

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson



Full Episode Transcript

With Your Host

Debbie Sassen

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You're listening to *The Jewish Entrepreneur Podcast* with Debbie Sassen, Episode 95.

Welcome to *The Jewish Entrepreneur Podcast*. I'm your host, Debbie Sassen. I went from being a financial adviser, author and chronic underearner to building my business to six figures as a financial planner and money mindset coach. And then, on to multiple six figures as a full-time money and business coach. I help entrepreneurs create money making businesses and build wealth, using sales and money mindset strategies in alignment with authentic Jewish values. Now, let's dive in to today's show.

Hello, my friends and welcome back to the podcast. Today I have a fabulous interview for you with my friend Nathalie Garson. Nathalie is a CEO and founder of the Born To Do Business, the Global Network for Jewish Women Entrepreneurs & Leaders, and the host of the Jewish Women Entrepreneur Podcast.

Nathalie and I had a very deep conversation today. We talked about our friendship and our history together when we were in a business mastermind together. We talked about how our lives have overlapped. And most importantly for you, we talked about everything you, as a Jewish woman, as a Jewish entrepreneur, want and need to know about building your business.

What it means to bring feminine energy into your business, Jewish energy into your business, what's the right time for growing your business as a mom and as a woman and a wife, and scaling your business? What's the difference between the two? I mean, we really went deep.

But before we get into the podcast, I want to let you know that on September 10th, 11th, and 12th, in just a few days from now, Nathalie is hosting an online summit called Global Network Leadership Summit for

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Jewish Women Entrepreneurs & Leaders. It's a mouthful, but you should go. You should join us.

I'll be speaking there. I'll be speaking about business and money, and how much effort you need to put into your business as a Jewish woman. What is ours to do and what is God's to do? We talk about hishtadlus; the relationship between bitachon, relying on God, and hishtadlus, the effort or the toil we need to be putting into our business. That's what I will be covering in my interview.

There are 18 women entrepreneurs and leaders who will be sharing their ideas with you. Please go to my website right now. Just pause this podcast. DebbieSassen.com/LeadershipSummit. That's one word "LeadershipSummit." Sign up for this online summit because it is going to be full and rich, and you're going to walk away with something important.

Now, buckle up and join me and Nathalie, for this amazing interview all about women, and leadership and entrepreneurship. Let's go.

Debbie Sassen: Today I have an interview with an amazing guest, an entrepreneur and business woman who has a big vision for Jewish women and Jewish entrepreneurs. Nathalie Garson, she's the CEO of Born To Do Business. She's the founder of the Global Network for Jewish Women Entrepreneurs & Leaders, and the host of the Jewish Women Entrepreneur Podcast.

Before we jump into the interview, we're going to get a little bit of background from Nathalie. I have to tell you that we met in person, five or six, maybe even seven years ago, I don't remember anymore. But she shared with me the little seed of a vision that is coming to fruition right now as we speak; a global online summit for Jewish entrepreneurs. We're going to speak about that during the interview today. So, buckle up, and let's go. Welcome, Nathalie.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Nathalie Garson: Hey, Debbie, thank you so much for having me. I'm so excited to have this quality time with you, and to go through this interview.

Debbie: I'm really, really looking forward to it. Because this has been an idea that I've seen you put some steps into place since COVID, since the world was shut down. That really was the time that you took off and started putting the online global summits into place. You had another one; I participated in that.

But take us back to the beginning. I know that you were born in France, you moved to Israel, and you've lived in America. So really give us, not the years and years of history, but tell us where you've been and what you've done.

Nathalie: Well, I am from France. So, if you do hear an accent, it is from there. I did live in the States for close to 10 years, in New York and Los Angeles. I made Aliyah close to 20 years ago, and I live in Jerusalem. Yes, it has been quite a journey to go from one country to the next.

Obviously, it wasn't only a geographical journey, it was also a spiritual one, a professional one, one of as a mother, as a wife; everything together; as a single mom, as we're going to talk about. So, yeah, it has been quite a journey, I have to say.

Debbie: I think it's something interesting, because our lives have crossed in so many different ways. Your son, Yitzhak, actually spent many days and nights in my house before you and I even knew each other, which is just so fascinating. And then, I stayed with relatives of yours once, in Paris, some years ago, right?

Nathalie: It is amazing. We didn't meet in Paris, but we were in the same program. Then we met again at this mindset retreats, where you mentioned that everything started for me, at least the seed of the vision that I am fulfilling today. So, yes, our paths have crossed and I'm so happy that we get to really share on this journey.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Debbie: Lovely. So, tell me a little bit, how did you decide that you love business? I mean, I also love business, and I love coaching on business and money, as we know. But how did you come about business?

Nathalie: Yeah, that's a great question. Well, actually, as I said, I was a single mom. I started my career as a teacher, you wouldn't believe it.

Debbie: I didn't know that.

