A MESSAGE FROM THE CO-FOUNDER · PART 2 OF 3

Give It Work Before It Rots

Three laws of nature that decide where your money, your time and your strength end up.



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8-minute read





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Your 24-hour bundle. At 6 in the evening the day ends, and it dies with it. It does not carry over to tomorrow.

IN SHORT

1. Your money, time and strength are never lost. **They move**, from you to someone else.

2. Everything left still rots. You cannot store time, and you cannot let money sleep without loss. All you can do is **use it**: by consuming it, by letting it rot, or by planting it.
3. What you get is the reaction to what you give. To change what comes back, **change what you send out**.

> Part 1 showed us the real enemy, Ignorance, and the eye of lack that hides the abundance we have. Today's question: once you have seen that abundance, where do you send it?

We were taught: “Savings do not rot”

We inherited this proverb with good intentions. Our parents wanted us not to spend carelessly, and they were right.

But the proverb has hidden one truth: **idle savings rot**. Slowly, silently, without a sound.

Think of someone who hid ten thousand shillings in a money box or under the mattress ten years ago. The day they open it, the notes are the same. The count is the same.

But at the market, that ten thousand no longer buys what it used to buy. No thief came in. The money was not stolen. It rotted.

Or a data bundle. You bought a weekly bundle and saved it so it would not run out. On Sunday its time ran out, and it died. You did not use it, and you still lost it.

These are not bad luck. They are laws of nature. There are three: two come from the study of energy and heat, and one from the study of

motion. They govern your money, time and strength just as they govern ice, iron and the sun.

1

THE FIRST LAW

Energy is not lost. It moves.

IN PHYSICS

The law of conservation of energy, which is the first law of the study of energy and heat (thermodynamics): energy is neither made nor lost. It only changes form. Electricity becomes heat in an iron. Fuel becomes motion in a bajaji. It was established in the 1840s by Mayer, Joule and Helmholtz [1].

Last month's money is not lost. It is somewhere right now, in someone else's pocket: the one who sold you airtime, the betting company, the bar owner, the landlord, your child's school, the shop next door. It did not vanish. It moved.

Time too: three hours of scrolling at night were not lost. They became advertisements sold, and the income of someone who understood this law before you.

Strength too: the sweat of a whole day turned into something. The question is, whose property did it become?

THE RIGHT QUESTION

✗ ~~Where has my money gone?~~

✓ **Whom has it gone to build for?**

This is a law of nature that we use as a mirror. In the economy as a whole, banks can add money. But for you personally, every shilling you have came from someone, and will go to someone.

2

THE SECOND LAW · THE HEART OF THIS MESSAGE

Everything left still rots.

IN PHYSICS

The second law of the study of energy and heat, that is, disorder (entropy): everything left to itself moves towards disorder and loses its strength. Nothing stands still and stays as it is. Its foundation was laid by Carnot (1824); Clausius gave it the name “entropy” (1865), and Kelvin stated it too [2].

That is why there is no such thing as “storing”. You can only use.

Look around you:

Ice

In the Dar es Salaam sun, ice does not wait for your decision. Ten minutes and it is a puddle.

Fish

“Bend the fish while it is still fresh.” Today it is a meal. Tomorrow it is a smell.

A farm

One year without the hoe, and the weeds return to claim their land.

Roofing sheets

An unpainted sheet is attacked by rust, even if nobody touches it.

A battery

A car parked for three months without being started will not start on the day of the journey.

The brain

A skill unused fades: the brain weakens the nerve pathways that are not used. The secondary-school English you forgot is the proof.

Time: the bundle that cannot be carried over

Every morning everyone is given a bundle of 24 hours. Rich and poor, exactly the same. It has no rollover. At 6 in the evening, when the day ends, it dies, used or not.

That is why no one can save time. You can only move it from one thing to another.

And resting is not rotting: sleep and rest are planting, because a rested mind is the one that decides well.

Money: the money box that leaks in silence

When prices rise, sleeping money buys a little less every year. Try it yourself:

THE MONEY-BOX CALCULATOR

The amount you hid, in shillings (TZS)

100000

Prices rise each year by

4 per cent

Years it has been sleeping: **10**

After 10 years, it will buy what costs

TZS 67,556

today.

You have lost TZS 32,444 without spending a single shilling.

This is a worked example. The real rate of inflation is published by the National Bureau of Statistics (NBS) and the Bank of Tanzania.

Three paths for every shilling, every hour, every drop of sweat

Consumed

Food, fares, the electricity bill, rent. It is necessary, and it is right. It does its job and ends there.

Result: it is finished.

Rotting

Money sleeping without work, an unused bundle, a forgotten skill, stock that is never counted, the customer you never call.

Result: a silent loss.

