

WINTER EDITION | JANUARY 2020

[Much change can happen in a decade](#)

Looking back over the 2010s, some well-known businesses have disappeared including BHS; Thomas Cook; Blockbuster Video. We've also seen the emergence of new household names for example Airbnb; Uber; Deliveroo; Spotify and WhatsApp.

Take a moment to look back over your life in the 2010s. What are your top milestones? Think about friends; family; work or business. Think about the people you've met; the people you've lost; the new relationships or partnerships you've formed.

What do you want to achieve in this new decade? Anything is possible.

In December 2019 the FCA brought in some new rules relating to Senior Managers within fully authorised and regulated companies. You'll be pleased to know, as a business, Sapphire Lending remains 100% compliant within the new rules.

You will, of course, be aware of the horrific Australian bush fires that occurred in Dec and Jan this year. As a business we have donated to the *Wildlife Hospital for injured and burned animals* and we wanted to tell you a little about these charities which B1G1 are supporting. [If you feel you would like to contribute to either of these causes, we can arrange it via Sapphire Lending. Contact Sheila by emailing her: sheila@sapphirelending.com and in the subject line put Support the Fires.](#)

[Australia Zoo Wildlife Hospital for injured and burned animals \(click here\)](#)

The blazes burning across Australia have destroyed homes and wiped out entire towns. Nearly 18 million acres of land have been burned, much of it, bushland, forests and national parks, home to the beloved and unique Australian wildlife. Millions of animals have been impacted, many critically injured or even dead. Support is needed for the Australia Zoo Wildlife Warriors in their quest to help and treat animals affected by the bushfires. They are not only treating animals in their hospital but also delivering medical supplies for animals to the frontline of the fires. A preliminary estimate suggests that almost *one billion wild animals* are affected.

[Blaze Aid – Support the Victims and Communities \(click here\)](#)

The massive bushfires have shocked both Australians and the world in their size and ferociousness. Since the start of the 2019 a staggering 10 million hectares have been burned, with almost all states and territories impacted. Blaze Aid are helping to rebuild structures and fences in affected communities. Australia is in the middle of an unprecedented fire season that has affected millions of acres, destroyed thousands of structures, and claimed dozens of human lives. Australian wildlife is affected even more so.

To give what you can, speak to us at Sapphire Lending and we can donate on your behalf. In January Sapphire Lending donated \$200 to **Australia Zoo Wildlife Hospital**. **Would you like to help?**



Photo credit: Nick Moir/The Sydney Morning Herald/Getty Images and Saeed Khan/Getty Images



Photo Credit: Wolter Peeters/Getty Images



Photo credit: <https://www.b1g1.com>

(Words and photos taken from <https://www.b1g1.com>)

Sheila and Fredrik have recorded a podcast! (21 mins)
[Partnerships in Investing](#)

Listen as they read some of the pages from their book and then discuss what **partnerships** mean to each of them and how they see clients as partners.

“There is no business without people”

Click this [LINK](#) to download or listen online



Picture credit: pixabay.com

BREAKING NEWS...

Through the **CMI Management Book Awards** a copy of TRUST IS THE NEW CURRENCY has been requested by The British Library in London to be used in the Management Book of the Year competition display.



What type of Financial Animal are you...?

We are working on a compact tool for you which is a light-hearted, fun, cheeky and yet serious little survey to learn how well your savings and investments are working for you.

When the survey is launched; simply invest 5 - 7 minutes of your time in completing the 15 questions (each with multiple choice answers) and you'll get a personalised report telling you which type of financial animal you are. The results may help you understand your behaviours around money even more.

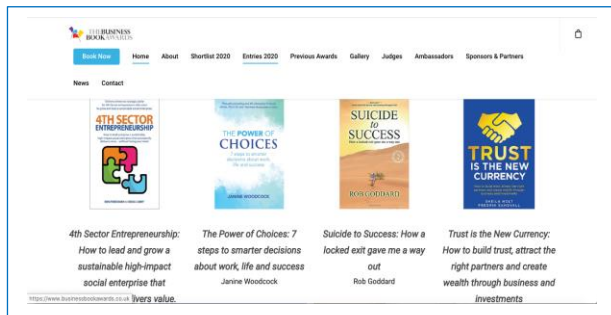
If this sounds interesting and you want to find out more, simply send us an email with the words 'Scorecard + your name' in the subject line and you'll be amongst the first to get it.

sheila@sapphirelending.com

Last year we told you about TRUST IS THE NEW CURRENCY, the #1 bestselling book by Sheila and Fredrik. Well that was just the beginning. The book is being entered for various awards!

Two of the Awards that have been entered so far are:

(i) **The Business Book Awards**. There were 10 categories to choose from and entry was only allowed in to 1 category. We entered our book in the **Start-up Inspiration** category. They described this as: "Books that will inspire new and budding entrepreneurs to get their business up and running or onto the next stage."



At the January short list ceremony in London, unfortunately we were not selected. It seems that our category was hefty on entries 😞 and, overall, there was a record number of books entered across all categories. 277 in total. You can see a sample of just some of the books entered in the righthand image above. The red arrow points to our book.

(ii) **The CMI Management Book Awards**. There is only 1 category for this award.

Criteria for entering the award included:

Offering original and valuable insights into: - the future of management, leadership and the world of work. Disruptive leaders and disruptive businesses. New leadership styles. Providing managers with the skills or knowledge to prepare them for change.

On this occasion Trust is the New Currency failed to get shortlisted for the award.

We have completed **7 Fundamentals to Grow your Wealth**

It will be available to download free online soon...

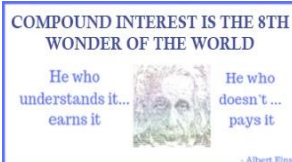
In the last newsletter (Autumn 2019) we gave you some excerpts. Whilst you're waiting, here's another one.

Leverage the power of compound interest

Compound interest is the addition of interest to the original sum. It is the result of reinvesting

interest, rather than paying it out. Which means that interest in the next period is earned on both the principle sum plus interest.

In practise, reinvesting some – or all – of your interest allows your capital to grow even further. To show how powerful this is, imagine £50 invested monthly over a 60-year period with interest added every 6 months. At the end of the term you would have over a quarter of a million pounds.



Lord Vestey was purported to have said "live not on the interest, but on the interest of the interest". If you've accumulated enough wealth your capital will continue to grow as you live a rich and wealthy lifestyle.