Nathalie: Yes. See, we always have new things to learn, right? I started as a teacher, and then I moved on to professional trainings in companies. Then I moved on to the marketing of those professional trainings. Then I moved on to the strategy. Then I moved on working in a consulting firm. And so, that was a very organic progression until I came to Israel 20 years ago, and I had my two kids, who were 10.

Yitzhak, that you spoke about just a minute ago, and my daughter, Rachel, who was eight at the time; they're much bigger now; they're 29, and 28. So, don't even ask their [crosstalk]. I know. But at the time, that's what they were.

And so, I always knew I wanted to be an entrepreneur. I have a very independent personality. I have tons of ideas. I'm a very creative person. I knew I wanted to do something on my own. I didn't know what at the time, but I knew it had to be me being in my own business.

But being a single mom when I got here, 20 years ago, it wasn't really practical to start my own business, knowing that I didn't even have child support. I had to financially support myself and my two kids. As we know, as you know, business needs money, right? We need to have time, we need to invest, we need to be able to be available for it. And so, it wasn't the right time for me.

So, when I first came to Israel, it was like, okay, one day, I'll do it. But right now, I need to take care of my family. It took me 10 years. I was in corporate, I was in high tech, I was in startup companies, I was a director of

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

marketing, and I had all these job titles that can be very attractive. But for me, I always knew that my place was not in a box. I need to be outside of the box.

And so, I went for my MBA when my daughter was 16; I knew that the 18-years-old mark was coming up. My MBA was a way for me to say, "Okay, I want to go into the business world. I want to start my own company." As soon as she became 18, and I had my MBA in my pocket, I started my first consulting firm, 11 years ago.

So, being in business, for me, first meant to be a consultant. To help people, to give them advice, to help them see what they don't see probably in their blind spot, to be able to go through analysis, to be able to have this feedback, have this mirror that you can bring your expertise, but also have someone to talk about.

Debbie: Before you go on... I want to go back, you and I, again have similar but different journeys. I think I knew I wanted to be an entrepreneur really back when I was eight, and I had my own lemonade stand. So, it's always been in my blood. But I've also talked about on the podcast, how, because my children were little, and I was growing my business...

I left my corporate job, or my government job, at the Bank of Israel when my baby was nine months old. I went into entrepreneurship and I kept my business, really, simmering. It was on low for a long time, until he was 12; almost bar mitzvah. Then COVID; he had his bar mitzvah during the first year of COVID.

So, I got to be at home anyway, because there was nowhere to go. I know that there are women of all ages, all stages of life, listening to this podcast, and I have spoken about knowing... Actually, it was really only after the fact that I really could put a word to it... I knew that I was underearning when I was working at the Bank of Israel, in a government job. It was safe, it brought income, right?

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

That was part of my journey. Certainly, like you and I are speaking, we're both in Israel, but we're both in our homes. You're in Jerusalem. I'm in Beit Shemesh. We're seeing each other on Zoom. That wasn't even available to you and to me 11 years ago, or 16 years ago, when my baby was born. And so, I think there are two things we can talk about here before we get into the Global Online Summit.

But I think it makes a difference for Jewish women, mothers, who are building businesses, and they have little kids. So, we both made decisions to stay in corporate until our kids were bigger. How did having young children influence your journey? And then, the second part would be, how would you advise women? I mean, you're you're an advisor, right? How would you advise women today when opportunities are different?

Nathalie: It's a great question. I love that we're taking that opportunity to speak about that, because I really believe that it is very important to choose the time that someone, a woman more particularly, but anyone, goes into business.

I know that when I have people that come to me and say, "Oh, I have an idea. I want to start my own business, so I want to leave my job. I want to spend more time in my business." I always, always take the time to ask them, where are you in your personal life right now? Do you have small kids at home? Are you financially stable? Do you have savings? Is that something that you can "afford," because it is an expense, right?

I know we are impatient, and I know that when we have an idea, we're like, I want to get it done right away. This is the time. I do work with women that have small kids at home and are not available, and they get frustrated because things don't go as fast as they would like to, or they don't have the money to invest.

I think that what you and I did is really think strategically and think the long run. Meaning, yes, it's not going to happen right away. I know that I had to wait 10 years. I mean, 10 years is quite a long time. But when you look at it,

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

it's not that long. I mean, 10 years is a long time. But I also was able to build my experience, I was able to build my network, I was able to go back to school and do my Masters in Business.

All those things were not my first choice, because I knew I wanted to have a business. During those 10 years, I was always writing down ideas and watching things and looking at things and reading books. It was always in the back of my mind. "Oh yeah, when I have a business, I'll do this and I'll do that." You also learn from that period of time.

But it was a choice that I knew, really, that I didn't have the choice, really. It was a choice that I made to say, "You know what? I'd rather be comfortable."

About my salary in corporate, I had a very nice salary. I mean, I had a nice salary; I had the car, I had the phone, I had the computer. We weren't able to work from home at the time, because, like you said, we didn't have Zoom and all that. I had to leave my kids for long hours; they had all kinds of activities, and they were with friends. So, it was a different rhythm.