Planted

A child's school fees, a tool for your work, capital that keeps turning, a new skill, better service for a customer, your health.

Result: it comes back bigger.

There is no fourth path called "being stored".

Not deciding is also a decision; it is choosing to rot.

> **So should I not keep emergency savings?**
>
> Keep them. But understand what you are doing. Emergency savings are not sleeping money; they have a specific job: to protect you on the day of illness, an accident or a business standstill. You are buying calm. That is spending.
>
> Groups that pool contributions, such as VICOBA (village community banks), are planting: your money does not sleep; it circulates among the members and does work. The enemy is not savings. The enemy is money with no job.

Give every shilling a job.

3

THE THIRD LAW

Every action has a reaction.

IN PHYSICS

This one comes from the study of motion: Isaac Newton's third law of motion (1687) [3]. Push a wall and the wall pushes you back with the same force. When the fisherman pulls the paddle backwards, the canoe moves forward.

The mama lishe who adds one more spoon of beans without being asked is building a queue of loyal customers. The craftsman who disappeared with one customer's advance has lost the whole street.

The worker who gives the bare minimum of service is paid the bare minimum, and often wonders why.

There is one difference from physics.

In physics the reaction comes at once.

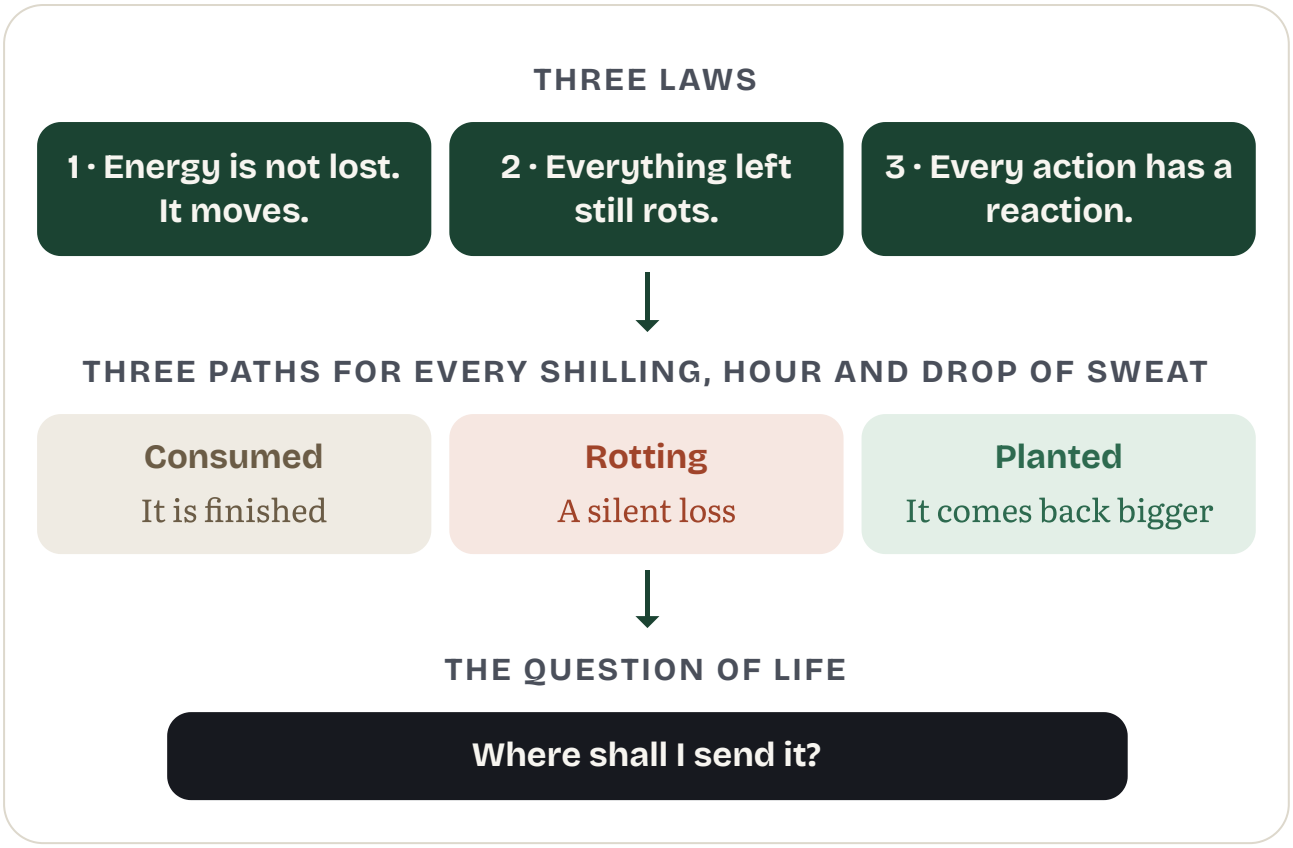
In life it is late, like a seed.

