

# What's Your Dream?

Find your passion.  
Love your work.  
Build a richer life.

**'This book will stop you from  
giving up on your goals and  
start building the life you want'**

**JAY SHETTY**, No. 1 *New York Times*  
and *Sunday Times* bestselling author and  
host of the *On Purpose* podcast

**Simon  
Squibb**





## About the Author

Simon Squibb, founder of HelpBnk, is all about helping people help people. Not your typical entrepreneur, Simon started his first business while homeless at just fifteen and later sold his agency, Fluid, to PwC for more money than he'll ever need.

Known for his viral move of buying a staircase in London and slapping a doorbell on it where folks can pitch their dreams, Simon is on a mission to help 10 million people kickstart their businesses. With over 9 million followers on social media, he's spreading the word through his #GiveWithoutTake movement and inspirational street interviews.

Simon Squibb

---

WHAT'S YOUR DREAM?

***Find Your Passion. Love Your Work. Build a Richer Life.***



# Contents

*Warning #1*

*Introduction*

PART ONE: WHY DREAM?

1. The Myths About Life
2. Why a Dream Matters
3. Why Purpose Matters
4. Seven Steps

PART TWO: YOUR DREAM

5. Three Questions
6. Free Yourself
7. Build a Boat

*Warning #2*

PART THREE: FOLLOW THAT DREAM

8. Start Poor

9. Grow Rich

10. Find Brilliant People

11. Develop a Risk Muscle

12. Keep Going

13. Sell and Start Again

*Afterword: #TakeFour*

*Acknowledgements*

*Notes*

To Aidan,  
my inspiration to make the world a better place

## Warning #1

When I meet people who say they are genuinely happy with their life, I leave them alone. I don't ask them if they have a dream, because I know they are already living it. I congratulate them and put my microphone away.

If that describes you, then put down this book. It's not for you. It won't help you and it might even do the opposite.

But if you have any doubts at all, any sense that there might be something else to life, or that you might want more, then read on. I wrote it for you. The people whose dream is still ahead of them. And especially those who don't even know they have one yet.



## Introduction

‘Unusual little lot, isn’t it?’

It was my first time in a property auction room, but the man with the gavel was the one who sounded confused. He was about to open the bidding not on a house, an office, a block of flats or a row of shops, but a staircase. Four storeys high and four narrow windowpanes across, grey both inside and out, this building was an orphan. The block it once served had been redeveloped and now it just stood there, a literal staircase to nowhere, waiting to be demolished.

I’d heard about it the day before, half-listening to the radio while driving. ‘And there’s a *staircase* for sale,’ the newsreader’s voice had said in an upward lilt, eyebrows audibly raised. I heard the same tone in the auctioneer’s voice the following day as I sat in the front row with my six-year-old son Aidan and my team, clutching a paddle and waiting to place my first bid.

Most people were treating this as a joke, but for me it was serious. The moment I had heard about this strange property being for sale, I knew I wanted it. As I drove, my mind went back thirty-five years. When I was fifteen, my dad had died suddenly. He had a heart attack right in front of me. In the weeks that followed, my mum and I kept clashing – two people going through pain, and two stubborn personalities who didn’t know how to back down. After one particularly bad argument, she told me to get out and I took her at her word. I think both of us thought the other was joking, but neither was willing to say sorry or seek peace. I left and never went back.

For a few weeks, before I found a room in a house that barely deserved to be called a squat, I had nowhere to sleep. There were a few nights crashing on friends’ sofas and some spent outside. I would walk up the high street in St Neots until I had left the town and then back again:

anything to keep the winter cold away, anything to make the time pass. On one of these nights, long after darkness had fallen and when the quiet tells you that everyone with a bed to sleep in has gone to it, a crack of light caught my eye as I walked down the street. A door was ajar and I pushed at it. Inside, in the dim lighting, I could see the signs for a fire exit. I looked at the stairs in front of me and knew it was the best I could do: the closest I would find that night to shelter. Wrapping myself up in my big coat, I lay down and slept.

It was so long ago, but those words coming through the radio took me right back to that little sanctuary I had found. I knew that a staircase, even one that doesn't go anywhere, can have meaning. It can be the first step towards something much bigger.