I felt that I was also giving a lot of my energy to those places of work. Which was what I didn't like about me not being at the center of my life, and me serving another vision or another company. But I think that, to answer your question, if I had to give advice to the women or listening to us, it's really to choose very wisely when is the time that you decide to really put all your efforts in your business.

You can do things on the side. You can have, as we say, maybe a small hobby, or you can... But if you are not ready to invest time and money in your business, don't put yourself in a situation where you're not going to be able to be successful.

Then you might think it's because of you or your competence or your expertise. But it's not, it's because you don't have the time. It's because

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

you're not available. It's because you have other priorities. So yeah, think about it wisely.

We're lucky enough, nowadays, that we can have so many online courses, and we can do so many things at any hours of the day and night, that we can build something on the side until it is possible. Whether you're a single mom, whether you're a mom with little kids, or whether you don't have the financials right now or the availability. I think that it makes sense to really think wisely when is the right time to really invest in your business.

Debbie: I love that. I'm going to expand on one point. First of all, with the time, I think that as moms, if we want to, if we get our brain on board with us, we can actually be very efficient about time. I mean, the old expression, "If you want to get something done, give it to a busy person." So, you can take those two hours that you might have a day, or just a few hours on the weekend... If you live in Israel, there's no such thing as a weekend. But leaving that aside...

Here's the point, where I think people who grow businesses, in particular online businesses, mess up, and that is investing money in their business. I've talked about how bootstrapping your business is the most expensive way to grow your business. Because, I mean, you can find everything you want on Google.

Hey, guys, if you want to grow a business, you can just go Google almost everything, almost everything; except for having a mindset coach; your brain is going to stop you about 99.8% of the time. Leaving that aside, when you take money that you have from savings, that you have from severance pay from your work, that you have in your retirement plan, that you borrow from the bank, and you invest it in business growth...

You invested money in an MBA. Now, granted, we're in Israel, where education is not Harvard, right? We spend way less on an MBA in Israel than people do in the United States. But business takes cash investment.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

I actually have a podcast called “Debt-Free Entitlement,” where I believe that entrepreneurs who are working online, feel entitled not to invest money in their business to grow. That will slow you down. Because there are people out there who are just one or two or 27 steps ahead of you, that can help you collapse time and get there faster.

Whether it's Nathalie or me or somebody else that's your flavor, we've been in the trenches. We've done it, and we can help you avoid a lot of mistakes. We can show you how to really, really shortcut the path. So, I believe, and I love that you said, that investing money to grow your businesses is so, so important.

Nathalie: So important. I think that I speak for both of us when I say that we continue to invest money in our business, because we also need the mindset. We also need the people to show us the way, and we also need how to not reinvent the wheel no matter what stage we're on.

Because as you know, every level is a new devil, right? It doesn't matter if you're a very successful entrepreneur, you have even bigger mindset traps, you have even bigger decisions to make, and even more money to invest. And so, what you're saying is true for all of us.

I think that investing money in our business is a must. It's something that goes with... I mean, you write that online business can be tricky. Because we might think, “Oh, I don't have any expenses. I just need a computer and internet connection, a phone, and I can just start making money.” Whereas, when you want to open a restaurant or a store, we know that there are some investments at the beginning.

Well, I think an online business has maybe not the same investment, and it could be easier to get out of if you want to. But you do have to invest in the foundations. You do have to invest in yourself. You do have to invest into the structure, the systems, the tools. I mean, there's so many things that you need to invest if you want to be professional, and if you're in there for the long run.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Because anyone can open an online business, but the question is, do you want to be around for six months or a year, for 10 years? Like, how do you want to look at your growth in the long term?

Debbie: Correct, 100%. So, let's take this idea, because we're talking about women, we're talking about mothers, we're talking about, entrepreneurship, and I know that you have very specific viewpoints on bringing your feminine energy into building your business. Like, the difference between masculine and feminine. So, share your ideas with us.

Nathalie: I mean, we're talking to women now, because we're talking about mothers, and we're talking about women entrepreneurs. That's also the reason why I started the Global Network for Jewish Women Entrepreneurs & Leaders, is because I spiritually, also had an interesting journey, as you know.

I started my journey in a traditional Jewish home. I became an ultra-orthodox by choice. Then, I also decided to leave that ultra-orthodox world just before I came to Israel. I call myself today, a spiritual Jew. Throughout all of these steps, and different parts of my life and my journey, I have observed women in every different area in the spectrum of Jewish life.

I realized the two things they have in common, those women, one is that they all have this imprint of the Jewish DNA. Which we're going to talk about if we speak about Jewish leadership, if we speak about Jewish values, and whether they're religious or not, whether they're secular, whether they're very far away from their Jewish identity. It doesn't matter, there is this DNA, this imprint, that is part of who they are. That's the first thing.

