#149: Fundamental Ways to Grow Your Coaching Business with Rivka Malka Perlman

Full Episode Transcript

With Your Host

Debbie Sassen

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You're listening to *The Jewish Entrepreneur Podcast* with Debbie Sassen, Episode 149.

Welcome to *The Jewish Entrepreneur Podcast*. I'm your host, Debbie Sassen. I went from being a financial adviser, author and chronic under earner to building my business to six figures as a financial planner and money mindset coach. And then, on to multiple six figures as a fulltime 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 into today's show.

Hello my friends and welcome back to the podcast and happy new year. Shana Tovah. We have a beautiful interview for you today. I am sitting in the studio with my friend and my colleague Rivka Malka Perlman.

Before I introduce Rivka Malka, I do want to make mention of the date when we recorded this interview. It was before the new year, before Rosh Hashanah. It was also prior to the one-year anniversary of October 7th, which means that the war that broke out in Gaza a year ago has now been in existence for a year, more than a year, by the time this podcast drops. Of course, on the Hebrew calendar, we won't be marking the anniversary, as it were, until our holiday Simchat Torah, but it would be remiss of me to begin this episode without recognizing that we still have 100 people being held hostage in Gaza, in the tunnels. We haven't heard word from so many of them. We don't know if they're alive. We know that some of the hostages are no longer alive, and we pray for their return. We continue praying daily for their return.

And as of this recording, we have also opened up a new war front on the northern border with Lebanon, and so we are in need of continued prayer, continued healing, continued reaching, storming the gates of the heavens, and asking G-d to please bring our people home, to give us safety and se-

curity in our homeland in Israel. So please, wherever you are, just say a quick prayer for Israel and for our people.

Now I want to go on and introduce you to our guest Rivka Malka Perlman. We had a beautiful interview before I recorded this intro. And let me just give you a quick story. Being in the coaching world for many years, as I have been, I've heard the name of many coaches in the Jewish world. And one of those names that was on my radar was Rivka Malka. And it just so happened that we were at a networking event in New Jersey at the beginning of June.

I didn't know she was going to be there, but I was talking, as it turns out, with my daughter-in-law's cousin. And we were playing Jewish geography, I figured out who she was, and I was like, "Oh, I know who you are. You're my daughter-in-law's cousin."

And as we were having this sort of light bulb moment, Rivka Malka appeared next to us. And she has these beautiful affirmation cards. She calls them something different, but she dropped them on the floor and I picked them up and I have one here that I love to read. So I'm going to read it to you, which is "I choose to be open to miracles and to be full of gratitude now."

And it is such an apropos statement for the fact that we actually ran into each other. We met each other. I have so much gratitude for the miracle that happened right there before my eyes. And it has turned into a beautiful collaboration, a friendship and a collaboration between us, which you're going to hear about in this interview.

We sort of hinted about it in the interview, but I'm going to tell you now that on October 30th, Rivka Malka and I are going to be running a webinar together. It's called Three Secrets to Making Money as a New or Old Life Coach. You can go to my website debbiesassen.com/register to register for the webinar. It will be at 11 a.m. in New York time, 5 p.m. Israel time. Note

that there's only a six-hour difference between East Coast and Israel. That's because Israel will already have moved their clocks back, but the U.S. will not yet have moved their clocks back to wintertime. So it's going to be a one-week unusual time difference between the United States and Israel. Go ahead and register, and I will make sure to drop that link again at the end of that podcast.

But just tune into this interview. Let me just give you a few words of introduction. For many of you, Rivka Malka needs no introduction, but here are some beautiful words about her. Rivka Malka Perlman is an international speaker known for her energizing, uplifting, and inspirational talks. Following a near-death experience, she opened her school of coaching and transformation, and through Rivka Malka's coaching school and her workshops, her online presence, and her YouTube videos, she helps women to heal from their past, to rewrite their story, and discover their life's mission. And for so many people listening to this podcast and who've joined that coaching school, we really do see coaching and healing as our life's mission.

Rivka Malka trains women around the world in coaching and healing skills, and she's known for her expertise in the healing journey. I'm going to leave you her links in the show notes, but now I want to invite you into this beautiful talk. We talk about coaching, we talk about marriage, how we got started. Of course, we talk about money and so many topics, and I know that you're going to walk away with so much inspiration and hopefully you're going to take action on building your business as a result of listening in to our journeys. All right, friends, let's go on.

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Debbie Sassen: I am so excited to introduce you to my guest today. I'm sitting here in the studio with Rivka Malka Perlman. I know that so many people know her name already. Rivka Malka is the founder and CEO of the Rivka Malka School of Coaching and Transformation.

