THE THOUGHTFUL HUSTLE

INSIDER

Issue 1 | April 2026



COVER STORY

The Great British Side Hustle Surge

Why 2026 is the best year in a generation to start something of your own

ALSO IN THIS ISSUE:

- Side Hustle Statistics Reshaping Britain
- Systeme.io — The One Platform You Need
- AI for Beginners: Four Tools for 2026
- Colin's Picks + News & Trends
- Real Story: Starting a Company at 60
- How to Build Your First Newsletter
- Mindset: Stop Waiting for Confidence

Your monthly deep-dive into earning more, worrying less, and enjoying the ride.

WELCOME FROM COLIN



A Note From Colin

Welcome to the very first issue of **The Thoughtful Hustle Insider** — and thank you for being here right from the start. That means something.

Every Thursday you get my weekly newsletter — a quick, encouraging chat over a coffee. This is different. Once a month, we go deeper. Longer articles. More research. Real numbers. Practical how-tos. And a proper look at the tools, courses and resources worth your time.

I want to be completely upfront about how this works. Everything in here has been properly researched — no made-up statistics, no invented success stories. When I recommend a tool or course, it's because I genuinely think it belongs in your hands. Some recommendations include affiliate links, which means I earn a small commission if you buy — at no extra cost to you. That's how I keep the light on. But it also means I only recommend things I'd be happy to stake my name on.

This first issue is about one big theme: **the remarkable moment we're living through right now for anyone who wants to earn a bit more on the side.** The statistics are genuinely surprising. The real-life stories are genuinely inspiring. And the tools available to us today would have seemed like science fiction ten years ago.

So settle in. Get a cup of something warm. And let's get into it.

Until next time — keep thinking, keep hustling, and keep it thoughtful.

Colin

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FEATURE | TRENDS & NEWS

The Great British Side Hustle Surge

Why 2026 is the best year in a generation to start something of your own

Research: Finder, Monzo, Omnisend, Bankrate, Shopify 2026



Source: Finder UK Side Hustle Survey, January 2026

Let me share a number that stopped me in my tracks when I first read it.

According to a nationally representative survey by Finder, published in January 2026, **46% of Brits now have at least one side hustle** as an additional source of income. That is almost half the adult population — up from 39% just twelve months ago.

Almost three-quarters of British adults — 70% — are trying some form of side hustle, including those not yet generating income. That figure has risen by 17% in a single year.

We are living through a side hustle moment. Not a trend. Not a fad. A genuine cultural and economic shift. And the timing, for anyone reading this newsletter, could not be better.

46%	**£872**	**70%**
of Brits have a side hustle (2026)	average monthly earnings reported	have tried some form of side hustle

Sources: Finder UK Survey Jan 2026, Monzo Side Hustle Forecast 2026

But What About the Over-50s?

The statistics show younger generations are more likely to have a side hustle right now — 61% of Gen Z, 55% of Millennials, versus around 17-24% of Baby Boomers. At first glance that might seem discouraging. But I read it completely differently. **It means there is far less competition in our space.** While a 25-year-old is elbowing past ten others trying to sell the same digital product, a 58-year-old with genuine expertise is operating in far less crowded territory.

Shopify's research confirmed something I have long believed: baby boomers account for 30% of all small business owners in the US, and 75% of them report being happy owning a business. People with decades of experience, established networks, and a clear sense of what they are good at tend to build businesses that actually work.

The Advantage of Starting Later

- Baby boomers account for 30% of all small business owners (Shopify)
- 75% of retirees who own a business report being happy doing so
- Older founders often launch with stronger networks and existing credibility
- Americans aged 65+ make up about 15% of all solopreneurs (Gusto)
- Almost half of UK side hustlers (49%) needed no upfront investment to start

What Are People Actually Earning?

Let us be honest about the numbers, because vague promises of "thousands a month" serve nobody. The Finder survey found an average of £872 per month. A Remitly survey of 1,000+ UK adults found £367.88 per month — with 68% earning under £500 and only 9% earning over £1,000.

The realistic expectation for most people starting out is between £200 and £600 a month. That is meaningful money. A holiday. A car payment. The difference between a pension that feels tight and one that gives you breathing room.