The second thing that I've observed, is their low self-esteem and their low self-worth.

Debbie: Ooh, tell us.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Nathalie: Yes, yes, I would love to. Because this is something that I've seen, that is, in my belief, part of the collective unconscious that we carry as women, not only Jewish women...

Debbie: Jewish women or women in general?

Nathalie: Well, let's start with women in general, but I'm going to speak about Jewish woman in particular, because I think that there is a double collective unconscious. There is the women's collective unconscious and there is the Jewish people collective unconscious. Which, brought together, brings some kind of battle with self-worth and with self-esteem, and with being, really, the full potential of who we can be.

I make a parallel between the Jewish people and Jewish women because the Jewish people also, as we all know, I'm not giving any history class here, went through a lot of difficult challenges throughout the centuries. I think that women and Jewish women also went through a lot of challenges being a minority, and not being in the front of the scene. I'm not coming with a feminist talk about "we need to be all equal, and this was wrong," no, I'm not talking about this.

I'm just saying that there are different types of dimensions and leadership, just like we have the feminine dimension, the feminine energy, and the masculine dimension, the masculine energy, and that we have both of them inside of us, whether we're men or women.

The world has gone through a big masculine energy period throughout the centuries, and it's only awakening to the feminine energy in the last 50 years or so, maybe 100. Okay? But we need to rebalance that. This is what I know and I feel, we need to rebalance the energy in the world. We need to have a balanced energy of feminine and masculine so that the world can really be the potential that it can be.

Debbie: Okay, so can you just describe it? Because I have my idea what masculine energy is, so just tell our listeners, how do you see masculine

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

energy? How does that come out in the feminine? And what's the difference between them, from your perspective?

Nathalie: To me, a masculine energy is the energy of doing. The feminine energy is the energy of being. So, we need both. We need to be, and we need to do. There is no way that we can live without one of them.

The masculine energy is about fighting, it's about getting things done, it's about action, it's about short term, it's about power, it's about making sure that the world is working like it is. All the industry that we have, the roads, and the beautiful technology that we're enjoying every day, this is masculine energy.

Which doesn't mean that only men worked on it. We're a part of it, women too. But this is the masculine energy of things that we see are being created, are being invented, innovation. It's more of the "what," that's the masculine energy.

The feminine energy is more of the "how." It's more the collaboration, it's the glue between the people, it's the communication, it's the connection with people, it's about how do we do things? How do we feel inside of us? What are our emotions? All the emotional intelligence. It's about being able to give, to nurture. This is what we need in the feminine energy.

Like I said, as a woman or man, we have both. I can even tell myself, that I discovered that I had a much stronger masculine energy than a feminine energy.

Debbie: Yeah. It's only because we're so used to pushing; like, the way we've grown up. I'm a little bit older than you, but not so much I don't think. But you and I... I'm 60. How old are you, Nathalie? You could tell our listeners.

Nathalie: 50.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Debbie Oh, so that's like a generation, by the way, between us, right? But we're still, you and I, are on like the first like row of women who are building our businesses, who are out there. I worked on Wall Street. I was educated to believe that I could do anything. But the only way we knew... Because we didn't have feminine role models, we didn't have moms, our moms were teachers...

Look at how we started; teachers, social workers. We kissed boobos, we nurtured; which is a beautiful thing. I do not want to throw out the baby with the bathwater, we want to hold on to that... I'm going to add to what I see as feminine energy. I'm totally cosigned on what you said, because you said, being... I might expand that to allowing and receiving.

Nathalie: Yes, love that, yes.

Debbie: So, I talk about receiving money, because I talk about money. Just allowing ourself to receive money, rather than have to push, push, push. But we can allow ourselves to be, to be open, to be receptive, to receiving money when we're still, when we're in our being rather than our doing.

We can also receive divine downloads, receive inspiration, allow our creativity to bubble up. We can be more expansive when we're in that being and we're receiving messages. That's probably how you received your message about the about the Global Online Summit. Right? Because we're just allowing things to come to us and move through us. Oh, yeah, I think there's a lot there.

Nathalie: Definitely, and I will add that I see more and more men that are connected, or that want to connect that energy. The same way that women have been, like you said, taught or even didn't have the choice but to be in their masculine energy. Men are also in that cage. They're also only able or think that they're only able to be in that masculine energy. A lot of them want to connect more to that feminine energy.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

That's why the balance is so important. Because we need to allow this balance inside ourselves, but also in the world. That there is this approach of feminine and masculine, and that no one is, I mean no one, is pushed into a direction more than another. No one is stopped in one or other direction.

Because at the end of the day, the balance, I believe, that the balance of the world is going to be a reflection of our internal balance, and in our internal alignment. That's why for me, this mission of the Global Jewish Women Entrepreneurs & Leaders is such an important mission. Because I do believe that women need a little bit more of push, because they have a little bit more few centuries of...