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We met in June at a conference for Jewish women entrepreneurs, and I had heard Rivka Malka's name through the grapevine, in coaching circles, and I had always wanted to meet her. And I never expected to see Rivka Malka at that conference, but there I was at the coffee table schmoozing, it turned out, with my daughter-in-law's cousin. And Rivka Malka just shows up there. She has these beautiful cards with sayings on them, like I choose to be open to miracles and full of gratitude right now. They actually dropped on the floor and I picked that one up and I still have it. I look at it very, very frequently.

And my daughter-in-law's cousin introduced me to her. And since then, we have developed a beautiful partnership and relationship. We're going to share that with you today, but I want to let Rivka Malka introduce herself because I think she's just going to do an amazing job of it. So let's go.

Rivka Malka: Thanks, Debbie. Hi, everyone. I love reminiscing about that day. That was very cool. I had never been to the Jewish Women's Entrepreneur Conference. It was my first time and I was presenting there and yeah, I was walking around with my truth deck where I like to just start conversations and give people gifts and you were one of them apparently because they stopped right in front of you. Yeah.

Debbie: I really, really like having these affirmations and there's so many, like you can go to Amazon and you can search for truth decks, whatever you want to call them. But I know that these have the right intentions behind them, the right mindset, the right value systems behind them. And so when I saw you handing them out, I even took three. I asked you if I could take three home and I'm so happy and look what a beautiful relationship we have developed from that. So tell our listeners how long you've actually been in business. How did you get into coaching? There's coaching and there's healing, there's transformation. It's not only coaching that you teach your students. Tell us about that.

Rivka: With pleasure. Yeah, like all of you, it's a story. It's a journey. So it began with a low, a really big low, a difficult time, and I went out and I had to just start life again.

And Hashem, G-d, gave me the strength. And I looked up coach training. And I went the next week. And I borrowed the money from my gemah, because I did not have the money for this expensive training. And a friend said, I'll give you the rest. And I just went there almost like a shell, like, take me to my next step.

And while I was getting this coach training, it was a healing for me. And at that time, I was, yeah, because you start hearing all these questions and getting this space to think and talk and be heard. And we were practicing on each other. And at that time I was also working with a personal mentor. So I was getting a lot of good healing, but it wasn't in the structure of coaching.

So when I finished my training, and even honestly before I finished my training, because it took place over many, many months, I began to coach others and I did charge right away. It just made sense for me to charge. So I did, even though the way that the training was divided is that there were five giant modules. So I had only been through the first couple, but I was on it.

And then before you know it, I started getting more clients and running retreats, and I was really pulling together all of this beautiful healing work that I had received prior. And now these new coaching tools, which I thought just blew the roof open on healing.

Debbie: Wow, I think it's fascinating how you jump in. Like you were doing your own healing. How did you know that you wanted to sign up for coach training and certification.

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Rivka: Okay, my husband had done this training years ago and I was fascinated by it. Maybe that was seven years beforehand, but it was subconscious completely. But Hashem does this amazing jack-in-the-box thing. He's like, boom, it's your time. And that's like something I really want entrepreneurs know because we spend a lot of time wondering why we haven't gotten the product out yet or when our time will come or when we're going to know what to do next and we don't always know what to do next but there is the jack-in-the-box effect that when Hashem says it's time to leave with time, that's it like you're going out right then, and I've seen that in my life consistently, the angst to beforehand, and then, wow, Hashem takes you out.

And just for those of you who love these kinds of things, I will share with you the simple, amazing awareness that it says in Genesis, in Bereshith [inaudible]. Everything was so confusing and it was total darkness, I didn't know what was going to be happening. Baruch Elohim ra'chaf esal p'nei maim. But then there was Hashem right above the water and then, v'y-omarakim yehi or, Hashem said, let there be light, and then it all changes in the blink of an eye. Have. You experienced that, Debbie?

Debbie: There are things that I could be pondering in my mind, it could be ruminating over, and then I will have this like moment of clarity, I'm very intuitive that way, and I will just follow it. Ask my husband how we ended up getting engaged after three weeks, and he'll say I twisted his arm.

Rivka: It was one of those moments.

Debbie: It was actually between the first and second date. I'm like, no, no, this is the one, I got it. But even in terms of the house that I'm living in now, when I heard about it, I just had this intuitive hit that this was the one, this was the thing. And when I get that intuition, I usually follow it. And when I follow it, as long as I put in the work, I do my job, I do my part. I'm never disappointed by the results. And even if I don't get the immediate results that I want, it's just a question of time and trust and leaning in.

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So I love the fact that you, all of a sudden, the jack-in-the-box, I love the name, I might steal that from you. And you went and you did it. I wanna ask you because your husband had done the training seven years before, and as you said, it sort of like stuck in the jack-in-the-box. Do you think there's a difference between men and women? Like, were you waiting for something, do you think, before you gave yourself permission, as it were, to go and take this training, was there a reason why it took you seven years after your husband had done this training for you to say, it's my turn now.