The bidding started at £20,000. It felt absurd: all this money for a building that served no purpose. As a rule, I don't like buying property and even advise people not to invest in it. Yet here I was, being dragged into a bidding war for something that logic said was worthless. Up the price crept, from £21,000 to £22,000, at which point I first lifted my paddle. Still the bids were coming in from people not in the room: £23,000; £24,000. When I put my hand up again at £25,000, I wasn't sure how much higher it would go. But now that I had started climbing, I wasn't going to stop.

'Twenty-five and a half?'

The auctioneer asked the question twice but got no answer. The online bidders were done. The half-empty room was quiet. Then the gavel fell with a smart click. I lifted Aidan into the air and cheered.

'We got it!'

The nervous laughter that followed told me this wasn't how people usually behaved in the auction room. But this was no ordinary lot. Even the auctioneer admitted that he had never sold anything like this before. Almost immediately, I started getting calls from the BBC, the *New York Times* and others, asking why I had done this crazy thing.

Within minutes I had signed a contract and paid a deposit and was now irreversibly the owner of the strangest thing I will ever buy: probably the ugliest building in Twickenham. A taxi ride later, we were standing outside. A building with no address of its own, no post box, no real reason for existing. Grey and grubby, it sticks out from the back of a block of flats, with parked cars to the left and giant wheelie bins to the

right. We didn't have the keys yet, but, like all those years earlier, the door was open. I pushed it and we went inside to a bizarre sight: all kinds of rubbish had been dumped there, including bicycles, bed frames and fire extinguishers. It looked like an unsalvageable mess. I immediately knew it was perfect.

The staircase was not just a trip down memory lane. It was about to become central to the business I had launched shortly before that trip to the auction room, one I believe will be the most important venture of my life. It's called HelpBnk and its mission is to help ten million people start a business and pursue their dream for free. The idea is incredibly simple: you sign up to the platform and either ask for help with your business or offer to help other people with theirs. I started it because, across more than three decades of being an entrepreneur, there were so many times I needed help or guidance but didn't get it, or couldn't afford to pay to access it. I've never forgotten what it was like to be fifteen, running my first business, and asking a local entrepreneur for help. He wanted money, and I didn't have it. I pleaded with him to help me anyway. And he smiled, shook his head, and said the words I have carried with me ever since. 'If you don't pay, you don't pay attention.' I've always known that isn't true, but it's taken me thirty-five years to prove him wrong. It's the reason I created HelpBnk: a platform that allows people to help other people, offering the advice, support, expertise or mentorship that someone needs to pursue their dream. That's *my* dream: a world in which we all feel liberated to help each other for free and with no strings attached – giving without the expectation of anything in return.

For some time, I had been promoting this idea of #GiveWithoutTake as a one-man show, held together by my great team. If you know me for anything, it is probably as the guy on TikTok who approaches people on the street to ask if they have a dream, and sometimes offers them money to quit their job and pursue it. The more I did this, the more convinced I became that so many of us *already have* that dream. We just don't know how to go after it. We're afraid about taking the plunge, not confident in our ability, or unsure what the first step should be.

There are millions of dreams out there living in people's heads, waiting for the spark to light them. Ideas that have so much potential to change people's lives for the better. They just need a bit of help. One person to believe in them. I know that because when I approach people working in

supermarkets, fast food joints, train stations and building sites, so many of them can't wait to tell me, a complete stranger, about the brand they want to build, the countries they want to visit and the difference they want to make in the world. About their dream to help people out of homelessness, support those suffering with cancer, or make clothes for people who have just been through traumatic surgery. That doesn't mean they hate their job, just that they believe there is something more they want to do with their lives.

All that potential is out there. Imagine what could happen if we unlocked it? I feel excited just writing about it, and that is why dreams are such a powerful force.

It's also how the staircase was about to find its purpose. Initially, I thought it might become a pop-up space where people could come to get advice – a shop floor for HelpBnk. Then Dudley, a member of my team, suggested an even better idea.

