THE NEXT BAG

THE BUSINESS BEHIND THE VISION

Build the brand.
Know your numbers.



TURN TALENT INTO OWNERSHIP

FROM SIDE HUSTLE TO SOMETHING SOLID

A MEGAVERSE PUBLICATION

COVER CONCEPT

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READ IT. REFLECT. BUILD.

YOUR NEXT BAG NEEDS A PURPOSE

A bigger bag sounds good. The more useful question is what it would change. Would another stream of income make room for a family trip, a dependable cushion or a business you can run with more control? A number without a purpose can turn progress into a competition you never chose.

This month’s reading desk begins with I Will Teach You to Be Rich by Ramit Sethi, second edition, published by Workman in 2019. The publisher presents a practical personal-finance program. Sethi’s separate Conscious Spending guide organizes money around fixed costs, investments, savings and spending for enjoyment. Those are his categories; the business exercises in this issue are ours. [1, 2]

Our editorial response is to start with the life behind the goal. Someone caring for family may value predictable hours more than a crowded appointment book. Someone developing a creative service may need a dependable first client before buying equipment. Neither goal becomes less meaningful because it looks smaller online.

Write one sentence: “I want this business to help me ____ without sacrificing ____.” Then choose an observable next step. That might mean testing one offer, understanding your costs or scheduling a weekly money review. The exercise turns an inspiring idea into a decision you can examine.

A book can help you ask better questions. It cannot supply your personal circumstances, guarantee a result or make your choices for you. Read with curiosity, question what does not fit and keep the distinction between the author’s ideas and your own application.

Build a goal that belongs to your life.

FROM ABILITY TO OFFER

THE SKILL YOU ALREADY HAVE

Sometimes the next business idea is hiding inside a request you hear repeatedly: “Can you make my flyer?” “Can you help me organize this?” “How did you get that presentation to look like that?” Repeated requests are a place to investigate. They are not proof that people will pay.

Make a short inventory of what you can deliver reliably. Separate something you enjoy from something you are ready to sell. A beginner can practice without promising professional results. If the service requires a license, permission or specialist training, resolve that before offering it commercially.

Now narrow the task. “I do graphics” leaves a customer guessing. “I create one event flyer from your approved text and photos, with two revision rounds and a digital final file” gives the conversation a starting point. Confirm the deadline, file formats, revision boundaries and permission to use the supplied assets.

Here is an invented offer for illustration: a digital invitation for a local birthday event, delivered within an agreed week. The test is whether the customer understands the result and whether you can complete it within the time and costs you planned. It is not a promise that invitation design will suit every reader.

Your first offer can be modest and specific. Keep a list of requests outside its scope. Those requests may become future services, or they may reveal why the original offer needs clearer boundaries. You do not need to sell every skill you possess.

A clear offer makes a useful promise.

TEST THE PROBLEM

BEFORE THE LOGO, FIND THE CUSTOMER

A beautiful name can make an idea feel real before a customer has said a word. Pause long enough to understand the problem. The SBA’s market-research guidance asks businesses to examine demand, location, competing options and pricing. It also describes direct conversations with consumers as a way to learn about a particular audience. [3]

For a small first test, choose a few people who actually face the situation your offer addresses. Ask how they handle it now, what takes too much time and what they wish were easier. Ask about a recent experience rather than inviting them to praise your idea. Listen for details, including the reasons they might choose to do nothing.

An original Next Bag interview prompt: “Tell me about the last time you needed this done. What did you try, what did it cost you in time or money, and what still bothered you?” Follow with a question about what a useful outcome would look like. These are suggested research questions, not a validated survey.

Afterward, write down what you heard before interpreting it. “Three people asked about turnaround time” is an observation. “Everyone will buy” is a conclusion your notes do not establish. A paid, clearly scoped trial can answer a different question from a friendly conversation.

Give yourself permission to revise the offer. If the problem is infrequent or people already have a satisfactory solution, changing direction may be the smartest result of the test. Learning early is work you can use.

Evidence is more useful than applause.

THE PRICING DESK

WHAT DOES IT REALLY COST?