Rivka: Mm, it's a great question. I hadn't thought about that. 100% yeah, I think there was a part of me that just felt like he's amazing at this. This is his thing. I don't want to interrupt it. And the interesting part is that he is very clear that he does not want to be a coach. He just wants to be a good guy. So he has the training, but that's not what he wants to do. He's just a great husband because he knows how to coach me.

So that was definitely played into that. And then also I think that I was kind of late to the game in terms of being a working woman. I grew up with a stay-at-home mommy. I was a stay-at-home mommy. Those are my values. Taking ownership of the fact that I actually work.

I call this, like usually I just call this that I play. I do stuff, I do stuff, whatever. It took a long time. It's still taking a long time. So I don't think that I thought, oh, I will now go invest money in myself. That wasn't part of it. Now I'll do that, but not then.

Debbie: Interesting. Do you think that a lot of women have that issue that they're like just a mommy or they don't see themselves investing? I like the way that you use the word investing and I talk about that a lot. Does that reticence or hesitation to invest hold them back in certain ways.

Rivka: Definitely, a hundred percent. I hear it all the time because women will contact me about the school and they're like I love the school I've been reading your emails I really want to join. Hopefully by next year I can come.

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I'm like, are you crazy? Like, who knows what's happening next year? Come on. Like the minute you join the school, your life gets exponentially better. Start now.

So yeah, but they can't because their mind is full the same way that my mind was full with all kinds of calculations that do not put them in the front and center seat of their own, almost of their own wellness.

Debbie: Is it a proactive decision that they're like, I have my kids, I am busy doing carpools, making meals, I'm active in the community, and so I'm proactively putting 12 months from now on my calendar? Or it's the sub-conscious belief that maybe it's not meant for me.

Rivka: Wow, Debbie, you are good with the questions today. I think just because you asked this, I think you really understand women. It's a little bit of I'm just going to push off my dreams. I love the awareness that it says, ha-kol b'chaska sumen, ak-shar karish bar chubar u'mer es-enam. Everything is hidden until Hashem comes and opens up our eyes. It's like we are blind until Hashem opens up our eyes.

So you can have a situation, I'll take myself, where you just can't see what you can't see. You don't know what you don't know. We're going to talk about the women. We can't see what's on the other side. However, what we can do as educators, entrepreneurs, marketers, is we can educate them to the best of our ability about our services so that they can see and speak in their language so that they at least have a chance of seeing, and then hopefully Hashem will open up their eyes.

Debbie: It is a tough balance. I remember when I was working back in the day, a long, long time ago at the Bank of Israel, and I could tell that I was in a dead-end job. Working for the government, there are only going to be a few positions at the top. So I could see in a government position, I was going to tread water. I was going to do the same thing over and over and over again. And I got fed up very early on.

But because we have, thank G-d, we have a large family and with every baby, they could not get rid of me, thank G-d. I just kept going back and I kept saying to my husband, no, I want to leave. I want to do my own thing. I didn't even know what it was. At one point, I thought I wanted to be a stay-at-home mommy, but I don't think it would have been a good one.

It would have been a real challenge because my mom did stay home, but when my parents got divorced, I ended up living with my dad and my step-mom, and my stepmom was a teacher. She went out. I didn't have a role model really for a stay-at-home mommy. So I think that I would have been really frustrated even though I thought, oh, I'll homeschool them and I'll teach them and we'll bake and we'll make sourdough. You make sour-dough, right?

Rivka: No. I don't like it. Like, I'm not on the bandwagon.

Debbie: You're not on the sourdough bandwagon.

Rivka: I make old-fashioned challah with white wheat and sugar.

Debbie: Oh, good for you, okay. We're recording this right before Rosh Hashanah. Do you add honey?

Rivka: Oh, no, but I'm not gonna do chuva on this one.

Debbie: I'm sure it's delicious. When I come to Baltimore, I'll have to try it. And so anyway, but there was a time after my eighth child that I was like, I'm done. I guess it was that jack-in-the-box moment. Like, I'm not doing this anymore.

And I went and found myself a mentor for financial planning. And every step of the way, right? As you said, all of a sudden there's light. So I started financial planning and then I learned more about investment management. And then I learned about coaching because people have all these money

blocks and money triggers. And then I learned more about building a business.

So when you follow the breadcrumbs and you just trust and you lean into that, every step of the way, there's growth and there's potential and their new horizons that your brain can't even imagine because we can't see the future. We just have to believe before we see it, before we actualize it.

Rivka: I love your story so much. For all of you who like sneak peeks and trailers, Debbie and I are going to be doing a webinar called Three Secrets to Making More Money as a New and Old Coach. And what you just said is one of the secrets, I think. It's that willingness to follow the breadcrumbs and to go where it feels like no man has gone before. You know, and then I feel so good that we're doing the webinar together. I haven't heard that part of your story, but just listening in and like, I'm kind of amazed that after eight children, you left your job and started again. I know this is my interview, but I'm amazed by you...

