

#11: How I Created 200K in My Business in 2021



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With Your Host

Debbie Sassen

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You're listening to the *Mastering Money In Midlife* podcast with Debbie Sassen, episode 11.

Welcome to *Mastering Money in Midlife*, a podcast for midlife women in business to overcome financial anxiety and make more money without burning out or sacrificing their families. Join certified life and money coach Debbie Sassen, as she shares practical business strategies and mindset shifts, that help you dissolve the money blocks that keep you stuck in a cycle of underearning and under-saving, sabotage the growth of your business, and prevent you from building the wealth that you desire.

Hello, my friends, and welcome to episode 11. Today I want to share with you how I created \$217,000 cash in my business in 2021. And in 2020, I created \$155,000, so it's a little bit more than 30% of an increase in my business during one calendar year. If you remember, back in episode 9, I talked about the difference between saving and investing and the long-term average return in the stock market, which is you investing in other people's businesses. If you invest in stocks, that long-term average is 10% per year.

So, last year I created a 30% plus increase, and that's an amazing increase in value of my company in just one year. I'm going to share with you 21 ways in which I, actually, you know, put myself into action to create that amazing result. Now, before you think that it was a perfectionist process throughout the year, which it 100% wasn't. I wanted to sort of give you the low down ahead of time that on the 29th of December, somebody said yes to working with me. I thought that my year was going to be even better, and on the 30th, she said no.

So, just like you, wherever you are in your business, sometimes people say yes, and then they turn around and say no, and it's something that happens to all of us. It's part of the process of growing our business. We don't want to make that a problem; it's a circumstance that we have, and we can learn from it and wonder what was it that I said or what was it that I did that created the result? Where was my client not all the way in when she said yes, and how can I improve my process for the next time?

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So, that's the sort of like, highlight into the process of how I grow my business and how I put value into the world, and how I create results is always evaluating and tweaking and improving. But let's go back to the beginning. Number one is at the beginning of 2020, I set an income goal. And so many people don't set goals. In fact, someone was recently in my Instagram feed, and I was talking about yearly goals. She said, no, I'm just going to take a snapshot of my bank balance, and I'm looking forward to the end of 2022, and I'm going to see where I went.

I said, no, no, you have to give your brain a direction. You have to tell it where you want it to go. And that's what I did. I set an income goal for 2021 of \$250,000, and I created 217 in cash. Then I also had money in receivables that I was expecting to come in, which was going to bring my income that I actually created in 2021 to \$241,000 if you followed my money machinations. There was the money that I created, and then what I was expecting, 241 is very, very close to \$250,000 dollars.

It's close enough that I pretty much believe that I met my goal, right? And now, I'm just kind of curious how long it's going to take me to have that money in the bank. Is it going to be 12 months and 2 weeks, 12 months and 3 weeks, 12 months and 4 weeks, like, whatever it is? I'm curious to see how long it takes me to create \$250,000 cash.

Then, I get to look at 2022 and think, oh, if I did it, let's say, for example, in 13 months, can I do it in 12 months? Can I do it in 11 months? Can I do it in 10 months? Right? And when we give ourselves goals to stretch ourselves beyond what we think is possible and we believe ahead of time. If you remember back to podcast 8, right, if you believe ahead of time that it's possible...I actually think that was podcast 7. I'm going to have to check.

Anyway, but when you believe it's possible ahead of time, you actually go out, and you set yourself in motion to achieving that goal. Number two, I worked on improving my journaling practice. I'm not a great journaler. Today is a Tuesday, I usually record my podcasts on Tuesdays, and hey, I didn't journal today.

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I journaled on Sunday. I journaled on Monday. But when I was out walking earlier today, I did have a conversation with God, and that's one of the things that I do on a regular basis. I have conversations in my head, on paper. It's part of my practice to journal and to have conversations and really get into what's going on inside my brain. Putting it down on paper, putting it out into the universe in verbal form so that I can take whatever negative thoughts are standing in my way and stopping me from moving them forward.

Give them an expression so that I can become a witness to my thoughts, and once they're outside of me on paper or just spoken out into the universe, that gives me power over them to change them and to do something else. So, if I'm not journaling in writing, I usually am on most days active in some other form of thought exploration so that I can change my reality.