"The realistic expectation for most starting out is between £200 and £600 a month. That is meaningful money."

The Canva 2026 study found that 80% of people now use AI to support their side hustles, and 74% call it their "secret growth weapon." What would have taken weeks of technical work a few years ago now takes an afternoon.

REAL-LIFE STORY | MOTIVATION & MINDSET

She Started Again at 60. Then Thrived.

The story of Karen Hastie — and what it says about the rest of us

Sources: Kiplinger, Entrepreneur Loop, Forbes Encore Entrepreneurs research



Confidence built from experience, not from age.

Karen Hastie spent over three decades building and running a fitness retail chain in Northern Ontario, Canada. When the pandemic hit, she made the decision to sell — a seven-figure transaction. A clean exit. The kind of financial security most people dream about.

Most people her age would have called it a career.

Karen did not.

"I knew I still had more to give. I didn't feel 'done' yet, despite being a small business owner for 30 years. I felt I had more to give, both to myself and my community."

At 60 years old, with zero background in technology, Karen decided to build a tech company. The Chamber Perks App — a platform helping Chambers of Commerce across North America provide better value to their members. She assembled a tech team from scratch, learned an entirely new industry, and built something that is, by all accounts, thriving. She was profiled by Kiplinger as one of the most striking examples of what they call "encore entrepreneurship."

Karen's Story at a Glance

- Sold a business after 30+ years — then started again at 60
- Zero background in tech when she started her tech company
- Built a full development team from scratch
- Now thriving, running Chamber Perks App across North America
- Profiled by Kiplinger as a leading example of encore entrepreneurship

What This Has to Do With You

1. She did not know technology either.

Karen's background was retail. She had no coding knowledge and no tech industry contacts. She hired people who did. The lesson is not 'be like Karen.' The lesson is: **your expertise and your idea are the valuable things. The technical execution can be learned or delegated.**

2. Her reasoning applies to everything — including the small things.

Karen said she started because she didn't need to do it to put food on the table, which meant she could bring purpose and passion rather than desperation. That is the position many of our readers are in. You are not building a side hustle out of crisis. You are building it out of choice. That is the most powerful foundation there is.

3. Age was not her obstacle — it was her credential.

Research on solopreneurs found that older founders tend to launch with stronger networks, existing credibility, and client relationships that younger entrepreneurs spend years trying to build. As one economist put it: **"These experienced entrepreneurs may launch with stronger networks, existing client relationships, or initial credibility — advantages that often come with age and career history."**

"What they required was deciding to begin."

The Retirepreneur community documents cases like Tom, a former architect whose woodworking Etsy store earns steady monthly income while he still golfs twice a week. And Kari, a retired nurse from Fife, who turned her talent for organising into a paid service charging £30 per hour. And Jim O'Connell from New Orleans, who got his captain's licence after retirement and now runs sunset charters through GetMyBoat.com.

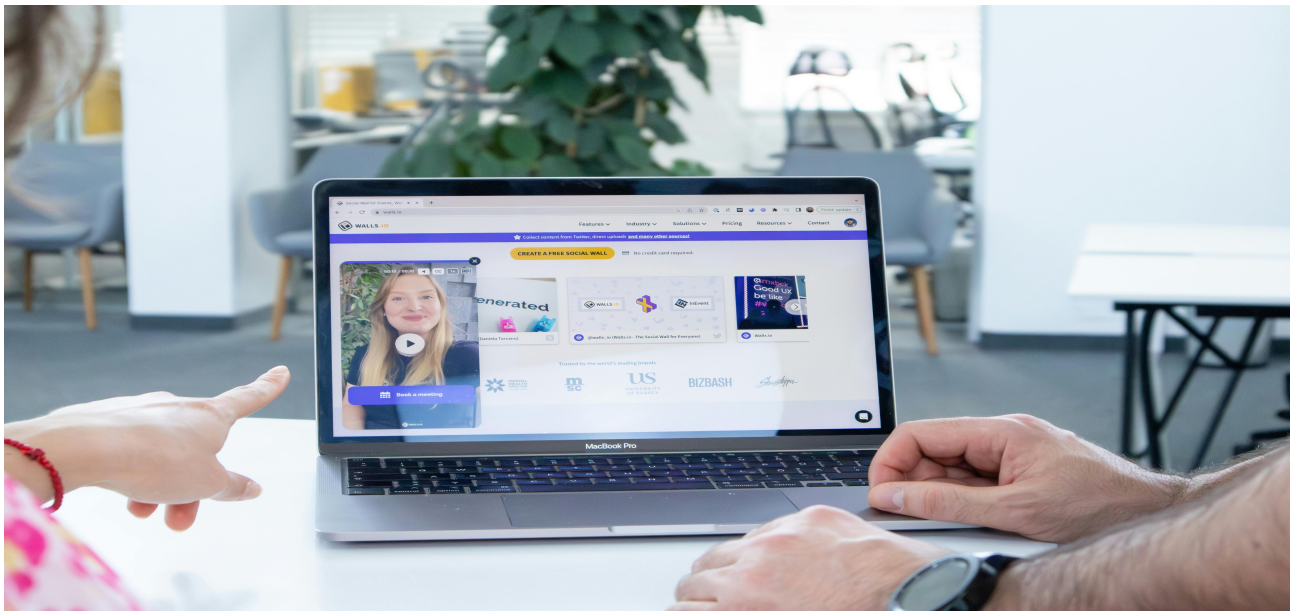
None of these required enormous investment. What they required was deciding to begin.