He pointed out another thing this building without a name, post box or address didn't have. A doorbell. We could set up a doorbell with a video camera and invite people to come and pitch their dream. We'd record them all, put them up online and find ways to help them. So far I had been approaching people at random, asking if they had a dream. Now, people who already knew their dream could come to the staircase and ring the doorbell.

And they did. The videos started flooding in: one person even tagged me in a post saying that they were setting out on a six-hour drive from Scotland to London to ring the doorbell. If I took you there now, to that funny-looking building off the high street in Twickenham, we would see something: a person standing there with a piece of paper, holding their dream in their hand, saying the words to themselves. We would watch them hesitate, do one last rehearsal, and then press the doorbell.

In this way, hundreds of people have come to the staircase and taken that vital first step to achieving their dream – saying it out loud and telling someone that they are going to do it. We had turned this staircase to nowhere into the world's most unlikely dream factory.

I set up the doorbell because I believe one of the most important things you can do for a person is invite them to tell you their dream, take it seriously, and try to help them achieve it. I want to give people the help and encouragement that I desperately needed but couldn't get at

fifteen, when I was homeless and penniless. I want more people to have the chance to achieve their dream, and to take the first step that will lead to many more.

This book is the next step in that process. It is my case for why everyone should be pressing the doorbell – even if that doorbell only exists in your mind – and a guide for what to do next. It is everything I have learned from starting, running and investing in dozens of businesses through my career, and from talking to thousands of people at random about how to find and pursue their dreams.

In the book, I will look at why we need a dream in the first place, and how it can become a galvanising force in our lives if we allow it to be. I'll talk about how to discover your own dream, which I promise you does exist if you know where and how to look. And I'll discuss what to do once you have it: the practical steps you can take to begin making a bold vision into a powerful reality.

I'll lean on my experience as an entrepreneur, from starting my first business aged fifteen and homeless in Cambridgeshire, to building Fluid, a digital creative agency in Hong Kong that was eventually sold to PricewaterhouseCoopers – something my wife Helen and I built from an idea on the back of a beer mat into a company that was acquired by one of the largest consulting firms in the world. I'll share lessons from the many entrepreneurs I have met along the way, some of them familiar names and others not. And I'll show how people who started with nothing more than an idea in their head have turned it into something incredible and life-changing.

My hope is that by the end of this book, your dream will no longer be a distant wish, but instead a reality you can touch. By reading carefully, taking actions on the advice I give, and digging deep to find the purpose within you, this book can be a ticket to the life you have always dreamed of.

But first let me answer one question I can sense some of you want to ask. Why does all this matter? Why am I making such a song and dance about dreams and doorbells? It's simple. When you have a dream, and when you have identified a purpose, it changes your life. Everything starts to make sense because you are no longer playing by someone else's rules. All the work you do is for a meaningful reason that makes it feel worthwhile. No more counting down the hours. No more having to

force yourself out of bed in the mornings. No more working for the benefit of someone you will never meet. You have the only kind of motivation that matters – one you have instilled in yourself.

A dream is a powerful and necessary thing. It's also a serious business. We're not talking about woolly notions or idle daydreams here, but a rock-solid foundation: something you can build your entire life around. You need clarity in how you think about your dream, discipline in how you define it and perseverance if you are going to achieve it. You have to escape the trap of aspirations that aren't real dreams, swerve the excuses and popular myths that stop us from pursuing our goals, and learn how to embrace fear, exercise your risk muscle, persevere through adversity and pick the right time to quit and move on.

The good news is that all of this can be taught. These aren't special skills or magical powers. I have done it myself, many times over, and helped hundreds of others to do the same. To define and pursue a dream is not a luxury, but something that we all need and that every single one of us can achieve. Do it and you will never want to go back to life as it was.

Posing the question is just the beginning. It's what comes after that has the power to change everything. So I ask you: what's your dream? And do you want to know how to achieve it?

## Part One

---

### WHY DREAM?

*Dreams, purpose, and the things that get in their way*

# 1.

## The Myths About Life

For most of my life, I never thought about having a dream. I didn't know I needed one. In fact, I was past forty and had built and sold a company before the vital importance of it dawned on me.