And so, there is something that has to be done with women to give them back that power within themselves. Not against anyone and not to fight and not to... Of course, I'm for equal rights. And of course, I'm for everyone to have equal opportunities. But that's not my fight, at least. I know that some other people do.

My fight, my cause, is really about giving back this power to women because it is in their DNA, it is in our DNA, and the self-worth that we need to be able to be the leaders that we are, is the little push that we need. That's why my focus is definitely on women, on Jewish women.

Debbie: I love that. I think the men that are embracing more of their feminine, it's because they're burning out; men and women. Especially women, because the fact that you and I both took our time, and we stayed with our kids more than we built our businesses at certain periods of our lives, I think was to prevent the burnout. Because we can have it all but not necessarily all at the same time.

Nathalie: What you have is not really enough with the how you have it, right? I mean, you can have a business, but how do you have it? Like, how do you get to there? You get there fulfilled, like you said, with an abundant mindset, and rested and allowing and receiving? Or do you get to there

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

with hustling and with your fists clenched. How do you get there? That's also very important.

Debbie: Nice. Nice. So, tell me a little bit... we're going to talk about the summit in a second... just about your journey with money. Because even the scarcity that so many women have, about investing in their business for growth, or looking at their numbers and managing their numbers, and knowing...

And I know, one of the big areas that you focus on with your clients is systems and financial systems. So, tell us a little bit about your journey with money. And then, what you learned. If you want to share any mistakes, because we all make mistakes, nobody gets there with A++ on their tests all the way through. Then, how you bring that to your clients.

Nathalie: Yes, of course, of course. So, I know you speak a lot about money stories, and this is something that I learned from you actually. I had a big money story. I think maybe everyone does. I think, maybe, also the awareness of having a "money story" is also already a big, big step.

For me, that was a big a-ha moment, when I understood that everyone has a money story. When I looked at my money story, I realized that even though I was brought up in a comfortable home, and even though I never lacked anything, there was definitely scarcity in my home growing up.

It didn't matter if we had money or we didn't have money. We didn't have that feeling that it doesn't matter if there was money or not, we were not going to spend it because we never know. Or it's better not to do this, because we didn't know. We always joked, with my siblings, that we never knew if there was money or not. We always felt that someone was doing us a favor, right? And even if there was money, it wasn't the question.

So, I think that this scarcity mindset was something that I was brought up with, and that I wasn't even aware of until I realized that there was another

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

way of looking at money, from an abundant point of view. From, there is more there is enough for everyone; everything that you teach so beautifully.

This is something that, I think, that if people are listening, it's not just understanding your money story. It's also understanding that there is such a thing as a money story. It's understanding that you have to be aware of this before you even do the work.

For me, it was something new. When I realized this, I was like, "Wow, I'm coming from far." I mean, I'm sure there's some people are coming from further, and not to compare, but I felt that we had so much to work on in my family and where we're coming from. Then I decided, like I do all the time, okay, mindset, we need to tackle this. You and I believe that it all starts with mindset, right? So, I was like, yes, mindset.

Then I realized that it didn't matter how much strategy I had, or how much a beautiful marketing campaign I could have, or even how many clients I could have. It didn't matter if my money mindset was not in the right place, nothing would work. You know that.

And so, I did some work on this. I still do, I think that's something that I continue to do all the time, to catch myself when something is based on fear or something like a decision and it's like, "Oh, I'm just afraid." So, I'm always looking at the big picture. Looking at the vision. Believing it is going to happen, right?

The Law of Attraction, I'm a big believer in the law of attraction. And so, I think that in my business, there were some mistakes. Not too long ago, I realized that when I was scaling my business, I was scaling it too fast. It was really interesting, and that's why today I'm an expert in scaling, because I went through the mistakes.

I think that in order to be able to be a good mentor, you have to go through some of the mistakes to be able to say, "Don't go there, I've been there,

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

this is not working.” One of the mistakes was to grow too fast, to scale too fast, to hire too many people.

It wasn't too many at the time, but then when you realize that, when you were talking about burning out, when you realize that it's too big, it's growing too fast... So great, the numbers are great, the clients are happy, the team is working, and you feel like on top of the world. Except that maybe, when you go too fast, it's not that feeling. You're not on top of the world. You're running after yourself, and running...

Those are all “mistakes,” because I think that there are stages. By the way, this is what I see in my clients. I always talk about the different stages; the launching stage, the growing stage, and the scaling stage. And just like money story, I think that just being aware of the fact that there are stages is already... you already know where you are, where you're going, and what's going to happen.

The growing stage, the stage where you want more clients, more money, more marketing, more of everything, it's great. When you get to the scaling stage, you're overwhelmed, you're almost burned out, you're at the end of your rope. Yeah, you have the clients, you have the money, but where's the time? Where's me? Where's my lifestyle? Where do I belong here?