TOOL OF THE MONTH | TOOLS & TECH

Systeme.io: The One Platform That Does Everything

The most beginner-friendly place to start your online business

Sources: G2, Capterra, Software Advice, Systeme.io official pricing April 2026



Systeme.io — everything in one dashboard, free to start.

Here is a problem I hear from readers constantly: "I want to start an online business, but I don't know which tools to use. And every time I look, there seem to be ten different platforms and I can't afford them all."

Systeme.io is an all-in-one online business platform. That phrase gets thrown around a lot, so let me be specific about what "all-in-one" actually means here.

What Systeme.io Includes in Every Plan

- Email marketing — build a list, send campaigns, automate follow-ups
- Sales funnels — create landing pages without any coding
- Online courses — host and sell your own course or digital guide
- Website and blog builder — run your whole online presence from one place
- Affiliate programme management — run your own affiliate scheme
- Payment processing — accept payments via Stripe or PayPal, zero transaction fees
- Automation — set up rules like "if someone buys, give them course access"

What Does It Cost?

The free plan gives you up to 2,000 contacts, 3 sales funnels, 1 online course, 1 blog, unlimited email sends, and 1 custom domain — completely free, no credit card required, and it never expires. A comparable tool stack using separate platforms would typically cost over £150 per month. Systeme.io provides all of that in a single dashboard — free at entry level.

Free	$17/mo	$97/mo
entry-level plan no card required	Startup plan 5,000 contacts	Unlimited plan everything included

Source: Systeme.io official pricing, April 2026

What Real Users Say

Systeme.io has a 4.8 out of 5 rating on Software Advice from verified users, with 4.9 ratings for both customer support and value for money. Users consistently highlight the same things: everything in one place, straightforward setup, and 24/7 support. One G2 reviewer described it simply: "As an aspiring entrepreneur with a heart full of vision but not a lot of time or tech skills, Systeme.io has been a game changer."

To be fair: the funnel editor can feel slightly clunky compared to higher-end platforms, and the template library is smaller than ClickFunnels. But for anyone starting out? More than enough.

COLIN'S RECOMMENDATION: SYSTEME.IO

Start completely free — no credit card, no time limit. Build your email list, create a simple landing page, and sell your first digital product all from one dashboard. This is where I would tell any beginner to start.

Start Free at Systeme.io →

HOW-TO GUIDE | MONEY-MAKING IDEAS

How to Build Your First Newsletter

A plain-English step-by-step guide for complete beginners

Sources: Substack 2026 data, Plus 50 Forward newsletter case study



The simplest setups are often the most sustainable ones.

A newsletter is one of the most powerful things an over-50 can build right now. You own the relationship with your readers. No algorithm decides who sees your words. Jerry Keszka, who writes the Plus 50 Forward newsletter on Substack, reached 5,000 subscribers in just 9.5 months — by writing honestly and consistently about life after 50.