Debbie: Tell me more, I could use it. Go for it.

Rivka: Yeah, yeah. I feel like you kept your integrity of trying to show up for your family financially, but you also kept your integrity to yourself. I gotta do what feels right and feels good. And I do feel like you stuck it out as long as you could with the bank. And then when it was time to go, that's it.

You were out and you got the training. And like you said, Hashem provided. You know, you had to set a good boundary with yourself, with your husband and just be like, this is what's happening now.

Debbie: It was hard. And my husband's an engineer, he's into numbers, he does quality controlling and failure analysis on batteries at his at his job. So he wants to do the failure analysis, like what's going to happen if this business doesn't work.

So I had to present him with a financial plan, which was a little bit like fuzzy, I have to say because who really knows when they jump in how long it's going to take me to get a client, how much I can really make. And I really just wanted to replace my income that I had at the Bank of Israel.

And that was also a stretch and I remember my first client, it was like amazing, right? Do you remember your first client? And I've talked about this before on the podcast, I charged her like 80 or 85 shekels an hour, we're talking like 20 or $25 an hour. I worked on a trading floor on Wall Street at Goldman Sachs and all of a sudden, I was earning a fraction of a fraction of a fraction of what I'd been earning.

Now, I knew that in Israel, back in the days when I made Aliyah, we had the joke. I don't think it still holds. But if you want to make a million dollars in Israel, you come with two million. But now the horizons have opened up. We have this beautiful high-tech sector that we didn't have then and I just wanted to make enough to replace my salary.

It didn't even occur to me that I could make hundreds of thousands of dollars as a coach. And that was mind-boggling when I started surrounding myself with other people who were doing this amazing thing, building a business that was running 100,000, 200, 500, like people were building million-dollar coaching businesses. And that was mind-boggling to me.

And there is so much potential out there in the world once you figure out, you know, what is that unique thing that you're offering? How are you going to help people transform their lives, heal whatever they need to be healed? What do you find with your students or some of the things that hold them back from going out into the world and building their big, beautiful businesses.

Rivka: Great question. Well, the first thing that came to mind actually is to piggyback off of what you were saying which is that you began to surround yourself with people who are building million dollar coaching businesses

and what has even held me back and definitely I see holds my students back is that in our culture we don't have that we're not a very money focused culture you know in regular western culture success is money that's it. We have a lot of other things that are successful about us, family, good character, good relationships, other things like that.

So if you want to be making money, you have to know about money, you have to surround yourself with people, join some program that will actually feed you these ideas and let you know what's possible and help you to get to the next step.

You know, I remember when I ran a retreat, and I had a friend, for fun, I call her Tony, her actual name is Marissa, but I call her Tony, because like Tony Robbins. Yeah, she's very many levels of cool. Anyway, she's like, you must have merch. I'm like, merch at my own retreat? I'm running a healing retreat. I'm doing everything.

I was knocking myself out for the ladies, the scented candles, the jewelries, eight people on staff for 30 participants. I'm just giving merch like I'm something. She's like, absolutely, I'll do it for you.

She made me these beautiful water bottles. Okay, they say I chose this line be fearless in the pursuit of what sets your soul on fire And it was this insulated. Isn't that gorgeous?

Debbie: I love that. I love it.

Rivka: Yeah. Yeah, that's my jam. So be fearless. So yeah gorgeous Like deep red and then also coffee cups and also caps now the caps nobody wore because people wear shingles so the in it to win it caps did not go so far, but Who knew - this is just a tiny example colorful example - who knew that people would come to a retreat and I had in my mind, oh my gosh, I'm charging the most I ever charge. They're not going to want to pay a single

more penny. They did. bought stuff and this was the retreat where we fed them well. No, they wanted their very own water bottle.

So my point, is I needed to be exposed to someone who thought bigger than me in order to do that. And I think that a lot of times when people leave our coaching school, they are still with their coaching school buddies. They're not necessarily in other programs and it kind of feeds on itself. We need to see more visions of success.

And that's why, by the way, more trailer sneak peeks, Debbie and I are cooking up a success program. If you are my student and you're listening, we're cooking it up for you. We were gonna find out how Debbie did it and we're gonna do it for all of you.

Debbie: Feeling the fear and doing it anyway. I think that's like the courage and courage is, you know, we'll just give you that sneak peek. The most important emotion that you want to embrace and refine is courage because courage is the antidote to fear. Fear will totally stop you, but being coura-geous doesn't feel great. We think of Tarzan banging his fists on his chest. Oh, I have so much courage. But really, courage feels horrible. Because it's really the fear of failure that comes underneath it.

And I wanna go back to your point about, they aren't surrounded by other women who were doing this thing. So that was one piece of evidence that I had for my career on Wall Street. It was short-lived. It was three years, two years in New York. One year in London. But there were women there who were even long-term on Wall Street.

