortable, and never exposing myself to the idea of reaching my potential, in any shape or form.

The curiosity in me led to experimenting with the idea of picking options that would push me out of my comfort zone, with the hope that they would bring with them much greater rewards. I was now committed to taking an active role in how and why I moved through the world, navigating away from the smooth and open road in the comfort of a car and towards an obscure rocky valley in my bare feet. It was a done deal. Although it was intimidating, I was feeling full of energy and commitment to try something new. But I didn't quite know where to start. I turned to my good friend Google and searched '*Top 100 things which people are afraid to do*'.

Having browsed through a variety of sources, the one experience which stood out the most was the fear of speaking in public! It dawned on me that I had not once done this in my personal or professional life. Presenting ideas and delivering speeches to large – or even small – groups of people was not an experience I had under my belt. The thought of it made my stomach clench. I had spent most of my life being the quietest person in the room rather than being outspoken or opinionated. Nevertheless, I decided to let go of the excuses and embark upon a nerve-racking journey of public speaking.

I'll take you back to how this experience unfolded. I discovered the nearest public speaking club in my hometown of Cambridge. There were a lot of uncertainties and unknowns at this stage – the kind of people I would be meeting, the atmosphere of the room, whether I would be forced to speak on my first day. A wave of doubts flooded my mind. *What if I am not good enough? What if people laugh at me? What if this is just one big mistake?* Despite the fear that crawled over my

body, I managed to set aside my hesitations and cautiously made my way through the double entrance doors.

As I followed the signs for ‘Public Speaking Club’ and found my way to the room, my eyes immediately caught sight of the stage. My heart began pounding but I managed to mask the panic when I was introduced to some of the regular members of the club. It was not until the last twenty minutes of the session that I was called to the stage to give a speech and given no time to prepare. I had thought I’d made a lucky escape, but it was only wishful thinking. There was no turning back to the comfortable road at this moment. As I took the stage, I turned to the diverse audience. Thirty pairs of eyes locked on mine. I took a couple of deep breaths. I opened my mouth. I wasn’t ready, but I needed to begin.

My words tripped over each other. My heart beat out of my chest. What was a two-minute speech felt like a lifetime on that stage. But I got through it. What in the moment felt like terror turned out to be just a brief phase of fear, which soon evolved into an overwhelming feeling of joy. I got a taste of the dark and dangerous rocky valley, but I was rewarded for my courage and determination. It was a wet and very windy cycle ride home that winter evening, but the sheer delight at what I had achieved made the tricky journey more than worthwhile.

The decision to try something new and put myself in the unknown was invaluable and far more rewarding than taking the comfortable option of turning my back on the opportunity. My public speaking skills were not great by any stretch at the time – in fact, far from it. However, the more time I spent on this craft, the more competent I became. It was a reminder that *slow progress* is better than *no progress*.



## The Path of Discomfort

Since that first day, I have gone on to prepare public speeches for a vast number of audiences and have steadily built my confidence along the way. My doubts and fears sometimes made a surprise visit at the doorstep of my mind when I was called to the speaking stage, but over time they slowly lost their power over me. In return, I have grown into a more positive and courageous person, and it all started with facing the unknown that awaited me behind those entrance doors in Cambridge.



*'Friends Meeting House' – Public Speaking Classes in Cambridge*

The willingness to escape our comfort zone gives us the strength to clear the hurdles of life much more cleanly. Your ability adapts and unwanted circumstances become more manageable to

overcome. Putting yourself on the path of discomfort is the starting step to unlocking the greatest version of you.

### **What could you do?**

To get warmed up, try this exercise over the course of one day.

- Acknowledge 1–2 moments in which you're required to make a choice.
- Choose the option that you feel will help you grow and give you longer term satisfaction.

Here are some possible examples you could be faced with as your day unfolds:

- *Wake up as soon as the alarm goes off or press the snooze button.*
- *Cook a new meal or have one delivered to you.*
- *Spend time with the family during the evening or put your feet up on the sofa.*
- *Put more money towards a rainy-day fund or make an unnecessary purchase.*
- *Select a higher resistance level on the exercise machine or continue at a comfortable level.*
- *Create a plan for a new project/career or keep the idea on the shelf.*
- *Keep your phone away from your work desk to avoid distractions or have it within reaching distance.*

## THE SEEDS OF STRESS



When was the last time you experienced a stressful situation in your life? Perhaps it was this morning, not long after you'd opened your eyes. Maybe stress took hold of you when you were overloaded with tasks at work or having a difficult conversation with someone close to you. Maybe it shows up on a daily basis and you're finding ways to fight your way through it. Given how fast-paced the world has become, stress has seeped into the cracks of our everyday lives in ways that were once unimaginable.

In a 2021 survey, Ciphir (an HR solutions company) asked 2,000 adults in the UK how many days, on average, they feel stressed each month.<sup>1</sup> The results are alarming. On average, the respondents reported feeling stressed 8.27 times a month – that is more than twice a week. What's more, one in every 14 people (7%) asserted that they feel stressed *every single day*.

The topic of stress is often discussed on a broad scale – the way it shows up at the workplace, in our relationships, and in relation to our lifestyle choices, health, and finances. With stress impacting our day-to-day lives in more ways than one, it has become impossible to ignore. I became fascinated with what is really going on at a granular level. I wanted to understand how stress develops at its earliest form before it evolves into something radical and gets a firm grip on

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<sup>1</sup> Ciphir, 'Workplace stress statistics in the UK' (2021)

us. I will illustrate this by painting a picture for you. Imagine walking through a forest and gazing up at the trees high in the sky. Notice their trunks and the several thick branches growing from them. Catch sight of the numerous leaves dangling from each of those branches. Now imagine that the leaves themselves appear in a variety of shapes, sizes, and colours. Some of these forms represent different types of *stress*.

We (individuals) are symbolised by this fictional forest made up of many trees, some of which possess these leaves (stresses) that eventually develop over time. This leads to the question: why do some trees show signs of stress in the first place? In our forest, each tree is grown from just one seed, however, some seeds carry a specific characteristic which leads them to grow into trees carrying leaves that show signs of stress. In our lives, these particular ‘seeds’ are known as micro stress doses (MSDs). They represent small doses of our negative habits. Whether or not we are aware of it, it is *we* who choose to plant these MSDs, leading to varying amounts of stress showing up in our lives. Repeating these negative habits time and time again eventually leads to higher levels of stress, producing more trees possessing leaves of stress. One leaf could be showing a sign of anger, another leaf displaying signs of overwhelm, and another revealing low self-esteem.

Whilst it is we who embed our own MSDs, there is an important – and liberating – realisation to be made: if we are the cause of our own stress, we can also be the *cure*. Humans are very much capable of reducing the MSDs they experience day-to-day. An underlying point to be made is that one MSD which we embed at a single point in time does not necessarily cause stress. Instead, it is the *accumulation* of *multiple* MSDs which leads to weeks, months, and even years of stress. The average person experiences 10–15 MSDs during the morning alone! Can you imagine the numerous stressful behaviours that could show up as the rest of their day unfolds?

Let's look at how quickly and easily these doses of stress can build up right from the start of the day:

1st dose: *Waking up on time but choosing to press the snooze button on your alarm device.*

2nd dose: *Waking up again ten minutes later, this time forcing yourself to stay awake.*

3rd dose: *Switching on your mobile phone and reading a long list of unread work emails.*

4th dose: *Reading a social media post that causes you to become irritated or uncomfortable.*

5th dose: *Noticing how little time you have left to get ready for work, causing you to panic.*

6th dose: *Realising that the clothes you planned to wear that day are still in the laundry basket.*

7th dose: *Waiting an age for the hot water to activate in your shower.*

8th dose: *Your stomach is rumbling but there's no time to eat.*

9th dose: *Rushing out the front door only to realise that you've misplaced your keys.*

10th dose: *Just when it couldn't get any worse, the car needs de-icing before you can hit the road!*

The example above indicates that stress is not a result of a singular event, but instead it stems from repeating the smallest and simplest of actions. No one wants to feel stressed in the morning, yet we go through the list of unread emails from work as soon as we turn off the morning alarm. No one wants to be angry as they turn up for work, yet we are the ones who choose to yell at the driver who cuts us off in traffic.

The way you start your day might look very different to the one described above; nonetheless, it illustrates how easily we can accumulate these very miniature moments in our routine. Before you know it, your stressful morning becomes a stressful day. A stressful day

becomes a stressful week, and so on. Again, it is *we* who plant these small, simple seeds into the earth of our routine. A small, stressful moment such as reacting negatively to a social media post in the morning does not create a stressful life. Rather, it is the *accumulation* of what seem like insignificant snapshots in your routine, the MSDs, that goes on to develop a stressful life.

On the whole, signs of stress appear very clearly when they present themselves. However, they do not indicate how they made their way into our lives to begin with. To notice what could cause your stress levels to spiral, it is crucial to become *aware* of your daily habits. Somewhere in those habits, you could find a fistful of red flags, the MSDs, which give a clear indication that you are enabling behaviours leading to stress.

Waking up with anxiety was a long and stressful phase for me. The thought of going into the office to face a difficult boss and an overwhelming volume of work made me want to curl up in bed until the very last moment. I couldn't resist the temptation of scrolling through my social media feed, reading the headline news, and replying to messages on my phone – doing anything and everything to avoid the reality of what the day had in store for me. Having taken a step back, I noticed that my morning routine was a minefield of MSDs, and the situation was not sustainable.