And often it does not come back from the one you did it to, but from a side you did not expect. But it comes back, and doubled.

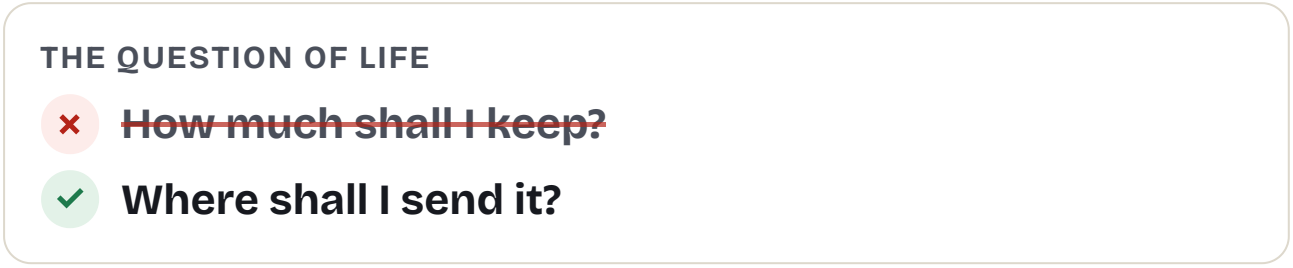
> **“Whoever plants carelessly reaps carelessly.”**

How they hold together

1. Nothing you have is ever lost entirely. Everything moves.
2. What is not moved on purpose rots.
3. Where you send it decides what comes back.



Three laws, three paths, one question.



The whole picture: three enemies, three strengths

The three enemies work together, each feeding the next. Each piece of this message is a strength that defeats one of them.

Piece 1 · Wealth

Enemy: the eye of lack

✕ We look at what we are missing. Excuses are born, and we fight shadows.

✓ **Strength: Wealth. See what you have.**

↓ Once we believe we have nothing, we do not decide.

Piece 2 · Decision

Enemy: not acting

✕ We give what we have no work. It rots in silence: disorder (entropy).

✓ **Strength: Decision. Give it work today.**

↓ And that disorder gets into the head too.

Piece 3 · Attention

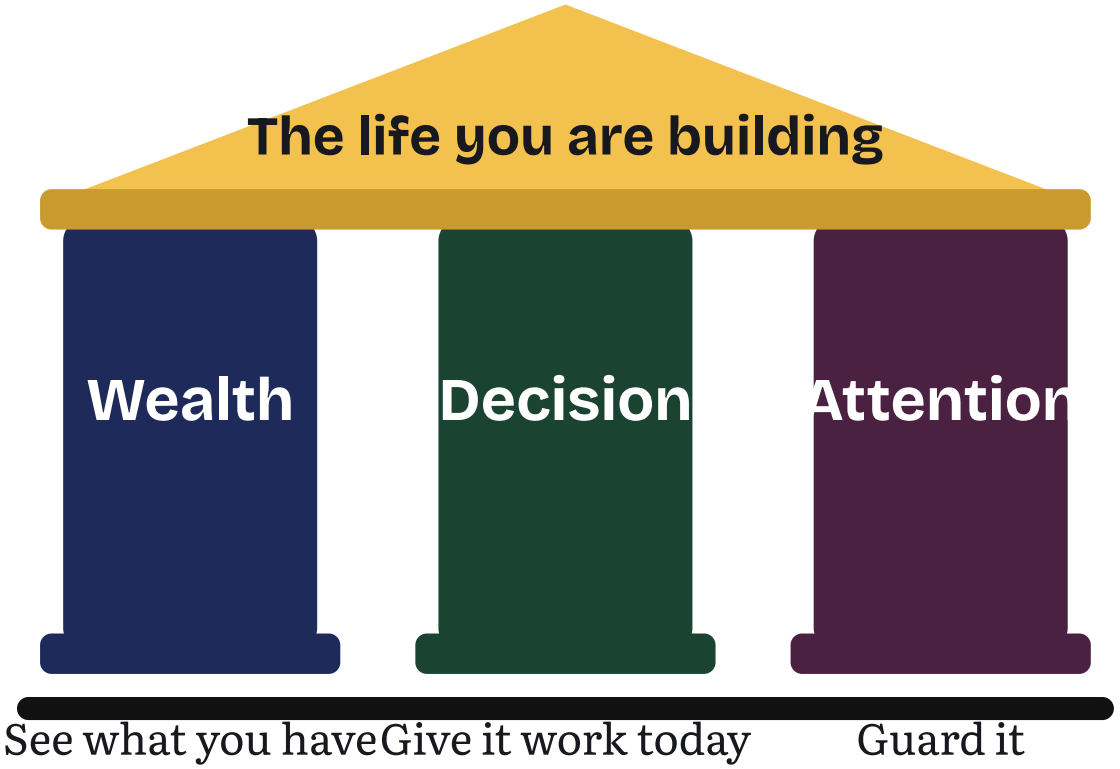
Enemy: scattered attention

✕ A mind left unguided scatters and leaks, drop by drop.