STEP 1

Choose Your Topic

Start from what people already ask you. Pensions. Gardening. Cooking on a budget. Travelling after 60. Managing tech for older adults. Any of these can support a newsletter that people actually want to read.

STEP 2

Choose Your Platform

For a complete beginner: **Beehiiv** has an excellent free plan built for growth. **Substack** has strong built-in discovery and is great if you want to charge for a paid tier later. **Systeme.io** lets you build your newsletter as part of a broader business platform — ideal if you also want to sell digital products.

STEP 3

Name It and Write Your First Issue

Do not spend three weeks agonising over the name. Pick something clear and get writing. Your first issue should introduce you, explain what readers can expect, and deliver one genuinely useful insight. It does not need to be long. It does not need to be perfect. It needs to be real.

STEP 4

Tell People It Exists

Email your contacts. Post on Facebook. Tell your family. Ask them to forward it. The first 50 subscribers almost always come from people you already know. Growth compounds — but it has to start somewhere.

STEP 5

Show Up Consistently

The single most reliable predictor of newsletter success is consistency. Weekly, fortnightly, or monthly — what matters is that your readers know when to expect you. Substack's analysis found 30 of the top 34 publications post at least once a week.

STEP 6

Begin to Monetise When Ready

Paid subscriptions, affiliate links, or your own digital products. At this point Systeme.io becomes particularly useful — it handles the sales page, email follow-up, and product delivery in one place.

Key Takeaways

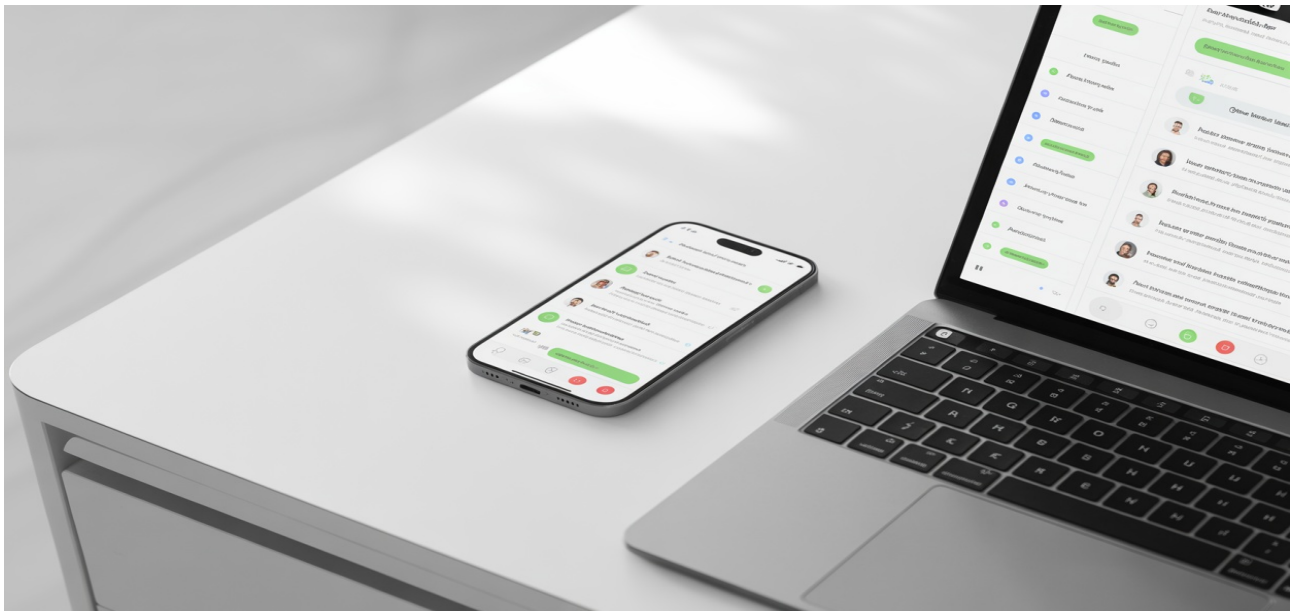
- You do not need to be a writer. You need to be honest and useful.
- Free platforms exist that make setup genuinely straightforward.
- Consistency matters more than quality in the early days. Show up.
- 5,000 subscribers in under 10 months is achievable — people have done it.
- A newsletter is the foundation for everything else: products, courses, community.