Number three is really getting down into that practice of writing letters to God. Sometimes that's where I just feel intuitively that I need to take myself, I like, write down what I'm feeling or what I'm thinking, what I don't want to do in my business, and I just listen for that divine voice, that higher power to come into my mind and give me direction.

If I don't want to go out and market that day, if I don't want to show up in my business, if I think my goal is too much of a stretch goal, I just can't achieve it. I just wait and hear what God wants to tell me that day. Sometimes he'll tell me to rest, and you know, you've worked really hard. It's time for you to relax, close your eyes, go read a book, and sometimes he'll remind me that I have a mission and a purpose in this world, and it's time for me to like pull up my bootstraps and get going.

But I listen for that, and I'm always in conversation with my creator. And part of that is number four, is that I pray daily. I'm always thankful and grateful to my creator, the master of the universe, for putting me here on this earth, for giving me so many opportunities, for giving me so much goodness and graciousness. He's always kind to me, and I ask him to

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continue to sustain me and give me continued success in my business and in my service of my clients.

Point number 5 is that I actually believe that I can meet my goals. Sometimes they're very, very stretched goals. They seem really outrageous and audacious, and I just kind of feel numb looking at them but then when I can break it down and become again a witness of my thoughts, a witness of my goals, I change myself into the place of belief that my goals are possible. Like, I watch other people out there that are further along than I am, and I can see the quantum leaps in their businesses. I believe that the same thing or even more is possible for me.

Number 6, I believe that my clients, the ones who are divinely contracted to work with me, and I really believe in the power of the divine, I believe that there waiting for me to show up. They want me to market to them. They want me to tell them how they can work with me. They want me to invite them into my sacred space, and they're ready to say yes. They also want to grow. They also want to expand. They also want to serve, and I am that vehicle that's going to help them to achieve their goals.

Number 7, I show up every day to my business like it's my job, and I had many years of working outside of the house. I worked on Wall Street for 3 years, where I got dressed up in suits and button-up shirts before I took on a more feminine dress style, and I had heels that I couldn't wear today if you paid me. I'm only into flats, but I dressed up for Wall Street when I worked on Wall Street.

Then, when I worked at the Bank of Israel when I was here in Israel, I also dressed up. There was no such thing as coming to work, let's say, in yoga pants. It wasn't a possibility. And today, when I show up in my business, I get dressed. I put on my makeup. I do my hair up, and I'm ready for work when I'm supposed to be at my desk, which on most days is at 9 o'clock at the latest, that sometimes is a Thursday, the last day of the week. Usually, I'm at my desk much earlier and ready to go.

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Okay, number 8 is that I'm thinking about my clients between sessions. I'm thinking about where they are in their business. What I can do. How I can help them to reach their goals more quickly, I'm thinking about them on purpose. And it's always in my mind, sometimes again, it will be out when I'm on a walk, sometimes when I'm sitting quietly, and just thinking and praying for that divine inspiration to come to me, but they're in my mind.

It's not just like, I see them in our weekly sessions, and then I disappear until the next week. I'm here to help my clients achieve their goals and to create results more quickly and in bigger numbers than they ever thought possible.

Number 9 is I issued 2 refunds during the course of the year, and 1 of them, in particular, was after the contracted time was that we agreed to work together. My client had asked to take time off for various reasons, and then she came back to me, and she said, hey, I don't think that I got what I wanted out of our time together.

I really had to spend some time thinking about the relationship that I had with my client. If there was like a disconnect in that relationship? What was my responsibility? How did I create that? Where was I not open and upfront, and when I sensed it, and I did realize that I sensed you know that emotional connection between us had widened. I took responsibility for not trying to mend that disconnect and bring us back together.

When I thought it through, I took responsibility, and I issued her a partial refund for our time together, and the other refund was someone that we—I think we just were never a good match, and in the third month of working together, she says, you know, hey, this isn't working for me, and it was a much simpler like break up let's say, and I issued the refund.

