## **MACDONALD GUMBO**

20 years old
20 years old
Male
Zimbabwe

After the three-day training of financial literacy and entrepreneurship by YMCA under the Youth Justice Project, McDonald is singing praises on how his life has been transformed following an opportunity of networking and interaction.

The 20-year-old was already in business, but there were some hurdles as he felt like he was swimming in the deep end without the superlative expertise of how to administer a business productively.

"I had attended none business training seminar, the one facilitated by YMCA was the first and it had a significant impact on me and my business as I realized that creativity and uniqueness make the secret recipe for a lucrative business. I learnt a lot about running a sustainable business".

The sprouting entrepreneur received a loan of USD80 for boosting his business as he strives to make an honest living out of by the busy street corner of Cowdry Park. He has paid back USD\$20 and is yet to pay the remaining balance, and his business seems to promising.



Though the young entrepreneurs try to sail through, they face a lot of challenges of having to bear the burden of their responsibilities, which makes the funds to be diverted to other needs and not the business.

McDonald said "After receiving the money I faced a problem as I had to pay my rentals which were already two months behind. When I got the money, three-quarters of it was channeled to the clearing of that debt and then, with the remaining USD\$30, I set myself up and continue the business."

On an average, the business makes USD \$20 a day, and he re-stocks daily. His selling spot is strategically located as there is no competition because he has built a strong customer base.

Macdonald's vision is to expand his business and become the supplier to other vendors and supermarkets not only those but has also diversified his business into printing.