A payment notification is exciting. It does not tell you what the work earned after expenses. Begin by identifying what changes with each order and what you must pay even without an order. The SBA recommends separating startup spending from ongoing costs; its break-even framework compares fixed costs with the amount left per unit after variable costs. [3]

Consider this invented, simplified example: a service sells for $75, with $15 in variable costs per order. Each sale contributes $60 toward monthly fixed costs and any remaining operating surplus. With $120 in monthly fixed costs, two orders cover those fixed costs: $120 divided by $60 equals two. This example excludes taxes and any owner labor not included in the costs.

At five orders, sales total $375. Variable costs total $75, leaving $300. Subtract the $120 fixed costs and $180 remains before the excluded items. If the work took 12 owner hours, that is $15 per hour before taxes and other omitted costs. Counting your time changes how attractive the price looks.

Use the calculation as a question, not a prediction. Would customers accept the price? Can you deliver enough orders? Have you included payment fees, supplies, travel, revisions and refunds where relevant? A positive example cannot establish that your real offer is profitable.

If the numbers do not work, explore the scope, process, costs and price. A smaller, clearer service may be easier to deliver than an unlimited package. Choose a price you can explain with the work involved, then review the actual results.

Know what the sale leaves behind.

A RECORDKEEPING ROUTINE

THE MONEY CAME IN. NOW WHAT?

The first sale is a reason to celebrate and a reason to start a record. Note the date, customer or invoice reference, amount billed, amount received and any related fees. A simple ledger is more useful than relying on scattered screenshots when you need to understand the month.

The IRS says gig-work income can create tax obligations even when the work is a side job. Its guidance emphasizes income and expense records and explains that independent contractors may need estimated tax payments. A missing tax form does not by itself make business income exempt. Use current IRS guidance and qualified help for your own filing requirements. [4]

In an original weekly routine, put receipts in one designated place, match payments to invoices and note which bills are still unpaid. Keep business activity identifiable in your records. Moving money between accounts is not the same thing as making a sale, and an invoice that has not been paid is not cash available to spend.

Before treating the remaining balance as personal spending money, list the commitments it must cover: outstanding project costs, recurring services, possible refunds and applicable taxes. There is no single tax-reserve percentage in this article; the appropriate amount depends on your situation.

End the review with three questions: What came in? What must go out? What needs attention next? You are building a way to see the business clearly. Good records also help a professional give you advice based on your actual activity.

The record matters after the notification disappears.

BUSINESS WITHOUT AN IMAGINARY SCHEDULE

BUILD IT AROUND YOUR REAL WEEK

A plan that requires a completely different life is difficult to use. Work, children, appointments, caregiving and rest occupy real hours. Begin with the week you have. Decide which blocks are truly available before promising a customer a deadline.

Try a small original routine: one block for client work, one for finding the next opportunity and one short block for records and messages. The length can change with your circumstances. A person with two available hours needs a different service model from someone with twenty.

Leave space between the work and its deadline. That space can absorb a delayed approval or a family interruption. If your schedule changes, communicate early, explain the effect on delivery and agree on the next step. Silence forces the customer to guess.

One useful boundary is a written response window. Another is a limit on how many projects you take at once. Neither boundary needs to sound unfriendly: “I review messages in the evening and will confirm the next delivery date before accepting your project” is a clear expectation.

Review what the routine costs you as well as what it produces. If every order consumes the time you intended to protect, adjust the scope, availability or pace. A sustainable next bag should leave room for the person building it.

Your capacity belongs in the business plan.

MARKETING WITH SOMETHING TO SHOW

LET PEOPLE SEE WHAT YOU DO

When your business is new, a useful example can explain more than a dramatic announcement. Show a sample of the result, explain who it serves and say what someone should do next. Make it easy to understand the offer before asking people to trust it.

Create a demonstration project if you have no client work you are permitted to display. Label it as a sample. Do not present a fictional client, invented review or practice assignment as paid experience. If you show a customer’s project, get appropriate permission and remove private details.

