

# WOMEN IN LEADERSHIP PODCAST



## Episode 41

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Host: Annemarie Cross

Annemarie Cross: You're listening to Women in Leadership podcast brought to you by Microsoft Surface. This is episode 41.

Hi, I'm your host Annemarie Cross branding communication strategist, also known as the podcasting queen. Welcome to another episode of Women in Leadership podcast – the podcast that empowers you to reach your full potential.

Are you struggling with cash flow in your business or perhaps you're not really sure about the health of your business when it comes to money and finances. Joining me on today show is Marisa Punshon. Marissa works for small businesses to help them fast track their success to transform their business so they can make more money.

She does this with her unique three-step program that creates a financial blueprint and allows you to implement tools and strategy to improve cash flow, profits, as well as free up your time to grow your business. On today show, Marisa is going to share why it's so important that you have a vision and a goal in your business so that you can reach your financial goals.

She's also going to talk about how to use cloud technologies to help you set up these boundaries around how you do business. As well as how to increase cash flow in your business which I know many many business owners do struggle with their cash flow. So welcome to the show Marissa.

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- Marisa: Hello, Annemarie. Thank you for having me.
- Annemarie: It's my pleasure. Just a little background about you. You've got two gorgeous children Connor who is now 18 and Mia who is 15. Fantastic.
- Marisa: Yes. Yes. You shouldn't say that because then it makes me seem really old.
- Annemarie: Not at all. Not at all. My children are a lot older than they so there you go. Also as part of your life journey. You lost your mom to cancer when you were 11 years old and she was an entrepreneur and she had her own designer children's label. You were completely loss when she passed away and you quickly learned to support yourself and you created your own success, and was really responsible for your own happiness. Now you're driven to live life fully because hers was cut so short.
- Marisa: Yeah. That's very true. That does drive me. I think that's been two very poignant moments in my life where, you know, first of all when she did pass away, and then when I hit the age that she was when she passed away and strangely enough quite a few things happened to me in my life at that point in time that weren't very positive. I got quite sick and I had a few really bad business deals so I went downhill very quickly.
- I realized that you know how much longer do we have left. I didn't know how much longer I had left. So I made a decision there and then to make my business work for me, to have goals – life goals, and to not have the mentality that you work and work and work and work and work and then you retire and then you live because I'd rather enjoy life and live a wonderful fruitful life.

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You know what. I could be working till I'm 80 if I love what I'm doing then you don't know. So you can't really segment your life into those. It's the whole thing. We wake up every day. We live our lives. We do what we have to each day as it comes. You can't predict what's going to happen in the future. So make the most of you know.. Don't wait. Don't wait.

Annemarie: I think one of those goals you might have had too was really setting your sights that you wanted to become known as the money expert, and of course, as I mentioned in the introduction you are the money expert for AusMumpreneur.

They're an organization that's sponsored by St. George Bank, Bank of South Australia or SA and Bank of Melbourne, which is really impressive. AusMumpreneur supports women in business through mentoring, thorough education, and through networking which are all things that you love mentoring and education.

Marisa: Yes.

Annemarie: You're also training to be a life coach through Life Mastery Institute in the US.

Marisa: Well I've actually trained. I've done that.

Annemarie: You trained.

Marisa: I did that. Yes.

Annemarie: There you go.

Marisa: I did that a few years ago so yes. That's done.

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Annemarie: Fantastic. I think that's great because you love to be able to support your clients in mentoring and education. I think sometimes being able to bring the element of coaching to support clients can really ensure that whatever results that they're getting can really be maximized. So let's dive in and talk about your specialty, which of course is around money.

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But more importantly you wanted to talk about why a vision and having that goal is important because it really does allow us to reach our financial goals. So speak a little bit more about that.

Marisa: It's quite interesting because what I find is when you really define like we all have in our mind that we want certain things in lives. When you sit down and define that this is what I want in my life and you have it either in pictures in the form of a vision board or you have it written down. There's real clarity around it.

Then when you continue on through your journey, you can have a look and analyze all the shining objects that come into your life like all the wonderful business opportunities that might arise or other things, and really analyze whether are they going to help you get closer towards your goal and your purpose.

So by being aware about where you want to go, it helps you get there faster and not get distracted and zigzag and go around in circles. That's a problem a lot of people have is that. It's also you're able to see the end but then you can break it down so you can start the journey. Rather than saying this is what I like my

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business to do and the lifestyle that business provide and it will happen over there.

And you've got to have this massive like we were to over there. If you can break it down into milestones and with each milestone you've got your skill you need and it could be a technical skill, an education skill, someone that you might need to hire to implement something into your business.

And on the other side you need the mindset to create the mindset that will enable you to execute that skill or whatever has to happen in your business so you can move up to the next level. That's why it's important to have the financial knowhow, but also be able to understand how people can set their goals and reach their goals and put steps and action in place in order to get there.

Annemarie:

Yeah. One of the things I think that you mentioned and I wanted to just touch on that is around goal setting. Because I know for some women and men too but obviously Women in Leadership is the show. For some women when they're thinking about their goals and sometimes we talk about big goals, big goals that kind of thing. Because the goals can seem so big and such a stretch we almost go into I don't know how to do that and we can self sabotage ourselves or maybe we tried to set a big goal but we haven't quite achieved it.