Radical changes were made, which included leaving my alarm clock in the next room, forcing me to get out of bed. Also, I strictly kept my phone away from me for the first thirty minutes of the morning, using this extra time to get ready and make myself a cup of coffee without the rush. I was taking back control of how I started the day. It set me up with far more energy and positivity for the day as it unfolded. This was the fuel I needed to improve my relationship with my boss and better manage the numerous tasks that landed on my desk.

Up to this point, I have described stress in a negative light. However, not all stress works against us; there is also ‘good’ stress which we feel as a result of excitement and enthusiasm, without threats or fears lurking in the distance. This includes pursuing challenges which make you feel good about yourself, such as competing for a promotion or training for a marathon. To determine whether an activity produces a positive kind of stress, pay attention to how that activity makes you feel. Does it genuinely make you feel happy and joyful? If so, that’s an activity to add to the good stress column.

### **What could you do?**

It’s not possible to eliminate *all* bad stress, however, the following challenge is intended to help you begin the process of *noticing* your specific daily actions, determining which of these actions you perceive as your MSDs, then choosing whether to keep them in your routine.

- On a piece of paper, write a list of your daily actions. Use a similar format as the example given on page 13. Start with a short timeframe, for example the first hour of your day, the first half of your day, or your evening routine. If you are feeling extra determined, you can take account of your entire day.
- Highlight the actions which you perceive to be stressful (your MSDs).
- Choose just 1–2 of the MSDs you want to resolve.
- For each MSD, decide whether to *swap* this with a positive action, or *eliminate* it from your routine altogether.

Let your new routine play its course for at least a week and notice any changes in how you feel at the end of the day. Clear signals of positive changes can include:

- Better sleep quality
- Less worrying
- Increased motivation/energy
- Better decision-making

From my experience, resolving my MSDs which were attributed to the beginning of my day has been the most effective. A stress-free morning sets a positive tone which I carry around with me as the remainder of my day unfolds.



## PERCEPTIONS ON PAPER



Before I dive into the body of this chapter, let me ask you a question: Do you ever think about *what you think about*? Have you ever reflected on the exact thoughts that typically cross your mind on any given day, whether you're at home, at work, or generally out and about? During the earlier stages of my self-improvement journey, these questions grabbed my attention whilst listening to one of my favourite podcasts. I found them to be very powerful and my curiosity started to fire up. I played with these questions and came up with a few of my own which further explore this topic of thoughts:

- What are the thoughts that show up *most often* for me?
- Do my thoughts generally make me feel *positive* or *negative*, or a bit of both?
- How often are my thoughts associated with my *past*?
- How often are my thoughts associated with my *present*?
- How often are my thoughts associated with my *future*?

There is no perfect approach to answering these questions; writing down my responses wasn't a straightforward task. It required my undivided attention and for me to be as honest as I could, and

it took patience to tie several thoughts together to make sense of it all. By the time I put down the pen, I was stunned at what I'd written.

I learnt that most of the time I thought about the incomplete tasks at work, how unprepared I felt about upcoming meetings, and my boss who constantly made me feel that I would never be good enough. These negative thoughts followed me all day long, no matter where I was or who I was with – at home, on my way to work, and in the company of friends and family. I was swallowed up by anxiousness and unable to enjoy the present moment. What I wrote down felt like a strong kick in the guts. But I didn't let the feeling of inadequacy rule me for much longer. I decided in that moment that I no longer wanted my worries to wipe out all the greater things which life still had to offer.

This tough assignment I'd given myself turned out to be one of my greatest breakthrough moments. I'd given myself permission to reveal my blind spots and expose where adjustments needed to be made. I learnt how journaling – the art of writing my thoughts on paper – is a transformative experience. The more I let my mind freely unwind, the more perspectives I could bring to the table. It didn't take long to find a natural rhythm that worked for me. You will find yours, too.

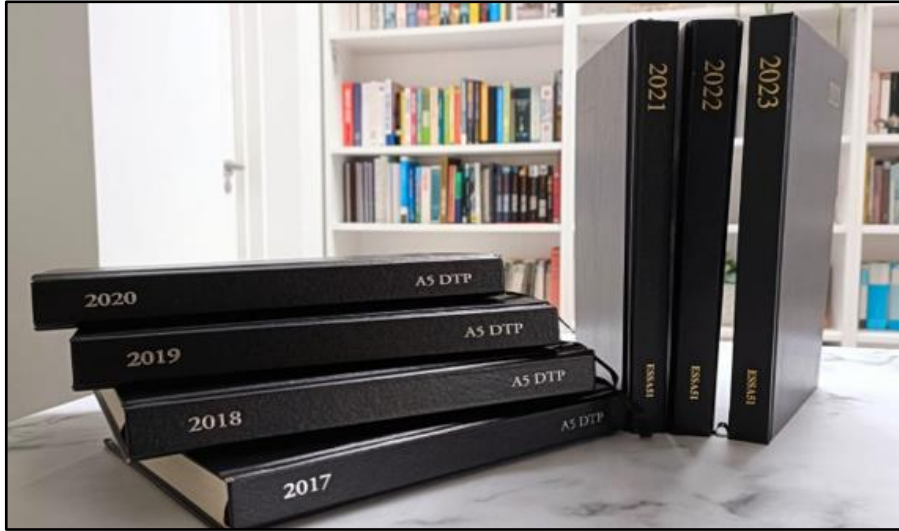
Initially, picking up a pen to write more than a couple of sentences felt rather unnatural; I was locked in my ways of communicating using keyboards and digital devices, like many of us are today. Writing my very first journal entry felt strange and awkward, but, over time, the benefits of picking up a pen and unloading my thoughts became a liberating experience. As a result, journaling became a cornerstone of my daily routine and still plays a major role in my life today. Rather than enabling my doubts, concerns, and curiosities to float aimlessly in the ocean of my

mind, I grab these thoughts with both hands, unbox them one at a time, and make a conscious effort to understand how they are impacting my life.

Journaling on a regular basis helped me understand which thoughts *dominated* my mind the most. My thoughts were initially controlled by what could go wrong in the workplace (the future). Posing questions to myself helped me to explore these thinking patterns and weakened my attention on what could go wrong in the future. I distinguished between the areas of the future which I can truly control today and learned to let go of everything else. Not everything is in my control. Once I accepted this truth, I became far more attentive to the present moment: I was actively engaging more with the people around me and was able to catch myself before my mind drifted back to its old way of being. At the time, I wasn't overly consumed with thoughts about the *past*, however, when such thoughts did come up, journaling helped me to put a positive spin on my past difficult experiences. Learning how to be grateful for past experiences is a powerful tool. The next chapter goes into more depth on this topic.

The daily practice of writing my perceptions on paper has generated a monumental *return on investment* in my life. It has helped me to find opportunity within difficulty, it has led me to become more mindful of how and with whom I spend my time, and it has opened up space for new ideas, possibilities, and creativity.

The first journal entry I wrote was not easy, but I made a commitment to write every single day. For eight years and counting I have stuck to this habit, putting my perceptions on paper each morning. My biggest takeaway? The most important conversation you can have is the one you have with *yourself*.



*My collection of journal diaries – my first journal entry was written on 10 January 2017.*

*I have now written over 2,500 journal entries.*

**What could you do?**

To begin your first journaling practice, choose a time and place where you won't be distracted. Then, use whichever format you're comfortable with or have available (diary, notepad, blank sheet of paper, computer device, etc.).

## Perceptions on Paper

- Write the *very first* thought that comes to your mind, just as a warm-up (this can be as short as one sentence).
- Write a summary of how your day unfolded. Use the following guidance to help you:

*What did you do?*

*What/who did you see?*

*What did you learn?*

*How did you feel about \_\_\_?*

*What did you learn about \_\_\_?*

*What are you looking forward to?*

Repeat the exercise (your first thought and an account of your day) every day for one week. If you feel journaling has helped you after one week, continue the exercise indefinitely.

A few more tips to make your journaling experience comfortable and enjoyable:

- Let go of judgements – your thoughts are *your* thoughts, so write whatever comes to your mind.
- Write for *your eyes only* and not for an audience – this will help you to be *authentic*, honest, and creative.
- Change up your surroundings – writing a journal entry in a variety of places (at home, in the garden, in the office, at a cafe, on the train) can shake up your senses and drive new inspirations and thoughts.

## Perceptions on Paper

- Choose a length of time for journaling which is maintainable (I choose to write for fifteen minutes – enough to write one complete side of A5 lined paper).

## BE GRATEFUL



While you're busy chasing the things you want, there are others wishing for the things you already have. Whenever I feel frustrated or upset when things don't go my way, I ask myself to 'zoom out' – a technique I learnt from my first life coach. It involves taking a pause on my current situation and observing it from a wider angle. This bigger frame brings other people into the picture; I am now forced to view my 'unfortunate' situation in the context of my community – not just myself. I had a sudden realisation that there are people around me who would do anything to trade places with me. What I perceived as a struggle was someone else's desire.

We often fall into the trap of always wanting more. And once we have more, the novelty soon wears off, leaving us wanting even more. There is no end game. More money, a bigger home, a healthier body, another designer outfit, another pay rise... the list goes on. Very rarely do we stop and appreciate what we already have in our lives *today*. We fall into the trap of wanting more from the future rather than being grateful for what we have in the present moment.

Becoming appreciative of the things I normally took for granted led me to view my life with a new perspective. I formerly took being in good health for granted, in addition to having a small but trusting group of friends and living in a modest-size home but one that was only a short drive away from family. Too often I was comparing my circumstances with those who I felt were ahead of me. It was far too easy to distinguish and become caught up with where I was lacking as

opposed to where I was doing relatively well. I didn't realise how lucky I was with the way things already were; instead, I had a toxic relationship with wanting more.