An original three-post sequence might introduce the problem, show a sample solution and answer a question about the process. An event designer could show a demonstration invitation, explain how approved text becomes a finished layout and list the materials needed to begin. That sequence is a testable content idea, not a promise of reach.

Give interested people one clear next step, such as opening an inquiry page or requesting availability through a working contact channel. Check it yourself. A beautiful post with a broken destination creates friction at the moment someone wants to act.

Review the conversations that result. Which questions repeat? Do people understand the price and scope? Are you attracting requests you can fulfill? Likes can be encouraging; specific inquiries and completed orders tell you different things. Use each measure for the question it can actually answer.

Show the work. Explain the next step.

CHOOSE THE NEXT USEFUL MILESTONE

SOME GOALS ARE BETTER FOR RIGHT NOW

A large revenue target may sound impressive while hiding the decision you need to make today. If you have no clear offer, the immediate goal may be clarity. If customers are interested but delivery is chaotic, the next goal may be a better process. Growth is not the only kind of progress.

Choose a goal with a reason, a measure and a review date. “I want to complete one small paid trial within the next month so I can compare my estimated time with the actual work” is specific enough to examine. It remains a target, not a forecast.

Keep the measure aligned with the purpose. Revenue shows sales before expenses. Profit depends on the costs included. Hours show effort but do not tell you whether a customer received something useful. A return customer may be encouraging, but one repeat order does not prove a stable market.

For a hypothetical first month, a useful review might track qualified inquiries, offers accepted, orders completed, payments collected, expenses and owner hours. The numbers can reveal different bottlenecks. Many inquiries with few accepted offers call for a different investigation from strong sales and late deliveries.

Change the plan when the evidence changes. A smaller experiment can protect your time while you learn. Choosing a more realistic goal is an act of judgment, and judgment is part of running a business.

A useful milestone tells you what to do next.

WHEN THE FIRST OFFER STARTS WORKING

GROW THE SYSTEM BEFORE THE PRESSURE

One successful order can make ten more feel close. Before expanding, examine what made the first one possible. Was the scope clear? Were the costs understood? Did the customer need extra help you did not price? Did you rely on a favor you cannot expect every time?

Write down the steps from inquiry to final delivery. Keep reusable questions, an approval checklist and a consistent way to name files. Templates can reduce repeated decisions, but they still need review for the specific customer. A copied mistake is still a mistake.

Consider reinvestment as a decision with a purpose. A new tool should solve a named problem: reduce a measured delay, improve a necessary capability or replace a cost you already understand. “It makes me feel official” is a different benefit from “it removes two hours from a recurring task.”

Use a simple original purchase test: name the problem, estimate the benefit, include the ongoing cost and choose a date to review whether the tool helped. Hypothetical numbers should stay labeled as estimates. Money spent on the business is not automatically money well spent.

Growth can also mean becoming more selective. You may discover that a focused offer serves customers better than a growing menu. Build something you can repeat with care before turning up the pressure to sell more.

Let the process earn the expansion.

EDITORIAL Q&A

THE QUESTIONS BEHIND THE HUSTLE

Q: Do I have to leave my job? A: A first business test does not require that decision. Understand your obligations, available time and any employer restrictions before taking on outside work. A major employment change deserves its own assessment.

Q: I have several ideas. Which one goes first? A: Compare them on your ability to deliver, the customer problem, the cost of a small test and the time required. Pick one experiment you can actually finish; keep the others in a notebook.

Q: What if people want discounts? A: Ask what part of the offer they need. You can decide whether a smaller scope makes sense. Avoid accepting the same workload at a lower price without understanding the effect on your costs and time.

Q: How do I talk about a result? A: Specify the period, what the number measures and the relevant costs. Revenue, profit and personal take-home pay are different. Do not imply that a reader will reproduce your result.

Q: What if the first attempt fails? A: Record what happened. Was the problem demand, communication, pricing or delivery? A useful test can expose a weak idea before it becomes a larger commitment.

Q: What if I need help? A: The SBA offers access to business counseling through its support network. Use a counselor for planning questions and qualified professionals for your particular legal, tax or financial needs. [3]

You can ask better questions before taking a bigger risk.