Then you start to hire, and you need to have systems. That's where I come in. So, you asked how do I do it with my clients, and specifically with the money, is that I come in with creating those systems that are going to be able to allow you to save money; to save time, to save money.

So, those systems are not only tools, because tools are the technology or technical expertise of using this software or that software. But my consulting background, and my years in corporate, is helping you also build a strategy around systems, around processes, around how do we do things in our business so that we don't spend 10 hours doing something that we can spend one hour doing.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

That, of course, includes also the team; hiring people, whether it's freelancers or outsourcing, or a VA or someone in your business. But then all of a sudden, we have the question of money: Where do I invest? Where do I hire?

Debbie: Then we just do it all ourselves and work 28 hours a day, and not sleep and eat, right?

Nathalie: Exactly. That's when the strategic planning comes in. What I do with my clients is, every three months we have a Strategic Planning Day, where we go through... I mean, I really help them go through their finances more than every three months, but at least every quarter.

I really go through their what I call their "key" numbers. Okay? The big numbers that every entrepreneur needs to know. And if they don't know those numbers, they're not entrepreneurs, or they won't stay entrepreneurs for a long time.

Debbie: Tell us what those keys are, so anybody listening who is not ready to invest with you will know those numbers.

Nathalie: The key numbers? Well, the key numbers are... I just made it up. But I'm sure, as a money coach, you know them better than anyone. But I'm talking about the revenue, money you're making. The number of clients that you have. Your average price. How much money to invest in marketing. How much money to invest in help. Your projections.

Those are basically, projections in terms of what are you going to make in the next three months? And what are you going to spend? What is your profit? So, it's basic numbers. But again, those are the key numbers that you need to know in your business in order to know what you're doing.

It's interesting, because in the growing stage we're so obsessed with having more clients that sometimes we just go from one marketing campaign to the next without even looking at the metrics, looking at the

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

conversion rate, and looking at the time we spend. We just do it, do it, do it, do it more.

But when we get to the scaling stage, and the numbers are bigger, we can't afford to do that. Before we do a marketing campaign, we need to make sure that we have the metrics from the previous campaign. That we know how much we're going to invest in the next quarter. So, the scaling stage is a stage where everything needs much more strategic planning, much more thoughtful, serious look into your business.

That's also why fewer people get to the scaling stage. Because it's like a step that you have to take. Are you the CEO of your business? Are you ready to be the CEO of your business?

Debbie: I just love this. You and I, we haven't spoken... I think, it's probably been more than a year since we've spoken. But we're so on par. I love what you said about when you're in the growing stage, you're just like clients, clients, clients, and you're going out and serving, or whatever.

And if anybody's not doing that... and this is my opinion, you can tell me if you agree or not. I think that what will hold people back in the growing stage, is trying to get all of their foundations perfect; all the i's dotted and the t's crossed. They need to spend more time on client acquisition, and less time on their foundations.

I remember, like about a year and a half ago, where I hit that point and I was like, "I can't do this anymore. Now it's time for me to scale." I had 19 clients, I still had two financial planning clients, and I'm a mom of a big family, thank God. Yeah, it was time. Learning how to make that switch, being in the messy middle.

And it's messy, because you're still serving your one-on-one clients. You're figuring out how to scale, you're investing in yourself. It's a whole new level, new devil, as you correctly pointed out. If you're there, to anybody listening, don't give up. It's messy, and it's worth it. But don't give up. Don't give up.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Nathalie: Definitely. I speak a lot about money generating activities, right? I mean, you're in the growing stage, that's your first focus. Like 80% of your time needs to be money generating. So, it's sales calls and scheduling more sales and more campaigns and more talking to people on the phone and in private messages. This is the selling. This is the name of the game.

Because you cannot look at your systems and hiring and build a whole infrastructure if you don't have the meat of it, which is the clients and the money to be able to make that whole system work. So, I definitely agree with you that the growing stage needs to be totally focused on clients.

Then once you get to that overwhelm, hopefully a little bit before... I always say a little bit before full capacity, right? You have to know what is your full capacity. Take a few months before, and start already. Because when you get to full capacity, you're like, "I have no time for nothing."

But it's being in that messy and not being afraid, because you will get on the other side. And you will be able to, if you hold on tight with your clients, continue to give an amazing service, build your systems and start hiring a team, that's when you're preparing yourself for the long term. Definitely.

Debbie: Yeah, so I probably, because I was in my masculine, I just went to overcapacity, but that's okay. It's just who I am.

Nathalie: This is exactly what I did. And then, when I came out of it, I was like, okay, another thing that I learned that I'm going to be able to be inspired from. Even though you and I are business coaches, business mentors, it doesn't mean that we don't go through our own cycles and go through our own mistakes. I think that what makes us real is that we can talk about it and we can teach from it. So, that's why I think it's important to talk about it.

Debbie: Wonderful. I'm going to add one more point for anybody in her growth stage of her business. It's so important that you focus more, on

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

what you say, the money generating activities, and you're getting clients and you're serving clients. I don't even think that up till \$100,000 you really need a website.