I noticed that 'wanting more' goes hand in hand with 'not having *enough*'. I won't need more if I have enough, but if I can't define what equates to 'enough' then when do I stop wanting more? I found myself stuck in an impossible battle. The only way to escape was to begin the practice of being grateful for that which was already in front of me. After all, it's harder to feel lack when you are going through the motions of being grateful.

Practicing gratitude led me to inner peace. For the first time, I acknowledged how far I had come as a person. My energy was no longer poured into the obsession of attaining a better version of my life. I was happier and more mindful of the big *and* small things around me. Whenever anything didn't go as planned, I zoomed out and became mindful of the areas which worked out in my favour. For example, when I wasn't the selected candidate for a new job, I was grateful for the skills I'd acquired to even be considered for the position. When I didn't hit my target body weight despite the effort I'd put in at the training sessions, I pat myself on the back for developing the courage to attend the sessions in the first place.

### **What could you do?**

The following can be a component of your journaling practice (see '[Perceptions on Paper](#)' chapter) or carried out as a standalone activity.



Here are two gratitude exercises you can follow. The first is a more condensed approach to help you become familiar with this topic; the second not only focuses on appreciating what you have today but also helps to develop a greater perspective of your life through various lenses.

Exercise 1 – Condensed approach:

- Write down three things you are grateful for. Here are some examples to get you started:

*I am grateful for...*

*... my home*

*... my job/career*

*... being in good health*

*... having a family*

*... having a loyal group of friends*

*... my ability to read and write*

*... having money in the bank*

*... access to clean water*

*... my ability to learn*

Repeat the exercise once per day for a week.

Exercise 2 – Extensive approach:

- Write down the following six questions:
  1. What am I *happy* about in my life right now?
  2. What am I *excited* about in my life right now?
  3. What am I *proud* of in my life right now?
  4. What am I *grateful* for in my life right now?
  5. What am I *enjoying* in my life right now?
  6. What am I *committed* to in my life right now?
  
- Write down one answer for each question to start yourself off. Here are examples for each of the six questions:
  1. *Having a stable job, achieving my personal goals, doing regular exercise.*
  2. *Spending time with friends, starting a DIY project, trying out a recipe in the kitchen.*
  3. *Spending less time on my phone, my child's performance at school, a promotion at work.*
  4. *Having a roof over my head, breathing clean air every day, my mentors and coaches.*
  5. *Spending more time with my family, learning a new language, a new book or podcast.*
  6. *Calling my parents every week, not skipping breakfast, creating a new business plan.*
  
- If you're feeling comfortable with this exercise, stretch yourself to write down 2–3 answers for each question.

## Be Grateful

Repeat the exercise 2–3 times during the space of a week.

After the week has elapsed, spend a few minutes to notice any changes in how you're feeling. For example, a relief of stress, improved sleep, better mood, less anxiety. Continue this exercise 2–3 times per week if you feel it is benefitting you.

## 13 OVER 12



It seems that the expectations and anxiety we impose on ourselves are constantly on the rise, and separating work life and personal life feels like a never-ending battle. A lot of time is poured into meeting the needs of other people, but we forget to reserve time just for ourselves – our own needs and our own demands. Drowning in the daily news, work emails, and social media consumes our attention, but how often do we block out the noise of that which is happening *around* us and instead focus on what is happening *within* us? Distractions lurk from every angle and rob us of our ability to use our time effectively.

The clear solution would be to set aside protected time during the day to turn away from these distractions and towards activities that are more nourishing and fulfilling. However, it seems that an illusion has been created that fools us into thinking there simply isn't enough time in the day to take care of our own needs, such as becoming more physically active, reading an interesting book, or sharing quality time with family. Instead, what is viewed as normal is sprinting on the hamster wheel, using every ounce of energy in the tank to respond to an endless list of the world's needs and wants.

I too was part of the 'there-isn't-enough-time' crowd. It fascinated me how each of us is given the same twenty-four hours every day, yet only some seem to find their unique formula in

balancing time for themselves and time for everything else. They won't always strike the perfect balance, but on more days than not, they seem to be far less drained of energy and considerably more productive. My version of normal was being in a constant *reactive* state of mind. My instinct was to turn to things which would bring out the stress and frustration within me: my endless to-do list at work, the constant stream of notifications on my phone, the flurry of distressing news on the TV. For too long I was a victim of my external environment. As a result, my MSDs (micro stress doses) were through the roof (see '[The Seeds of Stress](#)' chapter).

I couldn't carry on this way. I learnt that the best way to understand myself is to spend time with myself. But where do I find time for myself if I am always busy? It became apparent that I needed to *make* time, rather than to *find* it. *Making time* indicates that I am prioritising my own needs, whereas *finding time* implies that I am hanging on to the hope that nothing will get in my way. Given my daily schedule at the time, the options to make time for myself were early in the morning or late in the evening. The overwhelmingness of my day job in finance often led me to feel wiped out by the time I reached home. Therefore, the only solution that remained was rescheduling the very start of my day. This meant no more comfy mornings under the blanket or scrolling aimlessly on my phone.

The very thought of being out of bed at an early hour, especially during the cold and dark winters in the UK, made my skin crawl. Nevertheless, my curiosity got the best of me. I was keen to walk the same path as those who have redefined their use of time and never looked back. I challenged myself to start the day at an earlier hour and remain consistent.

My morning adjustment started with setting my alarm clock back by fifteen minutes. My waking time was now 6.45 am. Fifteen minutes didn't sound like I was gaining a lot of extra time,

but it was important not to make any radical changes at this early stage. My phone, used as my alarm, was kept in a separate room. This forced me to leave my bed when it was time to wake up. I kept up this routine for a week, until it felt more natural to me. The following week I turned back the alarm clock by another fifteen minutes to 6.30 am. I now had thirty additional uninterrupted minutes to play with each morning – enough time to read a few pages of a book and practice gratitude (see '[Be Grateful](#)' chapter).

Having the freedom to spend the first part of my day on my own terms gave me a great deal of self-confidence. I became sharper at setting boundaries between my personal needs and those of other people. I was gearing up each day with positivity, which seeped into the hours spent at work and the time I spent with friends and family. But I wasn't done yet; I continued to set the alarm further back. By the end of the first month, I was able to consistently start the day a full hour earlier. 6.00 am became my new 7.00 am. This was sufficient time to go for a stroll around the local park whilst brainstorming ideas for my coaching practice and how I could make best use of the weekend ahead.

My next and final milestone was to consistently wake up at 5.00 am, which would mean turning the clock back once again, but, in return, gaining two power hours dedicated to myself. It was a very gradual shift; I stuck to the fifteen-minute rule. Around ten weeks after starting this challenge, I hit my goal. For those 120 minutes each morning, the world was my oyster. This additional time allowed me to take long walks during sunrise, attend regular exercise classes at the gym, and spend more time taking online psychology courses, which had become a new interest. Turning back my waking time little and often was a formula that worked for me. I didn't find the time; I *made* the time to do the activities which lit me up before the chaos of the day took over.

Ultimately, this new window of time gave me the freedom to try daily journaling (see [‘Perceptions on Paper’](#) chapter), practice gratitude (see [‘Be Grateful’](#) chapter), review and update my ‘victory grid’ (see [‘The Victory Grid’](#) chapter), write the manuscript of this very book, read heaps of fiction books which were otherwise collecting dust on the bookshelf, listen to interesting and insightful podcasts, make a detailed plan of my week ahead, and so on. The possibilities are endless when you dedicate time to doing what you truly enjoy.

To put things into greater perspective, setting aside two whole hours every single morning over the course of a week amounts to a total of 14 additional hours invested in self-care. Maintaining this schedule over the course of a month equates to an additional 60 hours to take care of yourself. Over the course of an entire year, that is a mind-blowing 730 hours dedicated to living your best life.

It just so happens that there are roughly 730 hours in a single month. This tells us that keeping up with this schedule over a one-year horizon results in adding an entire month to the time you are awake during that year. Effectively, you will have been in a wakeful state for 13 months over the course of just 12 months. How much value could you add to your life if you dedicated an entire month to laser-focused activity?



*Investing my newly found time to take long walks during sunrise.*

I understand that devoting two additional hours to your needs in the early morning may sound impractical and unrealistic to replicate. We all have our own routines and key responsibilities which we cannot afford to sweep to the side. Making time for yourself doesn't need to involve blocking out large chunks of time; it was this unique formula which worked in my favour, given the schedule I was working with, but setting aside short bursts of time can be just as effective.



Here are several examples of how you could make best use of shorter bursts of time:

- Block out 15–30 minutes in your work calendar twice per week. Use the time to stretch your legs, get some fresh air, or catch up on reading.
- Reduce time spent in front of the TV by 30–60 minutes per day. Instead, use this time to do something creative or mindful, such as starting a puzzle, learning a new language, or taking up a meditation practice.
- Do a ‘digital detox’ – spend an hour or an entire afternoon at the weekend without a phone or other screen devices. Instead, use the time to tidy the house, relax in the garden, or enjoy a cup of coffee at your local cafe.
- Spend 20 minutes before bed to write your top three tasks for the following day so that you wake up with clear direction on how to best utilise your time.

Whether it’s ten minutes or two hours you set aside in your busy schedule, aim to invest the time in what brings you joy. Given how easy it is to get wrapped up in other people’s to-do lists, setting boundaries and investing time in your own needs is a gift you are a worthy recipient of.

### **What could *you* do?**

I have outlined two exercises in making time to invest in yourself – one is aimed at blocking out smaller amounts of time, and the other outlines the steps I took to achieve a longer window of time at the very start of the day.