✓ **Strength: Attention. Guard your attention.**

The enemies' loop: once attention has scattered, we go back to looking at what we lack, and the trap starts again.

Three strengths, one structure



You are here: Part 2. The other two pieces complete the picture.

Choosing is not deciding

> **There is a difference between choosing and deciding. Make a decision now.**

Choosing is preferring: this today, that tomorrow, and every door stays open.

Deciding is closing the other doors.

> **An example**
>
> Even the English word “decide” comes from a Latin word meaning “to cut off”: when you decide, you have cut away every other path.

Then you stay with what you decided and do it day after day. Not because you were told to, but because you understand it. That is where the journey of transformation begins.

Human beings have the capacity to design, build and live extraordinary lives, **if only they believe it is possible**.

You do not need to decide everything today. Decide one thing, and hold to it.

Why do we know, but not act?

Knowing these laws is not enough.

Our brain has three habits that fight them:

A **Fear of loss**

Psychology studies show that the pain of losing something is felt about twice as strongly as the joy of gaining the same thing [4]. That is why we hold on to sleeping money even as it rots: letting it go hurts more than watching it die slowly.

B **Preference for now**

The brain prefers a small reward today to a big one tomorrow [5]. The video right now beats next year's skill, every day. Part 3 explains why.

C **Habit**

Once a behaviour is built, the brain runs it without asking [6]. Here we meet the first message again: business as usual, mindless actions, is a child of ignorance.

> **Good intentions do not beat habit. A system does.**

Start today: three steps

1. **Divide it before it arrives**

   Let the “You have received” SMS be your bell. Every time you receive money, before spending a single shilling, divide it among three jobs: using, emergency cover, planting. Even if it is five thousand.

   The signal already comes to your phone, so you do not need to remember.

2. **Do a 7-day audit**

   Every evening, write where the day's money, hours and strength went, in three columns.

   On the seventh day, look at the “rotting” column. That is where your opportunity is.

3. **Give a job to one sleeping thing**

   Sleeping shillings, an unused skill, the customer you have not called.

   Choose one today, and plant it so it grows.

DAY 1	CONSUMED	ROTTING	PLANTED
Money	Fare 2,000	Betting 3,000	An accounting book 8,000

DAY 1	CONSUMED	ROTTING	PLANTED
Time	1 hour cooking	3 hours scrolling	1 hour learning Excel
Strength	The day's work	Arguing online	Visiting 3 customers

An example of the audit table.
Draw yours in a notebook or on your phone.

FOR BUSINESS OWNERS

> **"Wealth without a ledger is lost without a word."**

This proverb already states the second law. A business without records rots in silence: stock runs out unnoticed, a customer's credit is forgotten, profit gets mixed with capital.

With Mapato, every evening you know what was sold, what is left and who has not yet paid you, even when you are away from your business.

Get to know Mapato

Your learning, your business, your people: one system.

See the whole system →

Perhaps someone you love is hiding money in a money box today, believing it is safe.

Knowledge is the only energy that grows when you give it away.

Share this message

If this message has benefited you, send it to others as your thanks to the author.

That is the first step in removing ignorance for the people you care about.

Share it in your family, work and friends' groups.

This part is one piece of the whole picture. **Part 1** showed you what you have. This one has shown you why you should not let it sleep. Part 3 guards what makes both possible: without attention, even a good decision stops halfway.

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Sources

1. The law of conservation of energy: Julius Robert von Mayer (1842), James Prescott Joule (from 1843) and Hermann von Helmholtz (1847), “Über die Erhaltung der Kraft”.

2. The second law of the study of energy and heat: Sadi Carnot (1824), “Réflexions sur la puissance motrice du feu”; Rudolf Clausius (1865), who named entropy; William Thomson, Lord Kelvin (1851).
3. The third law of motion: Isaac Newton (1687), “Philosophiæ Naturalis Principia Mathematica”.
4. Kahneman and Tversky (1979), “Prospect Theory: An Analysis of Decision under Risk”, Econometrica 47(2).
5. Laibson (1997), “Golden Eggs and Hyperbolic Discounting”, Quarterly Journal of Economics 112(2).
6. Wood and Neal (2007), “A New Look at Habits and the Habit-Goal Interface”, Psychological Review 114(4).

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