Since I left home at fifteen and started my first business, doing basic gardening work, I had been on a treadmill: working all the hours each day brought, chasing every lead, coming up with new ideas. Now, after selling my business for millions, I could do anything I wanted. I had total freedom in my life for the first time. It didn't take long to realise that I hated it.

At first you don't notice what's missing. You spend some of the money you have made: a nice house, the car you've always wanted, the big holidays that had always been put off because of the business. You play golf, sit in a hot tub, and tell yourself that this is the life. For a while you believe it.

Then it hits you. Every person who ever said that money doesn't buy happiness: they were right. I'd always thought that sounded trite. Having started with nothing, I had worked and worked to the point where I had both plenty of money and the freedom it brings. I'd told myself that being financially secure and retiring at forty was what I wanted. Now I saw the truth: *making* money had fulfilled me but *having* it didn't. I was no longer building something but instead holding onto what I had.

Now I had all the freedom in the world, and enough money never to work again, what *did* I want? Thinking about that made me realise that nobody had ever asked me this question. Even worse, I'd never asked myself. At school, the assumption had been that we would get a manual job and aspire to nothing more. Then, after I left home, I had no choice: I



needed to find work and make money to survive. In different ways, I've been doing that ever since.

I had thought endlessly about how to make the businesses I ran successful. But I'd never once thought about what it meant for *me* to be successful. What a good life was. What would lead to happiness and fulfilment. My eyes had been trained on a single spot, and I'd been missing the rest of the picture.

The nudge came when I was fulfilling my one steady commitment: taking my son to and from nursery. In search of a community, I had been experimenting with social media and posted a video after dropping him off one morning. I said what was on my mind – that it was the best part of my day and that, right now, I felt like the luckiest man alive. I was living a dream, no longer needing to work, and able to spend as much time as I wanted with my son. It felt like success.

At that point, I had a tiny audience of a few thousand followers. For whatever reason, the video went viral, the first of mine that had. Soon the comments started rolling in, something I wasn't then used to. Some were humorous ('I'm broke and I get to do that') but others were critical. One in particular caught my eye.

'Stop posting this shit. Not everyone gets to have a dream.'

First the comment annoyed me but soon it intrigued me. Why not? Why shouldn't anyone have a dream? In fact, shouldn't everyone?

Then it started gnawing away at me. Did I have a dream? Had I ever? And was this it? Much as I loved looking after Aidan and helping to raise him, I knew it wouldn't last forever. Before too long he would be grown up and have a life of his own. He'd no longer need me. So, what was my dream, something I could spend the rest of my life pursuing?

I couldn't let the comment rest and, back at home, I tapped out a response. 'Have you got a dream? What's your dream?'

*What's your dream?*

It's a deceptive question, one that seems simple but is actually difficult to answer, which appears innocent but is also deeply provocative. It can sound naïve when asked, but your response will be incredibly revealing about where you stand in life.

That morning and that reply was the first time I ever asked the question. Some people get to say their parents inspired them, others a sibling, a teacher or mentor. For me it was an internet troll. So thanks,

random TikTok person. If you don't like what you are about to read, blame them.

I never did get a reply from that unhappy commenter. But their words stuck around in my mind. If I hadn't had a dream all this time, what had I been doing? How had I built my company to a successful exit, and had I done it in the right way?

It made me think, for the first time, about what success really is and how we can achieve it.

I thought about the companies I had built, the successes and the failures, the stories I had told myself then, and how I looked back on them now. In the process, I realised something. We have some *weird* ideas about what success is and how to achieve it. Myths and misconceptions that mean we often target the wrong things and pursue them in the wrong way. Stuff that gets in the way of a real dream.

When I reflected on my life with the benefit of hindsight, I saw that while I had succeeded by any objective measure, I had also got a huge amount wrong. I'd not just made mistakes, but had also misunderstood things. I'd been dazzled by myths and blinded to some more fundamental truths.

My journey towards understanding the importance of having a dream began with identifying these myths and the role they had played in my life. I believe yours should too. Just as a gardener prepares the soil before laying turf or a painter sands a wall before picking up their brush, you will need a clean surface to which your dream can stick: one free of the ideas most likely to undermine it.