Exercise 1 – Small pockets of self-care:

- Review your current daily schedule from morning to night.
- Determine how many time gaps you already have available for self-care.
- Determine which of your current tasks could be repurposed for self-care.
- Based on the above analysis, choose 1–2 time slots – ideally 15–30 minutes each. It might be best to start off with shorter time slots to become familiar with the process. However, feel free to expand your time slots if you're extra determined.
- Decide, in advance, what you will do during your chosen time slots (this will increase the likelihood of following through on your self-care). Use the examples given in this chapter to help you.

Repeat the exercise 1–2 times during the space of a week. Continue the exercise indefinitely if it has a positive effect on you.

Exercise 2 – Two hours of daily self-care:

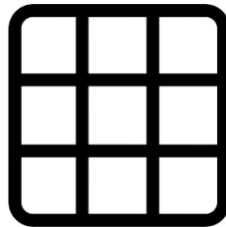
As mentioned earlier in the chapter, rather than making radical changes from day one, I took very gradual steps before my mind and body could fully adapt to a new schedule that required two additional hours from me, each and every day.

These steps are as follows:

- Set your alarm just 15 minutes earlier than your normal waking time in the morning.
- Decide, in advance, what you will do during those 15 minutes (this will increase the likelihood of following through on this step). Use the examples given in this chapter to help you.
- Continue this schedule for a week, then set your alarm a further 15 minutes earlier.
- For every week that passes, continue to set your alarm another 15 minutes earlier, until you can comfortably start the day one hour earlier than your original waking time.
- If you're feeling comfortable at this stage, continue to wind back your alarm time by 15 minutes every week until you can comfortably wake up two hours earlier than your original waking time.
- Review your progress at the end of each week – is the formula working for you or could it need tweaking? Are your energy levels telling you to adjust your waking time?

For some of you it could take a little longer than a week to consistently start the day 15 minutes earlier. Take your time with this process and only continue to wake up at an earlier time if you feel you can sustain it. Good luck!

## THE VICTORY GRID



How often have you caught yourself asking ‘where has the time gone?’ or saying ‘this week has gone by in a flash’? We can all relate to these puzzling moments. Some days seem to pass at the click of your fingers, whilst others move at a sluggish pace. It is when we are caught up with daily routines and responsibilities that we are left wondering how time has zipped by right in front of our very eyes. With the constant pressure I was facing in the workplace – rushing from meeting to meeting and clawing to the top of my workload – I noticed that there was rarely a moment to pause and reflect on the day. Stepping away from my desk felt like escaping from the chaos, even if for a brief moment. But in that moment, time stood still, and I slowly soaked up my surroundings – my colleagues who were present, the noise level, and the temperature of the room. Recognising these small and trivial details was my gateway to fully embrace the day.

If I asked you to give me an overview of what you achieved during the last thirty days, your answer may immediately hinge on one or two areas of your life, such as successes at work or time spent with family. The reality is that only a portion of your time was dedicated to these areas, and the remainder of those thirty days went unnoticed. This is because we recollect our major achievements with very little thinking involved, but we rarely take the time to reflect on the *small victories* in our lives – the events which seem insignificant in the moment. But doing so could

prompt you to give a more rounded answer to my question. For example, that time you donated to a charity, how you went out of your way to help a friend overcome a problem, or that evening when you had the willpower to choose the healthier meal option at a restaurant. As you think hard and slowly stack up these memories in your mind, one on top of the other, they become attached with more meaning and value. No longer is your overview of the last thirty days solely based on one or two areas, but on an entire heap of accomplishments. The first time I tried this exercise I was stunned. My reflection of the past month was no longer a recurring theme of how busy I was in the office, but a wider view of my experiences, adding more colour and depth to my memory bank.

Our ability to infuse our memory with smaller victories, as well as the larger ones, ultimately comes down to our level of *awareness*. A large victory could be the moment you achieve your ideal body weight, but the smaller wins could lie within your daily habits to achieve that target, such as consistently following through on your diet plan and having the courage to sacrifice time with friends and family to attend your fitness classes. The more practice given to recollecting small wins alongside the big wins, the stronger your awareness muscle becomes.

Giving yourself time to capture your wins across a day, a week, a month, a year puts you on your way to recollecting an enormous stack of victories. Having committed to this practice for a full twelve months, I captured and wrote down well over one hundred victories – a mixed blend of my small and big wins. These included adding a cold shower to my daily morning routine, helping an elderly neighbour with her food shopping, having a difficult but much-needed conversation with my parents, achieving a new personal record on the treadmill, and learning how

to build storage cupboards to go in the garage. I was exposed to a new perspective on how that year turned out for me.

This continuous flow of achievements fuelled my self-confidence, as well as offering me a new perspective on reflecting on the past. Taking the extra time to pull those smaller victories to the surface can work wonders for you too. We have far more *small* and *frequent* victories than the larger ones. The more attention we give to seeking out these victories, the more grateful we become of our experiences. It all starts with our awareness, and to become more aware is to *slow down* and *reflect*.

### **What could you do?**

There are two methods to capture your victories – one is focused on writing a simple list, whilst the other involves categorising by specific areas of your life, using a 3×3 square grid. This is what I refer to as the ‘victory grid’.

## The Victory Grid

### Exercise 1 – Simple victory list:

- Write a list of as many victories (both big *and* small) as you can recall over the course of a full day.
- Continue to update your list over the course of one week.

- Reflect on your list:

*How many victories did you manage to recollect?*

*Did you expect to attain more or fewer victories during the exercise?*

- If you're feeling determined, continue updating your list indefinitely. Look back over your list every 1–2 months.

### Exercise 2 – The victory grid:

This is the victory grid method which will prompt you to list your victories related to specific *categories* of your life. This process has helped me to think at a deeper level and recollect more victories than writing a generic list. Examples of categories are shown in the table below:

Career	Morning/Evening Routine	Finances
Business	Hobbies/Interests	Self-Care
Family/Relationships	Books/Podcasts	Skills
Physical Health	Travel/Recreation/Leisure	Personal Development

- Create a 3×3 grid on piece of paper or on the computer, similar to the diagram shown below. My personal preference is to keep track of victories on the computer as it is easier for me to update and store safely.

## The Victory Grid

- Choose a specific category of your life for each of the squares on your grid. Choose only around five categories if you're struggling to think of one for each of the nine squares. The idea here is to specify exactly how and where your victories impact your life. It can also reveal the areas which require more attention.
- At the end of the day, under each category heading, write as many victories as possible (both big *and* small) which took place throughout that day.
- Continue to update your grid over the course of one week.
- Reflect on your grid:
  - How many victories did you manage to recollect under each category?*
  - Did you expect to attain more or fewer victories under each category?*
  - Are there areas of your life which require more attention?*
- If you're feeling determined, continue updating your list indefinitely. Revisit your category headings every 2–3 months to ensure they are still appropriate for you.



## The Victory Grid

An example of my personal victory grid (with categories and associated victories) is shown below:

Morning Routine	Career	Skills
<p><i>Regular walks around the park.</i></p> <p><i>Started a daily list of 3 major tasks to accomplish that day.</i></p> <p><i>Maintained my morning routine whilst on holiday in India.</i></p>	<p><i>Presented my 'coaching in the workplace' ideas to my manager.</i></p> <p><i>Organised a team offsite for the first time.</i></p> <p><i>Took the lead on a new and challenging project.</i></p>	<p><i>Learnt how to cook Mexican lasagne.</i></p> <p><i>Wrote the first chapter of my new book.</i></p> <p><i>Decorated the garden with new solar-powered lights.</i></p>
Family and Relationships	Finances	Physical Health
<p><i>Called my brother every week after moving away from home.</i></p> <p><i>Introduced myself to my new neighbours.</i></p> <p><i>Organised a well overdue dinner party with my cousins.</i></p>	<p><i>Made a large payment on my student loan.</i></p> <p><i>Saved all my birthday money rather than spending it immediately.</i></p> <p><i>Cut down spending on takeaways and cooked more meals from scratch.</i></p>	<p><i>Went to the gym four times in one week (a personal record).</i></p> <p><i>Set a new personal record on Chest Press and Deadlift exercises.</i></p> <p><i>Stuck to an 8-week workout programme.</i></p>
Books and Podcasts	Life Coaching	Recreation and Leisure
<p><i>Took up a new interest in modern world history books (World War II and Cold War).</i></p> <p><i>Read one new book every month this year.</i></p> <p><i>Listened to a new personal development podcast hosted by Lewis Howes.</i></p>	<p><i>Gained four new coaching clients directly from LinkedIn.</i></p> <p><i>Built my first coaching website.</i></p> <p><i>Asked to be a guest on a friend's podcast to discuss the importance of coaching.</i></p>	<p><i>Visited the British Museum during my day off from work.</i></p> <p><i>Cycled around the city with my partner.</i></p> <p><i>Watched Othello and Antigone at the theatre in London.</i></p>

## SELF-WEALTH



What comes to your mind when you come across the word ‘wealth’? It is usually associated with having money and all the things that money can buy – houses, penthouse suites, luxury cars, a yacht, designer clothing, and the most sparkling jewellery. I was tricked into believing that these *material possessions* would lead to true happiness and that choosing *not* to attain this level of status was a clear sign that I was short-changing myself. The good news is that nothing could be further from the truth. It is okay to go after the dream house, the sports car, and the finest watches that money can buy. However, the danger lies when we attach our *identity* and *self-worth* to these big-ticket possessions.

We fool ourselves into believing that we will only continue to be happy if all the shiny and luxurious items remain in our possession. In the midst of living this high-flying version of life, the thought of *losing* everything doesn’t always cross one’s mind. But the joy of owning a deluxe home could be snatched away if repayments are not being made on time. The sheer delight in owning a luxury car may be lost in an *instant* if it is stolen or the towering costs just to maintain it are causing you to lose your mind.