Now, it wasn't good for a family and I knew that I wanted a family. That was very clear to me, but there were women who were earning lots and lots of money. I had my first $100,000 year back in 1988 when I was working on Wall Street. No, not in coaching, when I was working on Wall Street.

So that was already a concept that I had in my mind. I let go of it when I came to Israel, but I knew that that was a thing already from a few good decades ago that it is possible for women to earn a lot of money. So I have that like in my, you know, feather in my cap. That was one thing.

But what I've seen from my clients and just from coaching, whether it was financial planning, I'll tell you this story also. I once had a client, she inherited a lot of money from her late parents. I wanna say it caused marriage difficulties. They say that money is the thing that, you know, causes the most divorces, which is really not true. money is an inanimate object, but it will exacerbate anything that's already there underlying the surface.

But she sort of leaned over the desk to me and she said, Debbie, money is not a blessing. Money is a curse. And she felt that very, very strongly because of what happened in her relationship. I think she and her husband ended up getting divorced if I remember correctly, but be that as it may, women have this background.

It's really our origin story that men are the ones who manage the money. Even women who have seen successful role models, successful women in business as mothers or aunts or grandmothers, we still have it in our mindset that men are the ones who manage money.

We can talk about relationships at a different time. I know that's one of the things that you do, but embracing being the woman who is a CEO, the founder of a coaching school who can manage money and allow money to come into her business, to flow into her life, can even make financial decisions. That is something that for women is very new sociologically speaking.

It's only in the last hundred years or so when women started shifting. It happened with the industrial revolution, between the two world wars and and also the wars that women started moving into the workforce, having more money, making more financial decisions. Women in America only

were allowed to have a credit card 50 years ago in 1974. You know, they could sign by themselves.

So this is a very new concept for women in the history of humankind. So I think it makes sense. But that's why. We're here doing what we're doing. To help women feel good about asking for money and receiving money and believing that their clients have a bigger transformation when their clients actually pay money for the coaching that they receive or the healing they receive.

Rivka: Oh yeah, absolutely. I mean, I come from a Kirov background, that's Jewish outreach. And in Kirov, we always knew you cannot charge, like get this sponsored, fundraise the money. If you charge people to come for a Shabbaton, they're not coming for Shabbos and they'll miss out. So that was very much my mindset. Like don't charge because they won't come.

And then when I started coaching, perhaps because it was the first formal training that I received, it was very natural for me to charge. I just was like, of course, I'm going to be sitting with you. I'm going to be focused on you a hundred percent. Like, what is the question? Like, of course, and I started out my first clients and this was after just a little bit of training were $70.

And then I moved up from there. And I remember going from 100 to 125, which at that time was terrifying. And I would just practice. And this is what I do. I'd be like, Hi, Anna. So you know, in the next month, my prices will go up and I'll be charging $125. I just like held the phone. I couldn't even listen to her answer. I was just like holding the phone up. I cannot handle this. but I knew I just had to say it.

And then my prices, I prefer to not discuss my prices right here right now, but the way that my prices actually got raised significantly was that I was really finished with coaching. I didn't want to coach anymore. I was tired of it. And I told my husband, I am tired of it. And he said, like, come on, like

you can coach just a few people and you make real money and it really helps.

And I said, okay, you know what? I'm going to charge the exorbitant price that I would like to charge. I'm just gonna charge that number. And nobody's gonna wanna come. But if they come, they'll pay me good money and I'll take them. That was the only way that I could wrap my head around.

We do go through burnout when you do such intense work. So that was just a dip, you know. I've had other times where I love what I do and I try not to coach people unless I'm loving it or to coach much less people when I'm not loving it so that I could give them like a good, you know, the best of myself. But yeah, that's how I raised my price significantly thinking nobody's going to come. I'm surprised they came.

Debbie: I just, I'm going to say, I love that so much. And if we talk about more the metaphysical world, right, you were unattached to the result. So like, you know, the frequency, the vibration that you were sending out into the metaphysical world is like, people can come and they can pay me this. This is what I expect. And I'm not attached to whether they say yes or no. That was magnetic. That attracted people to you because you weren't graspy, you weren't needy, you didn't have to have anybody. You're like, no, if you want to come. And so that grounded energy and that assuredness in who you were probably attracted more people to you.

Rivka: I think you're right. I mean, because it's like a relationship, if I'm going to show up needy, I'm actually going to repel you. Yeah. And I feel very bad when I see like needy Facebook posts. I really feel bad. Like, don't be needy. You got this, you're trained for it. Perhaps the second part of training needs to be confidence training.

In our school, we have a program, we used to call it ACBLT, now we call it Fun and Done, and it's basically a confidence building program. You're a

rock star. What's your offering? What's your website? What's your colors? Own it, own it, own it, own it.

It's like beginner's business school. Before the business school, just be a coach. Stand in the glory. Who's your target audience? Know her, love her. And at the end of the day, by the way, your target audience is yourself.