The refund is never about, let's say, me personally or you personally. Sometimes things don't work for whatever reason, and just imagine that you're going to a doctor. You're not getting the treatment that you want, so it might not be anything personal against that doctor, but you just want to

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take your medical or health issues to someone else. And sometimes it could be that the doctor is negligent or isn't treating you properly, and you ask for the refund, and then you go somewhere else; whatever's happening in my business, I look at it with responsibility. How did I create that?

Also, I am making sure that the next clients are going to have an improved level of service. Okay, number 11, I upgraded my website in the beginning of 2021, and it had been a long time coming. My website had been 6 years like static, and it reflected an old me. The old me who was doing financial planning and did create confusion.

I'd had a couple of clients who reached out to me, and they said, hey, your website says one thing, but I see you on social media, Facebook, in particular, doing something else, like, what are you doing? So, I was like, the me that you see on social media that's how I've pivoted my business, and that's what I'm doing now.

They're like, oh, okay. I ended up working with 2 clients who wanted to work with the version of me, the evolution of me that they saw on social media, and when, you know, it was happening a couple of times, I was like, you know what? That has to be on my to-do list. I need to upgrade and reflect in my website what I'm doing now. So, that was an important thing for me to do in 2021.

Number 12, as part of my website upgrade, I did 2 photoshoots, and that was really fun. I felt like I was showing up as a new version of me, both on the website where it's like you're buying your virtual home on the internet and inviting people into your virtual home. I did, you know, some new photoshoots in order to show me off in my new home, and that was a lot of fun.

Number 13 is I invested in coaching. We also talked about this in a previous podcast. When I pay my coaches, and in 2021 I invested over \$60,000 in coaching to keep me growing and moving forward, and I do see

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that's a long term investment, and I expect that I'm going to reap the rewards, the return on investment, you know, in the long term over the next 5 and 7 and 10 years. I don't expect to see that \$60,000 turn itself around necessarily in 2022.

Number 14 is I played around with a few different offers. I mean, at the beginning of the year, I was pretty much set on working with my clients for 6 months at a time, but I played around with a one-year offer. I played around with a 4-month offer. And I did sign clients, you know, at both of those different offers, and by the end of the year, I was 100% sold on my simple offer of working with my clients for 6 months. So, if you're listening to this podcast and you're thinking, oh, maybe I could work with Debbie for 3 months? Nuh-uh. I work with people 6 months at a time.

Number 15, I stopped writing blogs. Actually, I stopped writing blogs in 2019, when I launched my new website at the beginning of 2021. I took some of the content that I had put out on social media, and I created a bunch of new blogs to have some new content on my website.

Then, from February until my podcast launched in December, my website was pretty static. It actually was 100% static when I think about it. Like, no new content was released on my website. And now, weekly, as my podcast gets published, there is new content on my website, but I didn't let that bother me.

As like, there's a time and a place for everything, and blogs and podcasts were just not where it was going to be during most of 2021, and notice that did not impact the financial results in my business.

Number 16, I hired a social media VA. I have a presence on Facebook. I love to say that Facebook is my playground. That's where I talk to my people, and I wanted to start expanding beyond Facebook. So, I hired a virtual assistant who could grab the content that I put out on Facebook. She then posts it for me on Instagram, and she creates beautiful graphics. She does all that fun stuff that people who love hanging out on Instagram do.

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I have to say, at the beginning of 2021, I had no idea whatsoever how to show up on Instagram. It was a completely new monster for me. So, Shira, who's my VA first, I actually hired her to hold my hand and teach me how to show up and post things on Instagram. And after we did that for 5 hours, I said, you know what, you know what you're doing, how much do you charge?

I want to pay you to do that and from maybe February, March, April, I don't really remember anymore, we started working together monthly and recently, this is number 17 I invited Shira to a spa for the morning, actually for the whole day. We spent the morning in the spa, and then we actually worked on our businesses.

She had time to work on her business for 2022. I had time to work on my business and my growth, and my strategy plan for 2022. Then, together we worked on my business, and it was just a beautiful, luxurious day that was work and fun mixed together. I really enjoyed doing that and being that CEO of my business who gives her employees like really beautiful, you know, fun times and fun rewards.

What we call in Hebrew, Yom Pinuk, like a day of being spoiled. It was fun. It was great for me to show up that way in my business as well. Previously, I talked about sometimes I get these messages from God that I need to rest, and that's number 18. Is that in the last 4 months of 2021, I read 6 novels.