If you're on social media, not all my clients are, you can have a beautiful six-figure business by advertising on social media. If you're not working there, there's WhatsApp groups, and there's neighborhood groups, etc. You don't even know really, who you love working with and who you'd love serving, until you've worked with a lot, a lot of people.

So, don't invest in a website, because you're just going to have to change it. I'm sure you'll have to change who you're working with and what you're doing, and don't invest in the copy. Don't invest in all these foundational pieces that are very likely to change in the next 12 to 24 months. Just go out there and find people and work with them and refine your skills as a business owner.

Nathalie: I totally agree with you. But this is a fight that I've stopped fighting a long time ago. I'm fighting it right here on the airwaves, and I'll tell you why. Because I realized, and I understood, that this whole website and copy and branding thing, people are focusing on that so early in the game. Like you said, I totally agree with you on a strategic level, but I realized that it was part of building their identity as entrepreneurs.

Every time I have a client that says, "I need to invest on my website," I do this pitch. I do the same thing. I'm like, "Don't invest." But then I said, "You know what? If it makes you happy..." It's about this ego thing; I have a website, I have a logo, I have something.

You know what? Maybe it's part of the process. I mean, I did it. I had a very stupid website when I started. I had to redo it, of course. But then I just say, "You know what? If you want to just have a small budget, just to give yourself a little gift, it's not going to help you. But do it for yourself." So, that's my take on that. But I agree with you, strategically, it's definitely the right thing to do.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Debbie: It's a little bit of a mindset; because when we have our little home on the web, we've got our brain on board. Because 8 billion people in the world can see that I have a website, so I must be real, or something like that.

Nathalie: I'm like, "You know what? If it makes you feel good, just do it. But on the marketing perspective, it's not really going to help you.

Debbie: So, tell us about the Global Online Summit for Jewish Women, because that's who's listening to the podcast. That's who we're inviting into the summit. I look forward to being a speaker on the summit. So, tell us all about it.

Nathalie: Yeah, sure. So, like we said, the Global Network started three years ago, during COVID. I started those Zoom meetings, thinking that people needed to connect; women from all over the world. Jewish women from all over the world wanting to connect with women entrepreneurs in Israel. There was this push of, we need to go back to the roots.

People wanting to travel couldn't come to Israel, it was like a trauma. Right? So, there was this whole movement of, we need to reconnect to the roots. This online monthly networking meetup started to grow and grow and grow. Today, we are more than 1,000 women in the Global Network. It's really amazing. From 18 countries, altogether. In over three years, people coming from 18 countries. I can't even believe it, when I say it.

It's just something that has a life of its own. Apparently, there is a need for connection from within the Jewish community. We're talking about women that come from all the spectrum, really. From ultra-orthodox to completely secular.

That's also the beauty of it, because it's really about connecting to our Jewish identity through our business, through our collaborations. Connecting to Israel through... I'm in South Africa, or I'm in Brazil, or I'm in

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

France, or the UK. And I want to have this emotional connection with Israel. I can't maybe come right away, or I can't travel, but if I have a collaboration or a friend or a strategic partner in Israel, I feel like I'm really connected to the Jewish people.

That is the goal of the Global Network. It is a business network in the sense that it's entrepreneurs and leaders. So, everyone has either a business or an organization or a nonprofit, but it's really about the connection between the Jewish people around the world and Israel, and us here in Israel.

And so, after three years of being online, we all wanted to meet in person. That was the goal. The goal is going to happen in January 2024, when we will have our global conference. We're expecting 100 to 200 women, in Jerusalem, talking about women and leadership, women and nonprofit, women and politics, women and business, women and Judaism; with everything that has to change.

Women in Israel having roundtables on Jewish values, roundtables on industry leadership; it's a leadership conference. In order to talk about that leadership conference and tell the world that it's happening, what better way than to gather 18 amazing women, that you are a part of, that are going to speak about how to align and integrate our Jewish values in our business and in our leadership?

It was really about positioning that conversation, raise awareness around, we don't have to have separate lives; like, my Jewish life and my business life and my leadership. We can bring it all together and be that leader woman that we already are. Because if we are entrepreneurs, we are already leaders.

But know how to connect all the dots, all the DNA; like, my Jewish values need to be part of my business. My feminine leadership needs to be part of who I am as a mother, as a wife. As everything together, we're one person. To rebalance, like we said with the energy, so that women are even stronger from that power.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

So, the Online Summit is happening. It's happening on September 10th.

Debbie: Wow, just a few days from now. I have to say, when you said that, we have to bring all of who we are, our Jewish values, our feminine values, the fact that we live in Israel. I will say, for anybody listening, that when I first showed up on Facebook back in the day, that's where I did most of my social media marketing, I didn't want to talk about the fact that I was in Israel, right?