So in getting that self-knowledge, you really get a lot of self-love. So yeah, a hundred percent on the confidence and on the unattached, like once I know who I am, I'm not going to be looking around to ask you, like, do you think I'm awesome?

Debbie: I think you're awesome. Heads up, everybody, Rivka Malka is awesome.

Rivka: Thank you. And you're awesome. Like we're all awesome if we want to be awesome, but to all the awesome people out there, I have an amazing tool for you, and this tool has changed my life and it's called the designed alliance.

So in coaching, we say that the coaching client need to create a designed alliance, which is somewhere between a relationship contract and a business contract. And it basically says, we're designing together, what is our alliance? What is this relationship? Meaning, when do you pay me? How much do you pay? How do you like to be treated when you're not accountable?

How do you like to be spoken to? Can you handle tough criticism? Are we gonna be meeting together during the week with WhatsApp or no WhatsApp? Which topics are like no-go's unless, or I have to ask your special permission. What else do you want me as your coach to know, right?

All this kind of like stuff, and we get it down on paper. Sign it, that's how we begin, because we are in it to win it. Now, I once had a coach who I was sharing a great deal of distress to, and this coach said to me something so

brilliant. They had gotten the same training as me, so they knew about the designed alliance, And they said, any relationship that fails, either the alliance wasn't designed or something changed and the alliance was never redesigned because the designed alliance is in a live document.

So if you don't design your relationship, you're going to fail pretty soon. It's gonna be, I thought you did the dishes. I thought you did the laundry. I thought you got to work. I'm the woman, I'm not supposed to work. You're the man, you're supposed to work. No, but I could make...

And that was very confusing to me. Do I work or do I not work? I was just coaching for my own healing. Like, am I now the working woman? Or am I now the breadwinner?

Are we, like, what happens now? You gotta sit down and say, we have to make a designed alliance. Who does what around here? And this is for husbands and wives.

And this is also designing your alliance around your own prices and your own money and alliance with yourself. Designing an alliance with Hashem. Hashem, here's what I do. Here's what you do. Like, here's how I'm gonna step in to your care. And then of course, when something's not working, if you get, as I was burnt out, or as you were finished working at the bank, redesign the alliance, which it sounds like you did an amazing job of, by showing your husband your business plan, and getting him on board and being like I gotta redesign this alliance, it's not working. Now I need you to trust me in this new arena. Yeah, I wanted to share that tool with all our entrepreneurs there.

Debbie: I love it.

Rivka: Yeah, it's a constant.

Debbie: I love it so much. But I will say that in our marriage. Without having that term. We had to create a new designed alliance. As our children grew

up. Because we were, right. So and you mentioned it a little bit with the dishes and the laundry and the shopping and whatever. But just as a side note, as our children grew up and now we don't have anybody sleeping at home anymore. I mean, our kids will be back during the Jewish holidays, but all of our single kids are out there in dormitories and our relationship needed to evolve. And if we just keep going through the same exact steps, we're gonna get the same results, but we didn't need to be those exhausted parents who were running between PTA meetings and waking up with the kids in the middle of the night.

So that was actually something that I took the initiative on in, I think, 2021, that I went for marriage coaching, not because anything was bad, but I knew without having this term that it could be better that we had evolved. We'd grown up and we couldn't keep doing the same thing. So I love this because there was something in that unwritten rules that we never sat down to write that needed to be refined and upgraded.

Rivka: I'm so excited that you brought that up. I love talking about coaching and business, but really I love talking about marriage. That's where the juicy parts are. I mean, marriage is not relevant to everyone, but it is relevant to just notice that, you know, many female entrepreneurs that I have witnessed are moving into their menopausal years. And it's an amazing thing. There's actually a word for this in the Jungian archetypes. It's actually the enchantress.

So there's different archetypes, like there's the queen, there's the maiden, there's the lover. The enchantress is the one who is reinventing herself. Life is exciting again. She's finding out about herself and it you know there's some of the archetypes that have to do more with sensuality or more with dominance. The archetype of the enchantress is just she's she'll do what you did. She'll say like, hon', we're going to marriage coaching because we need it, and like it's so delightful. It's so wonderful It's very proactive energy.

Debbie: Wait. So first of all, I went by myself He wasn't involved, but he he definitely benefited. But I believe very much in the power of one, one G-d, one person. One person changes the dance steps in the relationship. If you're not doing the tango anymore, you step out of that dance and you go and do the hip hop, so then your husband has to learn hip hop. Tango and hip hop, my husband would never be able to master either one of those.

But be that as it may, we are in a certain way, we're married to our businesses. We show up for our businesses every day. So there has to be that alliance with our business and we have to have that alliance with our clients. So understanding what your relationship is to both of those parties is very important. So I like what you're bringing in here.

Rivka: I think I'd like to make a designed alliance with my business. I think that's a good exercise. Thank you.