I have come to learn that true happiness and fulfilment comes from *another* source – a type of wealth which is not often considered as a measure of life satisfaction. I refer to this as *self-*

## Self-Wealth

wealth – the kind of wealth which can only be attained from living in alignment with what is truly important to you, rather than acting in accordance with society’s expectations of you. One of the pinnacle moments of my personal development journey was learning how self-wealth is the true source of happiness. It is a feeling, not a situation. It is within you and can’t be taken from you.

I was once fortunate to own a brand-new luxury car and held on to it for several years. The idea of purchasing a shiny new ride was my ticket to getting attention from friends and appearing more ‘significant’ than them. Simply put, it made me happier – at least that’s what I thought. As those years slowly unfolded, the costs of maintaining a high-end vehicle started to rack up and I was sacrificing a large amount of my savings. The car was giving me more trouble than it was worth, and I needed a reality check. My friends would see me with the widest smile as I drove up to their front gates, but deep down I was feeling miserable. This concept of self-wealth was a reminder that impressing other people is not the gateway to happiness, and instead I should have been putting my money towards purchases or experiences that are aligned with what’s truly important to me. Without hesitation, I decided to sell the car. I never looked back.

From that moment forward, at any point I was faced with a decision that involved acquiring a material asset, I would ask myself three tough questions:

*Is this something I need or just another nice-to-have?*

*From whom am I trying to seek validation?*

*In what other way(s) could I use this money to bring joy?*

Rather than buying possessions to achieve shallow and temporary happiness, I built the habit of questioning whether the purchase is genuinely important to me. At any point I was inclined to buy something on the expensive side, I would immediately catch myself out and walk away from the temptation. It became clear that I was using these material possessions to plug an emotional gap buried deep within me. I used them as a shortcut to feel good about myself, whereas in truth I was being misled. I just wasn't aware of it until later down the line. Perhaps you can relate to a similar experience?

I redirected my time, money, and energy into my personal growth. This included investing in books about self-help, philosophy, and the lives of successful sports stars; life coaching and psychology courses; trips to museums and the theatre; paying off my student loan; and donating to charitable causes.

There are a couple of key takeaways from putting your self-wealth ahead of society's definition of wealth. Firstly, there is no substitute for living a life that is aligned with what is truly important to you and your loved ones. I mentioned above how I repurposed my money, but there are several other examples of how your money could be redirected: saving for your children's education, investing in that one business idea that you've talked yourself out of starting, or taking your family on a memorable holiday. And secondly, when your final days, hours, and minutes on this planet come around, you can't take those luxurious items with you. I have known many people who have a life-long obsession with acquiring money and an open-ended list of material goods, only to be deluded to think they can take these to their graves. Don't let this be you too. Instead, focusing on self-wealth generates a lasting, positive impression on those around you, during *and* after your time here. As Aristotle, one of the greatest philosophers ever to have lived, once said,

“to live is to do things, not to acquire them”. I would go one step further and remind you that what you *acquire* is not as important as who you *become*.

**What could you do?**

The following exercise is intended to make a clear distinction between your material possessions and your self-wealth.

- Choose one item under your ownership which you consider as being luxurious.
- Choose one investment you have made in your self-wealth.
- For each item/investment, answer the following questions shown in the first column in the table below.

	Luxury/Material Item	Self-Wealth Investment
What was the reason for the purchase/investment?		
What does this mean to you?		
What has this taught you?		
How would your life be different if you didn't make this purchase/investment?		
On a scale of 1–10 (10 being the most valuable), how would you rate the value of this in your life? <i>Use your answers above to help you.</i>		

Use the examples of material items and self-wealth investments given throughout this chapter to help you with this exercise. My own example of this exercise is also presented below.

- Reflect on your completed table:

*Did you have any major revelations having compared your material item with your self-wealth investment?*

*Was there a surprising gap between the value you rated for each?*

*Would you reconsider how you spend your money and time going forward?*

- If you're feeling determined, repeat the above exercise using 1–2 more examples of a material item and a self-wealth investment.

## Self-Wealth

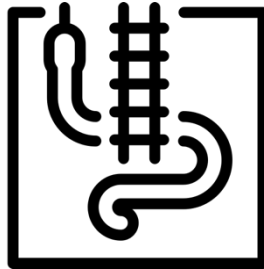
### My example

Luxury example: *designer clothing*

Self-wealth example: *unforgettable family holiday*

	<b>Luxury/Material Item</b>	<b>Self-Wealth Investment</b>
What was the reason for the purchase/investment?	I don't like the idea of being seen in cheap clothing	To give my family my undivided attention and build some unforgettable memories
What does this mean to you?	To wear the latest clothing trends and stand out at parties and around my friends	To live up to my promise of taking my family abroad and a reminder to take a break from work
What has this taught you?	People will only want to be around me if I am wearing designer clothing; their approval is not unconditional	I need to generally find a better way of balancing my work life and family life
How would your life be different if you didn't make this purchase/investment?	I would be surrounded by people who like me for who I am, rather than what they think I am worth	I would feel guilty for not spending time with the most important people in my life
On a scale of 1–10 (10 being the most valuable), how would you rate the value of this in your life?	3/10	10/10

## SNAKES AND LADDERS



Setting goals and pursuing them is a fundamental aspect of my life. The way I like to describe the process of achieving goals is by using a metaphor – a Snakes and Ladders board game!

Let's start with the basics – what is the objective of Snakes and Ladders and how does it relate to setting goals? Let me explain. This board game is set out on a grid which is made up of one hundred squares, and the aim for each player is to be the first to move their counter from the first to the hundredth square on the board. The moves it takes to reach the final square can be thought of as a *journey*. Along this journey you will land on squares which show either a Snake or a Ladder. The Snakes move you back on the board, delaying your progress towards reaching that final square. The Ladders do the opposite, helping you to climb closer towards the finish line. It is these moments of slowing down and speeding up which can also be experienced when you are pursuing your personal goals. You may encounter a Snake: a bad day or an unforeseen event which sets you back, making the achievement of the goal seem further away. On the other hand, you may also encounter a Ladder: a brilliant idea or access to value information which catapults you forward, making fulfilment of the goal seem closer.

What makes this board game that bit more interesting is that the Snakes and Ladders are shown in *various sizes* across the hundred-square grid. The longer the Snake, the bigger the



setback; the higher the Ladder, the greater the leap in your progress. Similarly, in life, there are days on which we take chances on ourselves to achieve wins – sometime small chances, other times much bigger. But there are also other days when we slide down the slippery slope of procrastination – we might waste ten minutes, at other times half a day – leading to self-doubt and frustration. Fortunately, there is something to be learnt from both our Snakes and our Ladders, no matter the size. I will explain this next.

So far, we have described the classic board game with Snakes and Ladders dotted all over the grid. But what if we instead played a version of this game on a board which has neither Snakes nor Ladders – just a blank grid with one hundred squares? Wouldn't it be a simple walk in the park, and make progress much less painful, to play without those infuriating Snakes grabbing hold of you? In this scenario, it's no longer a question of how many Snakes you would need to overcome before crossing the finish line. Instead, there is now *100% certainty* that you *will* achieve your goal – landing on that hundredth square. With nothing to hold you back, it is just a matter of time! That is the good news. But where is the fun and enjoyment when you know the result of a game before you even get started?

The bad news is that this is not the reality when setting personal goals. My key learning here is that the process of achieving goals reveals who you are through a wide-angle lens, covering both positive and negative spectrums. Pursuing goals shines a light on what is going well for you, where you are falling short, what improvements you could make, and your ability to perform better the next time round. These insights hold a tremendous amount of value, which I would never have known of or appreciated if it wasn't for the Snakes I had to come face to face with. Choosing goals is the easy part, but *learning* from the challenge is where the biggest pot of gold is discovered.

Without exploring these Snakes and how they impact your ability to attain your goal, you are leaving a lot of useful knowledge on the table. Wouldn't you want to know whether you could overcome your biggest fears? Or put your self-doubts to one side and step into the unknown? Wouldn't you want to learn from mistakes and develop into a greater version of yourself? No lessons can be learnt if you keep the Snakes out of the picture. There are no major reflections to be made on your journey towards the goal. There is *no feedback*.

Having better understood the role of the Snakes in my own life, I have come to learn that the goal is *not* the goal; the goal is *the person you become* in pursuit of your goal. The person you become is determined by how you *overcome* the Snakes. For example, what would be a better health strategy for you to implement when you're not seeing the desired reading on the scales? How could you improve your negotiation skills if your boss didn't give you the salary increase you felt you had earned? Where could you make room in your busy schedule to have that one important task done and dusted?

Just as equally, the person you become is also determined by whether you *take advantage* of the shiny Ladders that come your way. I like to think of Ladders as opportunities. They could be standing right in front of you, waiting to be acknowledged. Some opportunities you could create by taking the initiative, such as asking for advice from a friend or a colleague who has accomplished something similar. The fundamental principle here is that there are opportunities in both the Snakes *and* the Ladders – seek them out and keep them on your radar.

Again, the goal is *not* the goal; the goal is *the person you become* in pursuit of your goal. In my case, I had to face my fair share of Snakes and climb to the top of Ladders wherever they

presented themselves, and I was eventually rewarded with the achievement of reaching the finish line – accomplishing my goals.