AN ORIGINAL ACTION PLAN

YOUR NEXT 30 DAYS

WEEK ONE / CHOOSE. Inventory your skills, select a customer problem and write one clearly bounded offer. List what you need to confirm before selling it, including permissions or requirements specific to the activity.

WEEK TWO / LISTEN. Speak with people who face the problem. Document their current alternatives and questions. Make a sample if it would help explain the result, and label it accurately. Revise the offer using what you learn.

WEEK THREE / TEST. If the offer is ready and appropriate to sell, agree on a small project with clear terms. Track the time, expenses, approvals and delivery. If it is not ready, use the week to resolve the gap instead of forcing a launch.

WEEK FOUR / REVIEW. Compare the estimate with what happened. What did the customer receive? What was paid? What did delivery require? Choose whether to repeat, revise or stop the test. No sale is also information to examine.

YOUR REVIEW PAGE / Write the result you hoped for, the evidence you collected and one change you will make. Keep the test small enough that you can finish the review. This plan is a flexible editorial exercise, not a promise of a profitable business in thirty days.

Finish the experiment, including the review.

PRIVATE REFLECTION WORKSHEET

PUT YOUR NEXT BAG ON PAPER

The change I want this business to support: _____

The time or responsibility I want to protect: _____

One skill I can deliver reliably: _____

The customer and problem I will investigate: _____

My offer, including what is outside its scope: _____

My estimated costs and available work hours: _____

One question I will ask a potential customer: _____

The small test I will try and my review date: _____

The evidence that would make me change direction: _____

One step I can take this week: _____

This page is for your own use. The PDF does not transmit or collect answers.

A written next step is easier to return to.

READER VOICES & A MESSAGE FROM YOUR EDITOR

THERE IS A STORY BEHIND THE NUMBER

For a future reader feature, we want the decisions behind your progress: what you started with, what you offered, what did not work and what you changed. A first sale, a calmer routine or a business built over years can each hold a useful lesson.

Prepare 300–600 words with a preferred display name, an optional business link and whether you are open to follow-up. If you include money results, name the time period and distinguish sales from profit. Leave out account numbers, private documents and other people’s identifying details.

Reader submissions are not open yet. A public contact channel will be announced on the publishing website. Preparing a story does not guarantee publication; contributor permission and factual questions will be addressed before a feature is published. No reader success stories are invented in this issue.

Interested in a future advertisement or collaboration? Prepare a brief describing your project, audience, timing and requested format. Commercial inquiries are also awaiting the public contact channel. Paid placements will be identified, and no audience size, sales result or independent favorable review is promised.

FROM YOUR EDITOR / This publication begins with a belief that your next chapter deserves practical attention. Build on what you know, stay willing to learn and give yourself room to grow at a pace your life can hold. Rest, family and self-respect belong alongside ambition. Your worth is larger than a balance, and a small honest beginning can still be a beginning worth making.

Tamieka Hicks / Founding Editor, Megaverse Publishing

Build the business. Take care of the person behind it.

REFERENCES / CHECKED NOVEMBER 24, 2026

THE READING DESK

[1] Book details

Ramit Sethi, I Will Teach You to Be Rich, second edition. Workman Publishing Company, 2019. ISBN 9781523505746. Publisher metadata; not a review of a supplied full-book text.

https://www.hachettebookgroup.com/titles/ramit-sethi/9781523505746/9781523505746/?lens=workman-publishing-company

[2] Author’s framework

Ramit Sethi, Conscious Spending Basics. The categories discussed on page 3 are attributed to this author page. Our business exercises are original editorial applications.

https://www.iwillteachyoutoberich.com/conscious-spending-basics/

[3] Business planning

U.S. Small Business Administration, Plan your business. Market research, cost planning, break-even and business counseling information. Examples and exercises in this issue are our own.

https://www.sba.gov/counseling/plan-your-business/

[4] Gig-work tax basics

Internal Revenue Service, Manage taxes for your gig work. Recordkeeping and tax obligations vary with the worker’s circumstances.

https://www.irs.gov/businesses/small-businesses-self-employed/manage-taxes-for-your-gig-work

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