I was feeling that I had stretched myself a lot during the year, and I was tired, and I was also working at that time to do the podcasts, create content, do new things in my business, and my brain was tired from stretching beyond what I had done before. And the message was rest, rest. Take time for yourself. Relax your mind. Just let it go free, and just be in a different wavelength. A different mindset, that's a little bit hackney.

But just to be in a different environment, and so, I let myself get into the world of fantasy by reading fiction novels, and it was so much fun. I think

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it's really important as we're working in our businesses that we do take time out for rest and relaxation and time to treat ourselves so that we have the emotional capacity and energy to show up for our people.

Number 19 is that I rescheduled meetings with my clients. Two of my daughters gave birth in 2021, and I was their doula. It was really important for me to be there as a mommy and a grandmother for my, you know, daughters and for my grandchildren. I had to reschedule meetings so that I could be with my girls.

At the end of December, my daughter-in-law gave birth, and I also had to reschedule and even cancel a meeting because I was babysitting my 2-year-old grandson. So, I think it's really important, especially as women, that we do create that work, life balance.

I'm not sure what work, life balance really is, actually. But family is important. I'm in this business so that I can financially support my family. Right? If I give to everybody in the world and I don't give to my family, like, really, what have I created? But I've created a monster out of me.

So, taking time out of my business to show up for my family is really important.

Number 20, I show up almost daily on social media. I always take off the Sabbath Sha Bot. I don't post on our holy day. I'm 100% offline, computers off, electronic devices off, and Fridays before the Sabbath; sometimes, I'm posting, most of the time, I'm not. Saturday night after the Sabbath, I almost have an aversion in my body these days to being in my business on Saturday nights.

Like, if there's something really important, I might do it, but even at the end of 2021, when I wanted to finish my accounts and my bookkeeping for my account, I like, I couldn't do it. I was like, no, this is my holy day until tomorrow morning, I'm not here, and that's also true with social media.

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I will post 5 days a week, and I love sharing my mind and supporting my people and helping them to grow on social media, but there are days when I'm just not there, and I don't make that a problem.

Twenty-one and this is the last thing, and I think it's really the most important part of growing your business is to do it messy. I've done it messy. I've done it imperfectly. I have annoyed people. I have been critical. I have been judgmental. I've had sales conversations where people told me that I was being judgmental.

That was like, woah, that was an eye-opener. But you know what, I did it anyway, and I learned, and I tweaked, and I perfected, and I improved my process with every step of the way. Right? When people tell me that they felt that I was being judgmental, that for me was a huge wake-up call that something was wrong.

That I was being raspy, or I was thinking negative thoughts about them, and I had to make sure that I was showing up to my people, the ones who really wanted to work with me and were giving me their trust. Like, I had to see where I was off in my process, and clean that up, and correct it for the future people. Because I know the clients with whom I'm working, they are making big moves and shakes in this world, and they are supporting their clients.

If I'm not showing up 100% in service of them, how can they show up 100% in service of their people? So, it hurt to get that feedback. None of us like to receive negative criticism and critical feedback, but I know that it was only for my good and gave me the opportunity to clean things up.

So, also, I'm sharing that with you if you do it messy if people don't like what you write, if they have negative criticism, if they have negative feedback, take it all in and be willing to listen to what they're saying. Find the truth in it for you and use it as a learning experience to go out there and improve what you're doing for the next time.

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Because you have your light to shine here in the world. You have your brilliance. You have your space, right? There are 7 billion people out there in the world. Like, you have your slice of this universe, and you have your people. You have the money that's waiting to come to you so that you can support your family so that you can give to other causes that are important to you. So that you can support other women and men in their small businesses. So that you can change the world and you can heal this planet one client at a time.

Alright, my friends, that's what I have to share with you. I look forward to seeing what amazing abundance and prosperity you create for yourself and your family in your business in 2022. Thanks for listening in. Bye.

Thanks for listening to *Mastering Money In Midlife*. If you want more information on Debbie Sassen or the resources from the podcast, visit masteringmoneyinmidlife.com.