Writing this book was an exciting adventure yet filled with terrifying challenges along the way. For instance, my mind was flooded with doubt on day one, not knowing if I would have the patience and drive to pen a long piece of work. On the days I wasn't feeling my best, I would focus on writing for shorter sprints and take regular breaks. There were days when I couldn't bear the thought of looking at my work. I would go as far as sitting at my desk, turning on the computer, and then immediately give myself every excuse to leave the room. But as I began making more progress, my focus and motivation started to shift. Those short sprints of work eventually became longer bursts of laser-focused activity. My patience was no longer questioned and my drive to complete the book never wavered.

Eventually I succeeded and my book was complete. However, the person who started this challenge isn't the person who finished it. Something changed along the way – *me*. I had to become someone who can see through a project of this size. As for your journey, you will have *your* fair share of Snakes, and it is these obstacles which unlock your creativity, expand your skillset, and help you to become a better problem solver. What's more is that you will also have your fair share of Ladders, which will help you to develop your ability to spot, create, and utilise opportunities to achieve your most important goals.

Lastly, all the new skills, positive habits, and confidence that you begin stacking will certainly work in your favour in your attempt to achieve *further* goals in the future. Ultimately, I am asking you to welcome the Snakes and embrace the Ladders. Soon you will find yourself on the path to becoming a greater version of yourself.

**What could you do?**

- Choose a personal goal (this can be anything big or small, as long as it's important to you!)
- During your journey towards your goal, keep a log of:
  - Your Snakes, for example:
    - *What are your doubts and fears?*
    - *What other setbacks are you facing?*
  - Your Ladders, for example:
    - *Which opportunities are you taking?*
    - *What are your major breakthroughs?*

Whilst pursuing your goal or when you have crossed the finish line, acknowledge who you have *become* during this process. Use the following questions to help you:

- *What were the major lessons learnt?*
- *What doubts or excuses did you have to overcome?*
- *Which new skills or abilities have you developed?*
- *How could these skills or abilities help to achieve new goals in the future?*

## THE CEO OF YOUR LIFE



Setting goals is easy but making steady progress on those goals is where you're being tested. A misconception I developed in my early days of goal setting was that to work alone was to supercharge progress and avoid detrimental interference. This viewpoint couldn't have been more wrong. Without tapping into the knowledge and experience of other people, I created far more obstacles for myself. My fitness goals were achieved at a faster pace when I made the decision to hire a personal trainer. Working alongside a more experienced life coach helped me to become more effective in guiding clients to achieve their personal goals. Asking for the help of an editor exposed the gaps in the draft version of this book you're currently reading.

Your associations can either make or break the achievements you are striving towards. Surrounding yourself with those who lift you up, cheer you on, and point you in the right direction is a game changer. On the other hand, those who are sceptical of your choices and offer no support towards your goals create a recipe for disaster. When did you last take a quiet moment to assess *your* associations? Are there particular individuals or groups of people who sprinkle their negative attitude across your garden of plans? Have you considered taking a leaf out of the book of someone who has overcome similar struggles?

A key tactic I've adopted to determine the people I need, or don't need, to contribute towards my goals is to think like an owner of a *company*, or a CEO. Being at the top of the organisation, the CEO has a vision for how they want their company to grow and succeed, backed by a team of individuals who bring a wealth of useful knowledge and experience to the table. Similarly, people like you and me can succeed in our goals by having the appropriate people around us.

I am now going to go a level deeper and walk you through the key groups of people in and around a typical company, and how you can adapt them to determine which people in *your* life should play an active role in achieving *your* most desirable goals.

The key groups of people are as follows:

### **The Workforce**

A company's workforce is the key driver in achieving its vision, through managing, strategising, innovating, directing, and learning. People with the necessary skills make sizeable leaps towards achieving that vision. Similarly, the people around you who understand where you are today and are inspired by where you want to be in the future are more likely to support you through various avenues to bring that vision of yours to life.

A sensible starting point is to consider the individuals with whom you spend the most time, as they will have the most direct impact on the pace at which you achieve your goals. Who offers you support or guidance to achieve your vision? Who can you rely on to encourage you to get back on your feet when you're feeling knocked down? Conversely, consider those individuals who are

likely to *hinder* your progress. Who doubts your skills, abilities, and perhaps even your goals themselves? These are *your* goals. This is *your* vision. It is up to you to *protect* it from cynical and pessimistic influences.

I used to spend a lot of time with my friends during evenings and weekends. However, the moment I shared my goals of reading more personal growth books and becoming a life coach, only a handful of them took a keen interest. One friend kept me accountable for popping into a local bookstore to purchase a couple of new titles that I was keen to get stuck into, whilst another helped me to find a coaching institution where I could train to become a certified coach. Revealing my goals in this way helped me to determine in whom I should invest the most time.

### **The Human Resources Department**

Human resources is the department involved with finding and recruiting the suitable caliber of staff to help drive the company forward in achieving its vision. New staff bring new ideas, new perspectives, and new experiences to the table – similarly, tapping into your own network can help you to achieve your vision in a faster and more impactful way. Who in your network has achieved success in the same area as the one you're looking to leave your mark? If your vision involves being healthier and happier, who has been on a rollercoaster journey and achieved those same goals on the other side? If you need to upgrade your skillset, who has reached the top of the field of that skillset and can therefore offer key knowledge to help you reach that next level?

I'm asking you to brainstorm all your associations and affiliations, including your work colleagues, communities, neighbours, health clubs, sports clubs, social media groups, and so on. Through a recommendation from an old colleague, I reached out to a social media coach who

helped me to create online content and market my life coaching services. A long-term member of my public speaking school helped me to fight my fear of publishing my personal stories on social media forums. Back when I attained my university degree, a member of my cricket club in Cambridge succeeded in helping me to land my first major finance job. Your network is more valuable than you may think; you could be just one message or phone call away from accelerating your progress towards your biggest and brightest goals.

### **A Team of Advisors**

You may have heard the saying ‘it’s lonely at the top’. When you are the leader of an organisation, it can be a lonely place. Although it takes courage and confidence to lead from the front, CEOs are not immune to struggles and doubts. While the workforce may perceive their leader to have everything under control, the CEO is just as likely as the most junior person in the company to face challenges of all shapes and sizes. The two may be at opposite ends of the company’s hierarchy, yet both are equally capable of making errors in their respective lines of work. The good news is that the CEO can seek support from people *outside* the organisation, usually in the form of a mentor, a coach, or an advisory group. As these consultants have no association with the company in question, they can advise with complete objectivity and confidentiality, putting the CEO at much greater ease.

Once you’ve promoted yourself to the role of the CEO of your life, value can be found from people who have no affiliation with your goals. A *mentor* can provide guidance and role-modelling to overcome your challenges. A *coach* can help you to define your goals, increase your self-awareness, and provide constructive feedback. Joining an advisory or a *mastermind group*



enables you to interact with members who are also facing the same or similar obstacles. I joined an online coaching mastermind group shortly after becoming a certified coach, with the intention of learning new methods to attract new clients and sharing my coaching challenges. It was a safe space for me to be vulnerable without judgement from others in the group. We would meet every two weeks, and the idea of helping each other with similar obstacles brought about a new wave of positive energy and encouragement.

Whilst you take the reins of being the leader of *your* vision and being the key driver of achieving *your* goals, put yourself in the shoes of a CEO and intentionally choose your associations to transition your vision into a reality.

### **What could you do?**

Protect the vision of your future by considering the company structure in *your* life:

- Choose your **workforce**

*Who are the closest people in your life today? Write this out in a simple list.*

*Which of these people are likely to support your vision and the achievement of your goals?*

*Which of these people are likely to undermine your vision and your abilities?*

Based on your answers above, decide whom in your closest circle you should spend more or less time with.

- Think like a **human resources department**

*Who in your wider circle of associations could help you to achieve your vision?*

*Who has achieved the same or similar goal as yours?*

*Who has come short of the same or similar goal as yours? There's always something to be learnt from other people's mistakes and setbacks.*

*Which groups, clubs, or communities could you join to attain ideas and wisdom?*

*What other types of resources could you use? It doesn't just start and end with engaging with people; there are other resources at your disposal, including books and articles relating to your goals, a relevant class or seminar, podcasts and audiobooks, blogs and online papers, and many more.*

- Consider an **external advisor**

*Who could provide objective and confidential advice if you hit a wall in the pursuit of your vision?*

*Who has used an external party to achieve their personal goals?*

*How could the use of a coach or mentor help you to overcome your challenges?*

*Which advisory or mastermind groups could you tap into?*

## NUMBERS DON'T LIE



“*You can’t hit a target you cannot see, and you cannot see a target you do not have*” – a gripping quote from Zig Ziglar, one of the greatest motivational speakers to have lived. Having good intentions to achieve goals in your life is a healthy starting point. However, with good intentions alone, it’s not always clear-cut if or where progress is being made. We like to think that we are inching towards our goals the more time we spend on making them a reality. But when we don’t see the intended results, frustration kicks in and we end up scratching our heads. This is especially the case where we choose to be *vague* about what we want to achieve. It is not enough to say that you want to ‘be more active’, ‘earn more money’, or ‘live more happily’. Your mind can only go to work on accomplishing goals when this vagueness is replaced with *specific detail* about what it is you want to achieve.

Adding specificity to your goals gives you instant feedback on whether you’re on track to achieving those goals or if some course correction is needed. A major component of this model is incorporating *numbers* in the goals you set out to achieve. In most cases of goal setting, numbers are a reliable aspect of monitoring the progress of your efforts, far more than words alone could do. If you want to ‘be more active’, what exactly does that mean to you? Often going for an early morning walk? Great! How often is often? Three times a week? Amazing! How early is early?

7.00 am? Good stuff. For how long will you walk? Forty-five minutes? Awesome! A vague *wish* to 'be more active' has now transformed into a specific and measurable *goal*, which is to go for a forty-five-minute walk at 7.00 am, three times a week. Can you see how adding just a touch of clarity can make you approach your goals in a new and transformative way?