I mean, it's funny, or it's ironic, now that my podcast switched over from *Mastering Money in Midlife* and it's now *The Jewish Entrepreneur Podcast*. But I didn't know how, or I was afraid, to bring that part of me online.

I love that you're leading this movement and saying, "Let's bring all of who we are. Let's connect our tribe, other women, who also share values. And let's unite, let's get together, and let's grow our leadership and our Jewish values and our feminine values, all together. Let's be more of who we are, and not really hide parts of ourselves."

Because when you are really more of who you are, when you're doing what you're born to do, that means not hiding, you're completely authentic, then you're also attracting the "real people" that you're meant to serve, because they can see all of you.

I've worked with people who aren't Jewish, and they love my Jewish values. I have a client I'll be working with this week, and because we're both God centered, she's like, "I want to work with you." She knows I'm in Israel, she knows I'm Jewish, she knows I'm religious. That was important to her, when we started working together.

So, if anybody's listening to this podcast concerned about sharing her values, Nathalie and I are both advocates of just letting the world know who you are and what you stand for.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Nathalie: Exactly. It is a process. I remember the first time that I realized that I wanted to niche with Jewish women, I was scared. I was so scared, because...

Debbie: Thank you, for saying that.

Nathalie: Yes, because it meant, first of all, it meant saying no to people. Like, men that say, "How come I cannot join?" You have to say no. It meant to say no to people who are not Jewish. I mean, sorry, for everyone who is listening, there's nothing wrong with not being Jewish, but it's a group of Jewish women; that's what unites us.

It meant really coming out in the world with a very strong statement that said, "This is who I am. This is my people. This is who I want to serve. This is who I want to be with." It's always scary. You get that fear of, 'I'm going to be seen put in a box,' and no one wants to be put in a box. And so, it was scary.

But I think that the same fear turned into strength. It's the same, it was proportionate. Like, the same size of fear turned into strength that was exactly aligned with who I wanted to be and who I wanted to serve. It was like all the pieces of the puzzle were falling into place. Yeah, this is exactly where I need to be.

I have to say, you spoke about divine inspiration, and I have to say that it was almost like a rite of passage. But then this fear was almost like, are you ready to go beyond the fear, to go above that? If you're not, it's okay. You'll just have to wait a few more years until you are.

But after that fear, I felt okay. Like, I'm ready for this. I'm ready for that. This is where I'm being shown the way. I have to say, in all modesty, really, really all modesty, I feel like this Global Network is much bigger than I am. It's something that I feel is being led by something, that I'm just the right person at the right place doing something to make it happen.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

That's also why we're starting a nonprofit from this, because it felt that this was not part of my business. This was something that was much bigger, with volunteers. We have, today, more than 50 volunteers in the nonprofit that are just helping in getting the word out and promoting and organizing. I feel like there's some movement that has to happen, so let's do it.

Debbie: I didn't know about that piece about the nonprofit. It's very inspiring. You took the first step into the Yam Suph, into the Red Sea, and then everything just parted for you, and you're just going forward.

Nathalie: Exactly. The only thing I can say, and this is interesting in terms of the money conversation we had before, is that when I started the Global Network, it has been from the beginning, free; completely free, no membership, no payment, Zoom, everything is free.

Everyone was like, "But you're a business coach, a business mentor, when are you going to monetize?" Monetize, this word kept on coming back. I knew one thing, that this network needed to stay free. This was an intuition that I had.

It was a lot of work. It was a lot of investment; it is still. Investment from my part, on my team's part, on everyone around. I was like, "I don't know why, but it has to stay free." It took three years. So, for whoever is listening, it's a long time. Three years where I was just saying, "I need to hold on to that intuition, it has to stay free."

Until only a few months ago, when I said, "I know why it has to stay free, because it is a nonprofit. Because it's bigger than what we are." I started building a board of advisors, I started building chapters, and we have now five people on our board of advisors, we have five chapter leaders in different countries of the world, and we have those 50 volunteers.

And so, it's happening because I followed my intuition to keep this free and not to monetize it. This is like taking the first step and waiting for it to open. Yeah, that's what's happening.

#95: Entrepreneurship & Leadership for Jewish Women with Nathalie Garson

Debbie: I'm inspired. I've always been inspired by you. I came to an in-person strategy event, I don't know if was 2019, before COVID hit, or 2018, whatever it was, but your leadership skills are phenomenal. I imagined that the Global Network, the summit, everything that you lead is going to be beautiful and inspiring and uplifting for Jewish women everywhere.

Nathalie: Thank you. Thank you, so much, Debbie. Thank you, for being a role model for so many women entrepreneurs talking about this so important topic of money. I feel like you have just the right balance of money is important, but look at also everything else, right? It's so important to have this balanced approach. And really, thank you, for doing the work that you do. I think it's really important.

Debbie: Thank you. Thank you, so much. Thanks for being here. I'll see you soon.

Nathalie: Yes, thank you so much.

Debbie: All right, bye-bye.

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