Debbie: What is like, I sometimes ask my clients, what does your business need from you? And this is especially true. I've seen recently a couple of my clients have made simchas, have made celebrations in the last few months and they finish that and they're exhausted because there's been a huge buildup, there's been a lot of activity, there's been a lot of meals, a lot of family and sometimes the business just needs the CEO to rest.

Could be a day, it could be a week and we're doing this now because as you and I are speaking we're going into the High Holidays, the Chagim that are going to take over the next three weeks of our lives pretty much. And sometimes after that, we come out and we need an extra day of rest. In Israel, we need an Isra Chag for the Isra Chag, or you need one. We need an extra day or two to get back, to just let the dust settle and to have our nervous systems downregulate back to just being on a more even keel.

But before we wrap up and then we'll tell everybody about the webinar that we're doing on October 30th, after they've had a day or two to down regulate their nervous systems, tell me what you see your clients, your newer

coaches, after you've done with them your fun and done, they know their colors, they know their target market, who they're serving, how they're serving, what challenges do they have building their their businesses.

Rivka: Wow. Okay. This is a hot topic, Debbie, because it's something that I feel very bad about. Like, I always tell people, and I believe this, that our coaches are some of the best out there. They know how to coach, like, it's a very intensive training. And then they don't know what to do next.

And what I've seen is some of them will get a few clients because they need to get hours and so it'll just be natural that they'll get some clients. Some of them, and I'm very, very happy for them, end up working for other companies. They work within a business or they get a job and their coaching skills really help them. And they consider their coach training like this amazing chapter in their life that led them to another chapter. And it's amazing how that happened. Like very, very often people will be catapulted into a new career or a new job and now they have their coaching skills.

But then there are some that really want to coach. And I would say that most of them, not all of them, most of them are not gonna go on to build lucrative businesses. A few of them will, and a few of them will coach sometimes. And I've seen this go down as the, like with the passing years also. And I'm not sure why it is. It could be because I'm really not sure what to make of it, but I'm so happy that I met you, Debbie.

Sometimes I say, like when I do my filming, I say, I can't be the guy behind the camera and in front of the camera. Like at some point it's too much. Editing, this, that, content. I'm learning the divertor, I'm teaching the divertor. It's just like sometimes it works great and sometimes I'm like, I can't be all those roles.

So it is possible that as the years have gone by, our coaching school has gotten more intensive. And so the healing is really the topic, not the business. And I just haven't like stepped into the business conversation as

much as I used to with my students, or maybe they haven't stepped into it. Like it's gonna happen afterwards, but afterwards school is over. I think I'm yelling right now because I'm so upset about it. I really want people to be successful.

And I want, I don't want anyone to say like, I took a coach training and then, you know, whatever, I thought I was gonna do something with it, but I didn't, you know, it's really hard to get clients or I took a coach training, but like, everybody's a coach. So I don't know, I just can't, but I loved it and I love my teacher. That's me. You know, I love them too.

So I'm really excited, honestly, that I met you because it feels more like clean and healthy that you're really holding this business part really powerfully. And that we can share in this way and collaborate in this way. And I can bring the students to your expertise and just, you know, together we can lay it out for them. Like what they need to do to be successful and not to feel successful. Cause that's like old. We don't need them feeling successful. We need them making money, like actual money, and then they'll know that they're successful.

So that's what I'm excited about and that's what I want for my students. Even if they're very, very rich and I do have some wealthy students, they still need to know that they can make money from their work. It feels different, it is different.

Debbie: It feels 100% different. Again, when you have this, I call it a symbiotic relationship that I'm giving, I'm giving coaching and I'm receiving money. So it feels like an equal energy exchange, right? Because in the beginning, you were amazing that you went out and you started charging. It was so clear that you could charge. Like I teach what I know and I go out there and I do it.

Where so many people will get stuck in the, I'm giving away my coaching for free and they'll do that over and over and over again. So I just love that

about you, that audacity to just go out there and do it. But yeah, when we go out there and we build our businesses we take those brave steps and we do the thing, we have so much satisfaction in ourselves and what we're doing in our ability to build and create.

And I think that's really what women are. We are creators. I think humans, men, women in general are creators. That was exactly the instructions that we got from G-d to go and to tame the land. We have work to do here on the land, but as women, we grow children in our bellies, right? We are so involved in the creative and creation process and we want to do more.

We have so much inside of us to give and it's just part. Of our birthright to. Be able to go out there and do it.

So I'm so grateful that we found each other. That G-d put us together over your car deck that fell on the floor. That was amazing. And I just, I want you to just, before we wrap up, tell us one challenge you had, besides we talked about your dips and your prices a little bit, building your coaching business, not being a coach, but that was another huge step that you took to actually decide to have a school where you trained people and you have an ICF certification, which is a very big deal out there in in the coaching world. What was one challenge that you faced and how did you overcome it?