TOOLS & TECH | PRODUCTIVITY & FOCUS

AI for Beginners: Four Tools Doing the Heavy Lifting in 2026

You do not need to be technical. You just need to know where to start.

Sources: Canva 2026 survey, Harvard Business Review, Shopify AI research



AI tools have become the great equaliser for solo entrepreneurs.

The Canva 2026 Side Hustle Survey found that 80% of people with side hustles now use AI to support their work, and 74% describe it as their "secret growth weapon." Harvard Business Review research found that AI increases individual productivity by up to 40% when used as a co-pilot.

ChatGPT (OpenAI)

Website: chatgpt.com **Cost:** Free tier available

The one most people have heard of, and for good reason. Type a question or request in plain English, and it responds in plain English. Draft a newsletter, brainstorm ideas, research a topic, create a checklist, write a product description, or plan your week. The free version (GPT-4o) is genuinely powerful.

Canva

Website: canva.com **Cost:** Free tier available

A design tool for people who are not designers. Create social media posts, newsletter headers, simple PDF guides, and promotional graphics using drag-and-drop templates. The AI features now let you

generate images from text descriptions.

Perplexity

Website: perplexity.ai **Cost:** Free tier available

An AI-powered research tool that searches the live web and provides cited, up-to-date answers with sources you can verify. Particularly useful when you need current statistics or recent news you want to double-check.

Ideogram

Website: ideogram.ai **Cost:** Free tier available

An AI image generator — type a description of an image you want, and it creates it. Handles text within images particularly well, making it useful for newsletter graphics, promotional banners, and simple illustrations. Free tier is generous.

MOTIVATION & MINDSET | AUDIENCE EMPATHY

Stop Waiting for Confidence. Do the Thing First.

The surprising truth about how confidence actually works

By Colin



The people who are happiest started the soonest.

For most of my adult life, I believed that confidence came first. That you had to feel ready before you could act. It is exactly backwards.

Confidence is not a prerequisite for action. It is a *result* of action. You do not get confident and then start. You start — imperfectly, nervously, uncertainly — and confidence grows from the act of doing.

I hear from readers every week who tell me they are "almost ready." Almost ready to set up the email list. Almost ready to write the first post. And I understand it completely. Starting something new at this stage of life carries a particular weight. The idea of trying something publicly and not doing well feels riskier somehow than it did at 25.

"You do not get confident and then start. You start — and confidence grows from the act of doing."

The research on older entrepreneurs consistently shows: the people who are happiest with their second-act businesses are not the ones who planned the longest. They are the ones who started the soonest. The pattern that appears in almost every success story: **"Small, low-risk steps gave them room to test ideas, build confidence, and grow from there — without overwhelm."**

A practical suggestion for this week: Pick one thing from this newsletter that interested you. Open ChatGPT (it is free). Type: "I am [your background] and I am thinking about starting a [type of side hustle]. What are the first three things I should do?" Read what comes back. That is the whole task. You will be slightly more confident after. And that small increment is exactly how the whole thing starts.

COLIN'S PICKS | RECOMMENDED THIS MONTH

Colin's Picks: Tools and Training Worth Your Time

Every month I share four or five things I genuinely think are worth your attention. Chosen because they connect directly to what we've been discussing this issue. Some include affiliate links. This never affects what I recommend — if anything, it means I'm extra careful, because my name is on it.

01 Systeme.io — Start Your Online Business for Free

PLATFORM

Why Colin recommends it:
Email list, landing page, digital product, and course hosting — all in one place, completely free up to 2,000 contacts. No credit card required. This is where I would tell any reader to start.

Best for:
Anyone who wants to sell a digital product, build an email list, or create an online course.

Start Free at Systeme.io →

02 Smart Hustle Blueprint

TRAINING PROGRAMME

Why Colin recommends it:
Created specifically for our community, the Smart Hustle Blueprint walks you through building a side income step by step — with plain-English guidance that does not assume you already know what a "sales funnel" is.

Best for:
Readers who want a clear, structured path rather than piecing things together.

