

## If you want something, go get it

By Nelisiwe Masango

Stories inspire many of us. In fact, most of us probably have at least one story - be it fact or fiction - that has set off a spark of inspiration instrumental in motivating us. My life story was inspired by the Will Smith movie, *The Pursuit of Happyness*. The movie is based on the true-life events that unfolded for Chris Gardner, a self-made multimillionaire brokerage owner from the United States who had very humble beginnings.



Nelisiwe Masango, CEO, Unbuntu Invest

I watched the film back in 2010 during my gap year, after leaving high school. At that time, I wasn't very knowledgeable about the stock market, but I had a very strong desire to learn and decided that one day, I would own a brokerage of my own.

My entrepreneurial journey began with the stark realisation that financial literacy was never prioritised in school, and it is largely unheard of for young people today to be educated about the stock market.

*But global tycoon Warren Buffett started investing at the age of 11 and he admitted that he wished he had started earlier – everyone should.* 

The realisation led to me founding one of my first companies; Bear Run Investments, which received its Services Seta accreditation in 2018. At the time, I was the youngest owner of an accredited financial training institution. Financial literacy was the driving force behind Bear Run in my mission to start a movement of financially educated individuals and today, more South Africans are clued up on shares, trading and investments than ever before. My goal has always been to empower people by equipping them with financial knowledge and the necessary tools to live a financially free life.

Women in particular should stay committed to becoming financially independent. It should simply be non-

negotiable.

In a male-dominated world, not only does money give you the freedom to live on your own terms, but it also brings a sense of pride and dignity. This is why it's so important that we as women try to find our passion and capitalise on it.

There should not be anything that is allowed to hold a woman back from reaching her highest potential. Society often makes

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it seem as though motherhood, marriage and several other social norms contribute to the lack of ambition women are perceived to have but that's far from the truth. The true obstacles we face are self-doubt, lack of information and limited resources. Any woman can achieve her financial goals, given the right guidance.

Howcan we, as a society, move towards ensuring that more women gain financial independence?

We can't discuss women's financial independence and ignore the obvious gender gaps in corporate and business circles. Women are still provided with fewer opportunities than their male counterparts; not to mention the lower salaries. It is so important to have open conversations and find practical solutions to bridge the gap. Of course, it wouldn't hurt to give women equal opportunities in the workplace either. But that is a process that remains divisive and ongoing.

Women always have to work twice as hard to get half the recognition. And the gender pay gap favours men. So, how can women take control of their finances and confidently navigate their financial future? Starting with a financial plan that aligns with your financial goals will allow you to track your progress as you work your way out of debt. And having a financial needs analysis and risk assessment completed before investing in any product should be non-negotiable. If you're investing, diversify your portfolio for long-term success.

No one has ever succeeded by putting all their eggs in one basket.

The best way to achieve any goal is to actually start. Create a plan, make the necessary sacrifices, and tell a friend so you can stay accountable and dedicated to your cause. The best way to achieve goals effectively is to start with the smaller ones and gradually progress. You are highly unlikely to become a millionaire overnight. Build your confidence and slowly grow into the mindset of being focused and goal driven.

To succeed in entrepreneurship, confidence is paramount; motivation is key, and passion about making a difference in society is the perfect catalyst. I'm a firm believer in the phrase, 'People before paper'; inasmuch as entrepreneurship is about making money, putting people first drives guilt-free, meaningful success.

As women and men alike navigate these difficult times, I always try to remind myself that we must persevere, regardless of the circumstances.

The only way to get through a challenging time is to fight through the dark days. Every entrepreneur, at some stage, feels like they're not doing something right.

Keep believing in yourself and stop worrying about what people say. It takes time for people to recognise true talent, so don't let doubt put you down. Your story may just be beginning but your pursuit of happiness will pay off, given patience and drive. As Smith said in the movie: 'You got a dream... You got a protect it. People can't do something themselves, they

wanna tell you you can't do it. If you want somethin', go get it. Period'."

## ABOUT THE AUTHOR

Nelisiwe Masango is a financial markets analyst, CEO of Ubuntu Invest and one of Entrepreneur Magazine's Top 50 Black African Women Entrepreneurs to Watch.

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