

FOR THE ASIAN WOMAN WHO WANTS MORE

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here's to your **WEALTH**

HOW TO MAKE THE MOST OF YOUR MONEY? BINDAR DOSANJH OF WOMEN IN WEALTH KNOWS HOW

What is Women in Wealth?

WIA (Wealth Intelligence Academy) have recognised the demand for women in the market place. This is its personal development business sector, which teaches wealth creation – a course that deals with property, stocks and shares, starting your own business and how to invest in others. It's designed by women, taught by women and for women! I am one of their key speakers

What can we expect?

You have a 2-3 hour seminar on what's possible regarding developing wealth. The next level is a three-day intensive course that covers how to overcome your fears, what's holding you back, where you want to be and what you want to achieve in life. It helps you create your own personal action plan for your success. This is not a get rich scheme but how to safely invest.

What advice do you give to women feeling the pinch of the credit crunch?

You need to review finances and look through credit card and bank statements (look at reducing your interest rate to the minimum rate, preferably 0%), utility bills and phone contracts, and mortgages to see if there are any redemption penalties and better deals for you. Review your shopping habits – cut back on some non-essential things, as well as consolidation of debts – tackle your biggest debt first.

'Women are better communicators, cautious and do their research before diving into a project'



Hair & Make-up: Sandy Bhatta

Make a list of all your assets and what your liabilities are. Check your credit score. Obtaining a report from www.checkmyfile.com at a small cost is probably the best investment you'll make.

Are men better at making money than women?

Initially women were the housewives and men the breadwinners. Then in the 1980s, women started to go out to work and found being a housewife, mother and trying to juggle everything was difficult – I was one of these women. Women now have the self-belief to start their own businesses and bring up a family at the same time. Women business owners contribute £130 billion towards the UK economy! Women are generally better

communicators, cautious and they do their research before diving into a project.

As a millionaire, do you worry you'll come across as patronising when advising others?

When I am teaching women about wealth creation I have no problem in talking about my wealth and how I obtained it. It's not to boast but to inspire and empower them. I was brought up to be a housewife, cook, cleaner and mother, and after my arranged marriage broke down, I found myself a single mother. My motto is: 'If I can do it anyone can!'

For further details, log onto www.womeninwealth.co.uk or www.wealthintelligenceacademy.co.uk