Rivka: Thanks for asking. One...

Debbie: Okay, you can share three.

Rivka: Okay. First of all, the ICF certification did take like a full year and it was all my husband's doing. And so he gets all the credit and it was his brainchild that we must have it. He said, so many people are calling that they want to come to this. school, is it certified? And I said, Tony Robbins isn't certified, Lord Doyle isn't certified, I don't have to be certified. And he's like, yes, we do. So thank you, Bezalel.

Debbie: Thank you.

Rivka: And yeah, don't cut corners, do the right thing. A challenge that I found in my business was actually niching down. I really love the healing work. And if you can't tell, I love the spiritual frameworks. For me, they are a lifeline.

And we used to have school be, before we were ICF certified, school was a year long, not a half a year. And we did healing modules, inner job modules, spiritual healing modules. And it was very transformative. It was like our school's heyday, our best years in terms of like happy customers, loyal customers. People would come back to school two years in a row, like their lives were getting changed. It was so amazing.

Then when we got into ICF stuff, We had to start being cognizant about giving proper supervision, which means we needed to take the hours for using other stuff and use them towards supervision to really make great coaches. Cause we were helping people be great people, but they weren't necessarily getting that targeted coach training at the level that the ICF demands. I had to niche down and just become a coaching and transformation school.

That whole spiritual healing chunk, I have, like, repurposed it as free content on TorahAnytime, et cetera. But i still love questions about it. Or it was organically me, it's not organically ICF, but it was more of an expression of what I wanted to give. So I'm working that out. And I could just easily make a make a course make a 12 week course. But I don't want to because at this point, I know that I'm just giving myself more work then. And I'm going to show up for 12 weeks for another group and then I'm going to to market another program. So I have enough know how at this point to not jump in so fast, but I do have. some questions about how it all goes.

Debbie: We'll have to wait for your jack-in-the-box moment. And then it will all be revealed to us.

Rivka: Yay, oh, someone's waiting with me, thank you.

Debbie: Yeah, I'm definitely, I'm here, I'm here on board, I'm here for the long-term. So I will point out before we wrap up what you said about growing, growing the business, part of that is niching down. And especially for life coaches in the beginning, I think life coaches can do anything, they can coach on anything, you can coach on relationships, You can coach on confidence, you can coach on money, coach on relationships with kids, health, wealth.

And then in order to grow like bigger than really having that place in the market, I always warn people not to niche down too quickly. Kind of like those students of yours who went to work in a corporate environment and they were refining their coaching skills by doing a lot of things. Then what it allows your students to do. Or what allows new coaches to do is just coach on a lot of things and figure out what you really, really love. Because what you think you might love today might change with three or six months of experience, but then to grow bigger, and talk about it as the difference between class, which is kind of growing up, and mass, which is doing all the things.

So like Amazon is mass. You can buy anything on Amazon. And if you wanted to buy a watch, for example, you have a hundred different varieties of watches when you go to Amazon. But if you want class, you go to Tiffany's, you go to Rolex, and you buy a very specific watch that's gonna give you class. So, and I think that if you wanna really grow a very big business, then focusing on class is where it will make the whole difference.

Rivka: I love it, yes.

Debbie: All right, any last words to share with our listeners today.

Rivka: You're awesome listeners, and if you're on this podcast, then you've known Debbie longer than me. So, that's great. Love yourself, believe in

yourself, and outsource whatever you can. Don't work hard, work fun. Don't work hard. We don't have time for that.

Debbie: Amen, co-signed. All right, thank you so much for being here, and I will put in the show notes all the details to our webinar on October 30th. Thank you so much.

Rivka: Thank you.

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Thank you so much for tuning in to today's interview. I hope that you are walking away with something. I just think that the discussions that we had openly and we were just so normal, so ourselves and really talking about what it takes to have a good relationship with our husbands, build our business, we just talked about money, how easy it can be to just raise your prices. And I really loved that story that Rivka Malka shared with us, that she just decided that she was going to double her prices and whoever came, that would be her client and people continue to come. And that's one of the money blocks that we're going to be talking about in our webinar on October 30th.

There are so many money blocks that coaches, healers, other businesswomen have around their prices. We create such a story. And it's time for us to rewrite our story around money, rewrite our story, our fears of showing up and people judging us. And I really do want you to come and join us on October 30th for our webinar, our masterclass that we're going to be running, Three Secrets to Making Money as a New or Old Life Coach. It is going to be full of inspiration and wisdom and actionable items that you can take home with you to build your coaching business.

So go to my website, debbiesassen.com/register, and I will see you on October 30th. And if you cannot join us live, then you can register for the webinar, and I will send you the recording. All right, my friends, thank you so much for tuning in. I will see you next week on the podcast. Bye-bye.

#149: Fundamental Ways to Grow Your Coaching Business with Rivka Malka Perlman

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