This is important because these myths are everywhere and they are powerful. They begin with what we are often taught at school and they continue to be reinforced throughout our lives. The myths are so prevalent that it's easy to live a whole life according to them.

Before we properly engage with the idea of the dream, first we have to get all this baggage out of the way. We need to deprogramme ourselves of some of the most common – and often most harmful – ideas that have been handed down to us. The ones we were told never to question (which explains why one of my mantras in life is that you should question everything – and that includes what I am telling you here). These myths will kill your dream unless you learn to identify, reject and overcome them.

## Myth #1: *The harder I work, the luckier I get*

The first myth is one I only figured out when looking back on my career. For fifteen years, I had told myself that the business was doing well because I and everyone else worked hard. Because of long days, late nights and the willingness to always make another phone call rather than giving up for the day. We've all heard it – the harder you work, the luckier you get. It makes sense, right?

And I *had* worked hard. Compared to the brilliant creative talents of my wife, Helen, who I'd built the business alongside, working hard was the only real skill I had. That had been the deal way back when we had the idea to launch a creative agency called Fluid soon after we had first met. She would do the design work and I would do the selling. In all the years that followed, as we built teams around us, it never really changed.

The hard work had been necessary, but it wasn't the reason we succeeded. On its own it didn't explain anything. I had been around long enough to know lots of people who had put their hearts and souls into projects that hit the rocks. I'd seen entrepreneurs burn out trying to make their businesses work, having not stopped or taken a holiday in years. When I really stopped to think about it, I knew that hard work has as much in common with failure as it does success.

But all that time we were building the business, I *hadn't* thought about it. I'd taken for granted that success came because we worked hard. That our growth was the product of elbow grease above all else. This view was reinforced by what people would tell me when we had successes. 'Well done, you worked hard for that.' As if effort was the only reason for what we had just achieved – not skill, judgement, creativity or luck.

Why do we all get so seduced by this idea of hard work, and insist on using it to explain our achievements? Why is this myth so pervasive?

One reason is modesty. When people are asked what made them successful, many will credit it to others: they had good parents, good teachers, a great team. And if they are really pushed, they will cite hard work. Most of us find it a lot easier to say 'I worked hard' and 'I got lucky' than to say 'yes, I did well' or 'we were smarter than our competition'. Hard work is a palatable explanation for success that means you don't have to admit to your own ability or make a big deal about what you did

right. We say it, and hear it said, so often that we have come to believe it. That's what makes it such a common lie: people don't even realise they are telling one.

Still, false modesty alone doesn't explain this myth. We actively venerate hard work in its own right. It's one of the fundamental beliefs we are taught right from the beginning.

Think back to school. In the early years, it was fun. Painting, drawing, story time, singing, dancing, games. Then, at the grand old age of about seven or eight, it changed. We had to grow out of all these wonderful creative things. To scorn them as childish pursuits only fit for younger kids. Now we had to do it differently: memorisation, examination, pass and fail. The more you could remember and repeat, the better you would do. We learned, for the first time in our lives, that success was about hard graft. Work hard at school so you can get a good job. Work hard at the job so you can buy a house. Work hard to provide for your kids and buy a bigger house. Keep on working hard so you can retire with a good pension. Whatever you do, don't forget to work hard.

The problem with all this isn't that hard work is a bad thing. We all need to do it, and if we are following a dream, we will manage without trying.

The problem is making hard work the end goal. Saying that if you embrace it, then you are bound to succeed. Spreading the idea that it's working hard, rather than working on our dreams, that will bring fulfilment.

This mindset tells you that you don't have to think. That you should simply put your head down and get on with the task at hand. Work hard and the rest will look after itself.

It's part of a prescriptive view of life that says you should be sensible, realistic and careful. *Don't* quit your job and start a business. *Don't* pursue a career that isn't reliable. *Don't* try things that the people around you can't understand or relate to.

That's why I have a problem with the gospel of hard work before all else. Why I think it's a dangerous myth. Because it tells us NOT to dream. Not to pursue our biggest ideas and deepest ambitions if there is an element of risk about it. Not to step off the treadmill and think about what we really want from life.