I would often let myself down by being vague about what I wanted to achieve. It was only until I made the conscious effort to specify my goals with numbers that my motivation and efforts began to accelerate. Numbers informed me where I was exceeding my own expectations. Numbers signalled where I was falling short and prompted me to discover the reasons for this so I could avoid those errors in the future. An earlier goal of mine was to 'save more money' to put towards the deposit of my first house. This alone was a vague statement; without defining 'more' there was nothing to suggest how close or how far I was from reaching this target. Adding numbers into the mix helped me to clarify this goal: save at least 20% of my income every month for the next six months. As each of those six months came and went, I could immediately determine whether I was on track with this savings goal.

Below is an example of how I added numbers for the first time to measure the progress of my personal goals during the course of the first quarter (Q1) of the year. For example, my goal of 'regularly go to the gym to keep fit' was measured against a target of 60 workouts (the first goal written on the notepad). Another example was to 'learn new words and their meaning' and this was measured against a target of learning the meaning of 40 specific words. The way I measure the progress of goals has evolved over the years; the next chapter will take you through the steps in how I track my progress today.

## Numbers Don't Lie

2019 Q1 Goals			
	Goal Description	Goal Measure	Goal Achieved?
①	Regularly go to the gym to keep fit	60 workouts	<input checked="" type="checkbox"/> $\frac{43}{60}$
②	Review 1 <sup>st</sup> draft of book	2 reviews	<input checked="" type="checkbox"/> $\frac{1}{2}$
③	Public speaking attendance	2 speeches	<input type="checkbox"/> $\frac{1}{2}$
④	Cook meals from scratch	3 meals	<input checked="" type="checkbox"/> $\frac{3}{3}$
⑤	Read more books	3 completed	<input checked="" type="checkbox"/> $\frac{3}{3}$
⑥	Learn new words + meaning / examples	40 words	<input checked="" type="checkbox"/> $\frac{40}{40}$
⑦	Excel charts & graphs to learn	5 graphs	<input checked="" type="checkbox"/> $\frac{5}{5}$
⑧	Running 10k on treadmill	2 sessions	<input checked="" type="checkbox"/> $\frac{2}{2}$
⑨	Health: 2-3 portions of fruit	2-3 daily	<input checked="" type="checkbox"/> $\frac{100}{100}$
⑩	No MBN	Eradicate	<input checked="" type="checkbox"/> X
⑪	Finance: Save & Invest	Save £2,400 ✓ Invest £750 ✓	<input checked="" type="checkbox"/> $\frac{1}{2}$
⑫	Relationships: 2 reticulate	2 meet-ups 2 phone calls 2 outings w/ brother	<input checked="" type="checkbox"/> $\frac{1}{2}$ <input checked="" type="checkbox"/> $\frac{1}{2}$ <input checked="" type="checkbox"/> $\frac{1}{2}$

*My earliest stage of using numbers to keep on top of my personal goals in 2019. A list of 12 specific goals (including health, hobbies, and finances) are written alongside the specific measures to track the progress of each one of them.*

As mentioned earlier, measuring your progress using numbers gives you more timely feedback on how much you are advancing towards your goals. You don't need to wait until the end of the week or the end of the month to determine whether your goals have been met. If you give yourself one month to read a book from cover to cover, specifying this goal with numbers will reveal throughout the month if you're on track for successful completion. At a more granular level, numbers can be used to *scale down* goals into smaller, more manageable chunks. With this reading example, this could be defining the number of *pages* you plan to read each day, or the number of *chapters* each week. Tracking your progress at these regular intervals provides an early

indication of the likelihood of completing the book at the end of the month. Additionally, regular progress tracking enables you to amend milestones or the overall outcome to something more realistic if falling behind, rather than fail altogether.

Numbers can also be used to stay on top of general responsibilities in your day-to-day life. If you want to spend more time with your partner or with the kids this week, which day is best? What time of the day? How much time can you realistically set aside to make that happen? If you want to get back in touch with old friends, how many phone calls will you make? What day and time will you call them? Again, numbers help you to become *crystal clear* about your intentions; they motivate you to act. The satisfying feeling you get in return is well worth the effort.

My greatest breakthroughs in my skills, relationships, health, and finances have all been made possible simply by taking small, *measurable* steps towards the ultimate outcome. In fact, many of the strategies described in this book are numbers-driven in some shape or form. For example, the number of victories you aim to record on your victory grid (see '[The Victory Grid](#)' chapter), how many times you choose to take the path of discomfort and face uncertainty during a given month (see '[The Path of Discomfort](#)' chapter), the number of micro stress doses (MSDs) you want to eliminate or replace in the first hour of your day (see '[The Seeds of Stress](#)' chapter), the number of times you practice gratitude in a given week (see '[Be Grateful](#)' chapter), and the number of new associations who could help to make your wildest goals a reality (see '[The CEO of Your Life](#)' chapter).

As using numbers helped me to achieve some of my greatest accomplishments, I was struck with the idea of creating a 'habit tracker' – an online tool to plan, analyse, and measure my daily activities that are key to conquering the most important areas of my personal and professional life.

How could this tracker create radical changes in *your* life? Grab your *free* 30-day 'GoalPulse habit tracker' [here](#) to find out more.

Avoid being vague about your actions and all the things you want to accomplish today, tomorrow, a week, month, or year from now. Set up your plan of attack with absolute *precision*. Set the target and have the intention to hit it every single time. Missing your selected target is an opportunity for you to identify exactly how far or how close you were, all made possible because you wrapped your goal in detail – the numbers. And numbers don't lie.

### **What could you do?**

Deciding what you want to achieve in your life can be daunting. I understand that. But it doesn't need to be this way. Being precise about what you want is a sign of maturity and it gives a clear indication that you want to be a better person tomorrow than you are today.

- Choose one area of your life that you've always wanted to improve.

*This can be anything from work-life balance to health and fitness to nurturing relationships to pursuing your passions – any area, personal or professional, which you'd like to improve. Also, think back to all the New Year's resolutions which you never kept.*

- Quantify your goal using numbers – ask yourself 'how much?'

*The more precise you are with your goal, the more vivid the underlying target becomes.*

- Ask yourself whether your targets are realistic – you can always start small and adjust over time.

*Approach your actions with trial and error and you will naturally find a formula that works best for you.*

- Get busy and regularly monitor your progress.

*Where you didn't manage to achieve your target, determine which part(s) of the goal (specific milestones or the goal itself) could be adjusted to increase your chance of success the next time round.*



## UPGRADE YOURSELF



Over the past three chapters I've taken you on a journey of becoming a new and improved version of yourself as you pursue your goals, surround yourself with people and groups who have your best interests at heart, and add specificity to your goal setting to increase your chance of success. I want you to think of these as the key ingredients of the dish you're about to be served in this chapter. The greatest game changer, the key separator, in living your best life is simply to *plan it* and *act on it*, rather than hoping for positive changes without putting in the work. It's time to take full *responsibility* and *ownership* of the results that are most important to you.

Of course, not everything is in your complete control, such as what has happened in the past, the state of the economy, and the actions and opinions of other people. However, this leaves us with areas of your day-to-day life where you can take a firm grip of the wheel with both hands and take full advantage of the opportunities that are sitting in your corner. Accepting full responsibility and ownership of your goals may seem like a foreign path to follow. However, by taking this road your undiscovered gifts will be revealed to you. The icing on the cake is that considerably more progress will be made in weeks and months than most make in years.

My approach to setting goals has chopped and changed over the years, as I uncover new methods which generate longer-lasting results for myself and my coaching clients. I've now settled

on a formula which has resulted in consistently achieving key milestones whilst shrinking the timeframe in which these achievements are made.

### **The Three Pillars**

My goal-setting formula is made up of three pillars:

- Goals – what you want to *achieve*.
- Activities – the *key drivers* to achieve your goals.
- Habits – *quantifying* each activity with precise actions.

For example, improving your sleep quality (the goal) could be achieved by reading a book before bed (the activity) and this can be quantified by the number of minutes spent reading before bed (the habit). Another example is saving more money (the goal) could be partly achieved by preparing more home-cooked meals (the activity) and this can be quantified by the number of home-cooked meals prepared every per week (the habit).

### **The Three Layers**

Each goal is then broken down into three detailed *layers* – primary, secondary, and tertiary. Each layer adds further precision to the goal and helps keep a close eye on your progress.

I will now guide you through one layer at a time, using the example goal of *improving your fitness*.

Two *activities* and the associated *habits* to support this goal are described, as follows:

**Primary layer**

The fitness goal is initially mapped out over a one-year horizon (for example, 2025).

- One goal is defined for accomplishment during the year.
- The key drivers (activities) to achieve the goal are determined.
- Each activity is quantified with the precise actions (habits) against each month of the year.  
(You may choose to start your goal later in the year and aim to complete it before the year has ended – for example, April to October.)

<b>Goal: <i>Improve fitness</i></b>		<b>2025</b>											
<b>Activity</b>	<b>Habit</b>	<i>Jan</i>	<i>Feb</i>	<i>Mar</i>	<i>Apr</i>	<i>May</i>	<i>Jun</i>	<i>Jul</i>	<i>Aug</i>	<i>Sep</i>	<i>Oct</i>	<i>Nov</i>	<i>Dec</i>
<i>Regularly go to the gym</i>	<i>Number of times in the gym</i>	12	12	12	12	12	12	16	16	16	16	16	16
<i>Go for a morning walk</i>	<i>Number of morning walks</i>	8	8	8	10	10	10	12	12	12	16	16	16

**Secondary layer**

Now that the fitness goal has been mapped out over twelve months, this can be scaled down to just one *month* (for example, January).

