

AUTUMN EDITION | OCTOBER 2019

TRUST: A Comparison

Partnerships to grow business & investments

It's valuable and vital to form partnerships to progress.

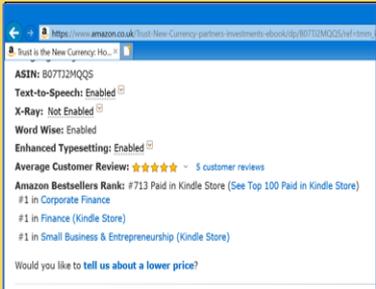
*The key to any partnership is good rapport, aligned expectations and shared values

*Each partner must be different in strengths and thinking processes with everyone bringing something new to the dynamic. Then combined thinking becomes synergistic. Put simply 1+1+1=>3

*Perfect partnerships can be about brand; product (or service) and distribution with each partner bringing one of those to the relationship

Crucial to Sapphire Lending are the partnerships we have, allowing us to offer a strong product. Partnerships are the life blood of any business.

Food for thought?



Born to Serve

The energy between a Guide Dog and their trainer is always calm and focussed; the connection strong and committed.

Commands are given concurrently through both word and hand gestures. Towards the end of the dog's fulltime training, the sighted trainers wear eye masks (the type you get on a plane to help you sleep). At this stage the tables are turned, and the trainer is truly in the care of the guide dog. It's amazing to witness this training.

Hannah is well known locally. She's a yellow Labrador guide dog who gives life and sight to her owner; leading her to the shops; into the hairdressers and allowing her to do many of the things we sighted humans take for granted. The trust between owner and dog is highly visible. Hannah never falters, leading her owner calmly, confidently and assertively through the streets and to and from the shops, whatever the weather; whatever the day. Put simply. That's trust! The lady's life in the hands of her dog. Dogs like these pups.



Do we need an assistance dog to have trust show up in our lives? No. Think about where in your life you have got an unspoken, unseen connection and understanding with someone. A trust which perhaps you had no idea was present. A trust which can truly change your life or the life of your business.

Pictures (left & above) show Sheila in her volunteer role as a Puppy Socialiser at the Guide Dogs National Breeding Centre. Playing with 6-week-old pups. #puppylove #cuddles

After a very successful book launch on August 7th, we are delighted to share with you that Sheila and Fredrik achieved #1 Bestseller status in all 3 categories with their book!

- #1 in corporate finance (kindle store)
- #1 in finance (kindle store)
- #1 in small business and entrepreneurship (kindle store)



You can buy our book [**HERE**](#)

A very big **thanks** goes out to everybody who helped Sheila and Fredrik with their book launch in August. It was a phenomenal effort and they were supported by many people who helped to promote the book; warm up Amazon; who wrote and posted 5* reviews; who shared the launch on social media and with email lists. We all made it happen. #number1

The Dawn of a New Decade

Thoughts from one of our mentors -
Roger Hamilton

As we approach the new decade here are a few of the trends which are about to transform the 2020's. The way we live and the way we do business.

* **Being part of something** becomes important. Create communities, in whatever you're doing or interested in

* **Multiply simplicity** means do everything 10x *better* rather than 10x *faster*

* **Experiences**, rather than information, will become a key part of the new decade

* **Information** will become more freely available

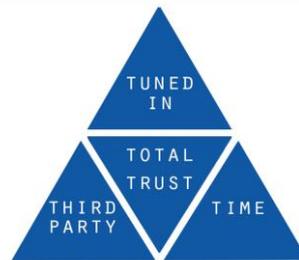
* **Giving back** to the world in meaningful ways is significant

What will you do differently?

Here's to the
"roaring 2020's"

Here is a taster from Sheila and Fredrik's #1 Bestselling book

Trust is the New Currency



The Trust Triangle

"In the above triangle you'll notice that in the centre is Total Trust. We will expand and explain each of the three corners of the Trust Triangle and how they lead to total trust. The corners are:

- **Tuned In**
Being tuned in to your instinct, your gut and being tuned in to others.
- **Third Party**
Third party trust is when people refer and recommend you to other people, companies, products or services.
- **Time**
Trust evolves over time. People make up their mind to trust you based on their experience over a period of time

Putting all 3 together gives you **TOTAL TRUST**".

Which one of the corners from the Trust Triangle do you use the most to build trust in your life and in business?

For a short time only, you can download all 3 models from the book FOR FREE! Click [HERE](#)

Separate your savings from your income

Income, ideally, covers your living expenses with some left over so that interest earned from savings and investments is *in addition* to your income. That way, income is adding to savings rather than the other way around. Never make the mistake of using your capital i.e. savings, to supplement your income because that diminishes your total amount of savings and it takes a very long time, if ever, to replace lost savings.

Excerpts from: **7 Fundamentals to Grow Your Wealth**



Coming soon

The velocity of money versus financial inertia

The velocity of money... think of money as a snowball rolling down a mountain. The snowball gathers more snow as it rolls, getting larger all the time. Only when it's moving does it grow. Likewise, your capital is the

snowball, only when it's moving can it grow. Money must be invested so that it can get bigger. Keeping it stationary (in a bank account or similar) renders it static and with inflation, may reduce its value.

Velocity

