

Summer Edition | July 2020

Sapphire Lending in the media



Recently we have had some PR coverage about Sapphire Lending online. One article shares Sheila's learning about entrepreneurship entitled: [17 Lessons learned as an entrepreneur](#). Click to read. In addition, lots of articles have been written about Sheila, focusing on why it is great to be an entrepreneur at any age! You can find one of these articles here: [Journalism.co.uk](#)

There was an interesting article in Business Insights: The 10 Worst Business Advice Entrepreneurs Receive: Read about Sheila's opinion on taking on new staff without thorough vetting. Scroll down to read her advice: [Business Advice on EL](#)

There is more. Sheila has been interviewed a number of times on entrepreneurship: [The Leadership Gazette](#) and also asked a number of questions in another article by way of introducing Sapphire Lending and herself as the founder: [Just Entrepreneurs](#).

Lastly, there are also some podcasts available about why Trust is the New Currency (you may recognise the title) to those of you who prefer listening. One can be found here [Enterprise Radio](#)

We hope you enjoy reading and listening to some of these!

A change is as good as a rest

The proverb is true! Keep doing the same thing, in the same way, in the same environment and you will become weary either mentally, physically, or both. When you interrupt your routine and do something different, often in a contrasting environment, it is as refreshing as taking a break from work all together.



Refreshing yourself is about restoring freshness, vitality, and energy to all that you do, both in and out of work.

When you are fresh, you think of things in new ways. You *do* things in a novel, exciting manner. Being fresh is the opposite of being tired and fatigued.

Vitality is to have mental vigour which in turn gives you the strength to continue a purposeful existence, and the power to live and to grow.

Energy is essential and provides you with the ability to act and lead others in your business. It gives you the capacity to work.

Having energy, vitality and being fresh is where we aspire to be.

Really simple things can refresh you such as a change of scenery locally or further afield or doing something you have not done for a long time for example having a cup of coffee from a café, maybe sitting and watching nature. Choose something which refreshes you and do it regularly.

As the economy builds after lockdown and the effects of Coronavirus, supporting local businesses has become key and the simple act of going to, what was once a familiar environment on your local high street, can and will help to refresh you (and support local businesses too). Normal life - however that shows up for you - must include moments to refresh and restore your vitality and energy.

A change really is as good as a rest. What are you doing to keep yourself refreshed on a regular basis? What changes will you consistently introduce to your working life, so you remain vital, fresh, and energetic?

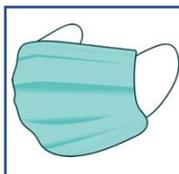


Key Facts Sheet

18 Facts you should know about Sapphire Lending

- ❖ Sapphire Lending broker deals between people who have money and want to make their money work harder for them, and property developers who wish to top up bank lending for a specific property project
- ❖ As a broker Sapphire Lending is fully authorised and regulated by the Financial Conduct Authority, and has been since early 2017
- ❖ From the start of Sapphire Lending, over a decade ago, we have never had a default
- ❖ Much of our repeat business is a direct result of referrals
- ❖ Each loan is backed by security on properties
- ❖ We use the 5 Step Connection Method (step 1 Doorway; step 2 Financial Review; step 3 Application; step 4 Agreement; step 5 Drawdown) to ensure it is the right deal, for the right person, at the right time
- ❖ Sapphire Lending is made up of a diverse team of individuals who work together using business for good. We help solve the world's meaningful problems through our contribution to charitable organisations
- ❖ We save time for our Borrowers and we help our Lenders get their money working better for them
- ❖ We have a pool of Borrowers who are experienced developers with a strong track record in business and property. Currently we are looking for new Lenders to match our existing Borrowers
- ❖ There are no charges whatsoever to become a Lender
- ❖ Lenders are paid monthly
- ❖ Most of our Lenders repeat their business, rolling over funds from one project to another, either with the same Borrower or with a different Borrower
- ❖ We can refer any potential Lender to our Borrowers
- ❖ Sapphire Lending has no financial or legal connection to any Borrower. We can choose any potential Borrower who meets our borrowing criteria. We get paid a commission from the Borrowers
- ❖ The Borrower is responsible for paying interest to the Lender directly
- ❖ There are no arrangement fees for the Borrower
- ❖ There are no exit fees if the Borrower's project finishes early
- ❖ The heart of Sapphire Lending is dedicated to using business as a force for good, giving back to make the world a better place. We do this through being a global partner with B1G1. We are a firm believer in the 17 United Nations Sustainable Development Goals and support No 15 Life on Land. We also contribute to specific charities

In these uncertain times we are happy to say that all our lenders continue to earn monthly interest on their loans. As things are opening, make the most of summer and enjoy your holidays! Stay safe.



Teenager helps Sapphire Lending with marketing

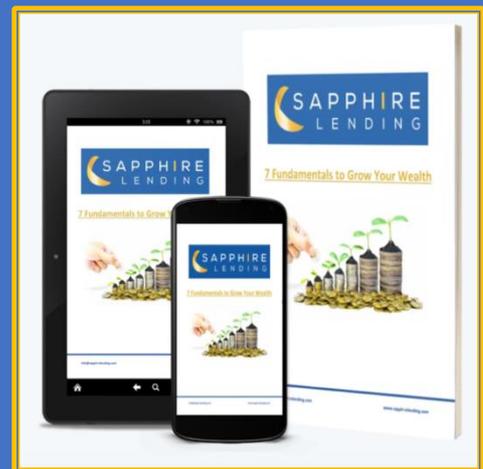
Charlie Sandvall is 14 years old and has designed the script for a video, created the video, edited, and uploaded the video and stars in it! The video is being used on social media to advertise and create awareness about the 7 Fundamentals to Grow Your Wealth.

Click here to watch: <https://youtu.be/kEnA2e38cQk>

Charlie says: "I Imagined a video that is fun, creates curiosity and asks someone to take action. It was an enjoyable project which helped teach me that some of my skills can be used for many different purposes including helping others which is my highest goal."

Download your full **copy** of 7 Fundamentals to Grow Your Wealth

Here



27 Ways to Build Trust in Business and in Life

This article has lots of great tips on how you can build trust, for example:

- Trust your gut instinct and follow it
- Ask questions to aid your understanding

- Take notice of opportunities presented to you by others
- Open, honest two-way communication between all parties is key to growth
- Demonstrate consistency and reliability. Keep your word
- Be transparent. Share your success and your failures

Find the whole article [HERE](#)