- The activities and habits for the chosen month are selected from the primary table (above).
- For each activity, the monthly habit quantity is spread across the weeks of the month.  
(Remember to be *realistic* with what you can achieve in each week.)

## Upgrade Yourself

<b>Goal: Improve fitness</b>		<b>January</b>			
<b>Activity</b>	<b>Habit</b>	<i>Week 1</i>	<i>Week 2</i>	<i>Week 3</i>	<i>Week 4</i>
<i>Regularly go to the gym</i>	<i>12× per month</i>	3	3	3	3
<i>Go for a morning walk</i>	<i>8× per month</i>	2	2	2	2

### Tertiary layer

This fitness goal is now going to be scaled down one more time, to just one *week* (for example, Week 1). This layer displays goals in a day-to-day format. The actions performed *daily* will set the tempo for the *week*, which drives the momentum in how you perform for the *month*, and ultimately affects the likelihood of achieving your goal for the *year*. Scaling down the time horizon from one year to a single day helps you become crystal clear about the smaller steps that need to be taken.

- The activities and habits for the chosen week are selected from the secondary table (above).
- For each activity, the weekly habit quantity is spread across the days of the week. You don't need to fill every single day with a target; the idea is to be *realistic* with how often you can perform a habit during a given week.

<b>Goal: Improve fitness</b>		<b>Week 1</b>						
<b>Activity</b>	<b>Habit</b>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>	<i>Sun</i>
Regularly go to the gym	3× per week	1	-	1	-	1	-	-
Go for a morning walk	2× per week	-	1	-	-	-	1	-

Those are the three pillars and the three layers to define and break down your goal in the most specific way. The goal becomes a plan of action which should be reviewed regularly. Your goal

plan may not be perfect from day one; at the earlier stages you might struggle to keep up if it is more demanding of your time than anticipated. Don't let this lead you to the thought of throwing in the towel. The idea here is to get you started with your plan and experiment with it. I've learned it's better to have a plan and keep refining it than to have no plan and hoping for the best.

### **What could you do?**

- Choose one goal and determine the activities and habits required to achieve it.
- Break down this goal further using the three blank tables shown below (primary, secondary, and tertiary layers). This is not a quick and simple exercise – take some time aside where you feel focused and away from distractions.
- Repeat these steps for an additional goal once you've become familiar with the process.

Some helpful tips once your plan is put into action:

- Review your progress as often as you can – ideally each day.
- Make a note of what's working well and where adjustments should be made.
- Don't be afraid to refine your plan if it turns out to be too easy or unrealistic.
- Celebrate even the smallest of wins; this will keep you motivated and upbeat.
- Most of all, have fun with your plan – challenge yourself to achieve your highest potential and make this the year you upgrade yourself.

## Upgrade Yourself

### Primary layer

Goal: _____		Year: _____											
Activity	Habit	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

### Secondary layer (one table for each month)

Goal: _____		Month: _____			
Activity	Habit	Week 1	Week 2	Week 3	Week 4

### Tertiary layer (one table for each week)

Goal: _____		Week: _____						
Activity	Habit	Mon	Tue	Wed	Thu	Fri	Sat	Sun

Finally, another example of how a goal can be broken down using the format described in this chapter. The example goal is *spending more time with family*. This time, *three* activities and the associated habits to support this goal are described, as follows:

## Upgrade Yourself

### Primary layer

<b>Goal: Spend more time with family</b>		<b>Year (example)</b>											
<b>Activity</b>	<b>Habit</b>	<i>Jan</i>	<i>Feb</i>	<i>Mar</i>	<i>Apr</i>	<i>May</i>	<i>Jun</i>	<i>Jul</i>	<i>Aug</i>	<i>Sep</i>	<i>Oct</i>	<i>Nov</i>	<i>Dec</i>
More quality time at home with family	Number of evenings at the dinner table with family	8	8	8	10	10	10	10	10	10	10	10	10
Help kids with their homework	Number of sessions to help kids with their homework	10	10	10	10	12	12	12	12	14	14	16	16
More leisure time with family	Number of outings with family	1	1	1	2	2	2	2	2	2	3	3	3

### Secondary layer

<b>Goal: Spend more time with family</b>		<b>January (example)</b>			
<b>Activity</b>	<b>Habit</b>	<i>Week 1</i>	<i>Week 2</i>	<i>Week 3</i>	<i>Week 4</i>
More quality time at home with family	8 evenings at the dinner table with family per month	2	2	2	2
Help kids with their homework	10 sessions to help the kids with their homework per month	3	2	3	2
More leisure time with family	1 outing with family per month	1	-	-	-

## Upgrade Yourself

### Tertiary layer

<b>Goal: Spend more time with family</b>		<b>Week 1 (example)</b>						
<b>Activity</b>	<b>Habit</b>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>	<i>Sun</i>
More quality time at home with family	2 evenings at the dinner table with family per week (30 minutes per evening)	1	-	1	-	-	-	-
Help kids with their homework	3 sessions to help the kids with their homework per week (1 hour per session)	1	-	1	1	-	-	-
More leisure time with family	1 outing with family per week (3 hours per outing)	-	-	-	-	-	1	-



## THE RIPPLE EFFECT



Picture a pebble being thrown into a pond. As soon as the pebble hits the surface a series of small *ripples* are formed. Similarly, your actions (including your habits, your routines, your victories, your goals, and the way you see yourself) – here represented by the pebble – have a knock-on effect on those around you, one person at a time. This is the *ripple effect*. The courage you take to challenge yourself, embrace the unknowns, and become a work-in-progress of personal development offers positivity and inspiration to others, one ripple at a time.

We cause our own ripple effects on a regular basis. For example, a parent causes a ripple effect by teaching their child to show good etiquette around the dinner table. Ripples can also spread further, affecting *larger numbers of people* – the child who was taught good etiquette around the dinner table is now noticed by *another* relative at a family dinner party. This relative, observing this child’s positive behaviour, is inspired to teach the same etiquette to their *own* child. But it doesn’t stop there – this child goes on to show their newly taught etiquette at the school lunch table. The other school children surrounding the table curiously watch this behaviour taking place. As the days go by, a handful of the children also start to copy these actions. More children are displaying these good etiquette skills at home and at school, and it all started with the one parent deciding to teach their child these skills at dinnertime. *One* action led to *multiple* ripples.

## The Ripple Effect

However, not all ripple effects echo positive intentions, for example a toxic manager taking the credit for all your thoughtful ideas and high standard of work. Not receiving the appreciation and recognition you deserve frustrates you. All the hours you've invested in producing quality work seem wasted, and the thought of being promoted appears to be a very long way away. A lack of self-worth begins to build, and you find yourself going into a downward spiral. But it doesn't stop there – these negative thoughts ripple into your home life, where you find yourself being disengaged from family, leading to anger and despair. Simultaneously, your manager's toxic behaviour has caught the attention of other team members who are now contemplating moving to another department just to avoid facing the same consequences as you.

Ultimately, our actions cause positive and negative ripple effects. My aim is to help you become aware of the message you are sending to those who could be influenced by your actions.

Other examples of the ripple effect include:

- The courage you show in running your own business sparks the inspiration for a friend to start a business of their own that they've been putting off for years.
- A family that sits at the dinner table without their mobile devices pushes for healthier communication between them, encouraging their extended family members to follow suit.
- Helping someone overcome drug or alcohol abuse could later inspire that person to help another who's facing a similar challenge.
- Praising a co-worker in front of their team becomes a habit passed on to other teams and departments around the office.

## The Ripple Effect

- Conditioning a child to believe that they are not capable of securing their dream job or career could be passed down to children of their own later down the line.

We have all created ripple effects in the past, whether we've been aware of them or not. I can personally recall several occasions where I have initiated a ripple effect:

- I helped my brother take better control of his finances by analysing where money was largely being spent and where potential savings could be made. Not only did he start setting more money aside, but he took what he learnt and passed on this method to his close friend.
- Having shown a client an example of my personal 'victory grid' (see ['The Victory Grid'](#) chapter) it inspired her to slow down her incredibly busy lifestyle and take account of smaller wins in her life. This client described her journey in a personal growth group page on social media, thereby showing other like-minded people how to keep account of personal victories.
- I wrote ten things I appreciate about my wife in her last birthday card. Given how touched she felt by this gesture, she began a habit of writing an 'appreciation email' to colleagues who have helped her get through challenging times in the workplace.

The ripples you spread in the world, through your thoughts, actions, ideas, and how you treat others, are far more impactful than you think – isn't that amazing? Above all, the ripple effect shows how we can help one person or a hundred, and it starts with initiating just one positive gesture.

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# How to evolve, not just exist.

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Discover your true potential and live a life of purpose with this transformative guide to personal development. Kapil shares his journey from feeling lost and insecure to finding joy and fulfilment. Through relatable anecdotes and practical strategies, you will explore the power of stepping out of your comfort zone and fostering a growth mindset.

From *The Path of Discomfort* to *The Ripple Effect*, each chapter is designed to help you navigate life's challenges and unlock your inner strengths. Whether you're seeking personal growth, or a more balanced lifestyle, this book offers the tools and inspiration you need to achieve your wildest goals.

Embrace uncertainty, challenge your limits, and discover the incredible rewards that come from living a life aligned with your true potential.

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*"What you **acquire** is not as important as who you **become**."*

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**Kapil Pankhania** is a life coach who believes that true success comes from living a life in harmony with your purpose and values. This book is written to help you achieve this reality.

[www.kapil.coach](http://www.kapil.coach)