Learn More About the Smart Hustle Blueprint →

03 AI Beginners Academy — Online Skills Academy

ONLINE COURSE

Why Colin recommends it:
Designed to demystify AI for people who want real results without a technical background. Given that 80% of side hustlers now use AI, this is directly relevant to everything we have covered this month.

Best for:
Readers who want to get comfortable with AI tools and use them practically.

Explore the AI Beginners Academy →

04 30 Day Income Boosters For The Over 50s

LICENSED PROGRAMME

Why Colin recommends it:
Thirty practical, achievable ways to increase your income — designed specifically for our age group, with no hype and no complicated technology required.

Best for:
Readers who want specific, actionable ideas they can work through at their own pace.

Get the 30 Day Income Boosters →

NEWS & TRENDS | WHAT'S MOVING RIGHT NOW

News & Trends: The Side Hustle World in April 2026

Compiled from Finder, Monzo, Omnisend, Bankrate, Substack and industry sources

A round-up of the things worth knowing about right now — filtered for what is actually relevant to our world.

BRITAIN IS BECOMING A NATION OF SIDE HUSTLERS

The numbers published at the start of 2026 are striking. Almost half of British adults — 46% — now earn from a side hustle, up from 39% a year ago. Average monthly earnings: £872. The Monzo Side Hustle Forecast found 81% of current side hustlers are confident their hustle will continue into 2026. Side hustles now contribute an estimated £70 billion per year to the UK economy.

THE GLOBAL GIG ECONOMY HITS £500 BILLION

The global gig economy was valued at $556.7 billion in 2024 and is growing at around 16% per year. By 2033 it is projected to reach $2.15 trillion. Morgan Stanley research suggests the adoption of multiple earning streams is set to grow significantly by 2030, driven primarily by how easy it is to start and the low startup costs involved.

AI IS THE SIDE HUSTLE EQUALISER

The Shopify 2026 blog on AI side hustles confirmed what we are hearing across the industry: AI doesn't replace you. It multiplies what you can do. One person can now produce content, research, images, and marketing materials at a pace that previously required a small team. The most reliable approach is to treat AI as a production layer, not as the whole business. Your expertise and judgement remain irreplaceable.

SUBSTACK REACHES A TIPPING POINT FOR NEWSLETTER CREATORS

In 2026, Substack Notes has become the primary growth engine for newsletter creators. Consistent Notes posting is now the number one free growth tool on the platform, with some creators gaining hundreds of new subscribers per month from this activity alone. Substack's domain authority also means posts can rank on Google — offering passive subscriber growth over time.

WHAT PEOPLE SPEND THEIR SIDE HUSTLE INCOME ON

The Monzo survey asked 2,000 UK adults how they spent their extra earnings. Savings and emergencies, home improvements, experiences and travel, and paying down debt featured prominently. Only 9% earn more than £1,000 per month — but 49% needed no upfront investment to start. Modest, meaningful

income from a side hustle is achievable without financial risk.

UNTIL NEXT MONTH

A Final Word From Colin

Thank you for reading the first issue of The Thoughtful Hustle Insider.

I hope something in here has been useful — or at least has given you something to think about on a slow afternoon. That is always the goal: not to overwhelm, not to lecture, but to give you something worth reading and something worth acting on.

If one thing resonated this month, I would love to know which. Just reply to any of our weekly newsletters and tell me. Genuinely — it helps me know what to include next time.

The next issue lands at the start of May. Until then, keep thinking, keep experimenting, and be kind to yourself in the process.

It is not about being perfect. It is about being in motion.

Colin

The Thoughtful Hustle Insider | April 2026

Quick Reference: This Month's Resources

- **Systeme.io (free business platform)**: https://systeme.io/?sa=sa0200057659d8e14a16ed60b056830ae926beeac3
- **Smart Hustle Blueprint**: https://www.maturemoneymail.com/smarthustle
- **AI Beginners Academy**: https://colmac1000--clientsandconsulting.thrivecart.com/ai-beginners-academy/
- **30 Day Income Boosters For The Over 50s**: https://www.maturemoneymail.com/30-profit-boosters
- **ChatGPT (free AI tool)**: https://chatgpt.com
- **Canva (free design tool)**: https://canva.com
- **Perplexity (free AI research)**: https://perplexity.ai
- **Ideogram (free AI image tool)**: https://ideogram.ai

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