So what I love the way that you've expressed set a goal but then also set milestones along the way so that I doesn't feel like an impossible stress. But rather you know what I need to take these steps to get in here and once I'm here it's a win. Hey, success. Let's move on. So I think that's really important.

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What would you say to someone then that has been struggling with goals and maybe is even at the point in her business where to set goals just seem so scary?

Marisa:

People have to be ready to make that move. So if it really is scary then maybe it's not ready. In order to make any shift in your life you have to be willing and I heard a very wise woman said this to me. You have to be willing to dip your toe into the stream of discomfort which means that there's always going to be with any sort of growth or change there's going to be moving out of that comfort zone.

Now if you are prepared to move out of your comfort zone to move forward then it's quite easy to sit down with someone and say okay what do you want, what are you goals? When I work with people we spend quite a number of hours initially going through really delving down into what they want in all aspects of their lives.

How do they want to feel? How they want to look. What kind of food they're buying. Everything. Everything. Really focus into it. When people are ready it's good. But if you're not ready then you're not ready. So maybe it's time to – and sometimes people have to get so uncomfortable in the situation that they're in that moving out of the comfort zone and going into that other discomfort is less uncomfortable than the discomfort they're in now.

Annemarie:

It's great to have a conversation around this because for everyone that's going to be different. It may be that the goal you're setting is actually not your goal but rather someone else's goal but they put on you kind of thing. Or, maybe you're thinking about it too big. Maybe the goal is just taking action steps, going to that networking event.

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Just reaching out and speaking to one person or two people that you know is going to help you get the resources or the knowledge or the support that you need to take you to the next level. But I like that. I mean yes it may be somewhat discomfoting. It may be a little bit of fear around that.

But if you put that fear aside and though you know what if that fear wasn't there or I knew that by setting this goal I was sitting myself for success and nothing could stop me even the how because we're not thinking about the how. We're thinking about the vision, the goal.

Marisa: Yes. Yes.

Annemarie: The how and all that stuff, all of the steps they will just come forward.

Marisa: They will.

Annemarie: It doesn't mean that you need to do it yourself of course. You can get people around you to support you. Thank you for that. Because like you said unless you've actually defined what it is and the goal for you is something that you are aiming towards whether it'd be for the next week, for the next month, three month and so forth that is going to keeping you focus.

I know that I've been unfocused by certain things and shiny objects and all that kind of stuff. Once you have that clear vision that keeps you focus and on track, doesn't it?

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Marisa: It does. Interestingly, Annemarie, the reason why I choose to work under Mary Morrissey who I did my life coach training through is because what she does is – she was actually asked to be one of the people in The Secret. She’s quite up there in the state. She sat on the UN, with the United Nation. She’s done some amazing staff.

Because she teaches that what you create is through your mindset. So you can create success. You can create chaos. You can create whatever you want to correct. But what you can’t do is just sit there and say right, yes, this is what I want in my life and it’s going to happen because I’m going to think really hard about it which is what The Secret kind of said.

Annemarie: Would that be great around weight loss?

Marisa: Exactly. That’s right. That would be great. Skinny. Skinny. No, don’t be terribly skinny. Curvy. Curvy. Her whole analogy is that okay your mindset is important and what you think you do create but you’re also going to take action. You have to take action.

So if you’re in a business and you say my cash flow is really crap. People don’t pay me on time. I don’t have any money. I don’t pay myself well. You can’t just sit there and say you know. You can try and manifest money but you also have to do something like get paid a bit faster, have a look at your account. Maybe do a cash flow budget and look at ways that you can increase your cash flow and make more money.

It really is its hand on hand. But you need that mind set and that attitude of getting out of the victim. Rather than being reactive to what happens in your life



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to being proactive to what happens in your life and in your business you are in control of your business. Your business should be running how you want it to run. Not how your customers.

The money should hit the bank account when you want it to hit the bank account. Not when your customers decided to hit your bank account. So it's all about having that proactive mindset but then putting things in place. Purely skills and knowledge in place so it works hand in hand.

Annemarie: That segues beautifully into the next point where you say that using cloud technologies really helps to set up boundaries around how you do business. Now cloud technology I know that that's a term that has been around for many years. But for someone who is not quite clear on cloud technology and what that looks like. Let's spend a bit of time what is it. Just briefly define it and then let's talk about some of the things that has worked really well for you and for your clients.

Marisa: Okay. Cloud technology is software that's in the cloud. So it's software that you access through the internet.

Annemarie: So it's not on your hard drive.

Marisa: No. It's not on your hard drive. The beauty of that is that you can access it from anywhere in the world as long as you got the internet. So you can access it from your phone, from your tablet, from your laptop, from anywhere. It's in the cloud. It's in the cloud. Also, with a lot of cloud software is you lease it or you rent it on a monthly basis rather than having to purchase it and install it.

One of the good things about that is that if you want it for X amount of time then you only have for that amount of time. There are upgrades or if something goes

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wrong, if your computer crashes, whatever happens, it doesn't matter because all the upgrades will be taken care of by the people that you lease the software from. If your computer crashes then it doesn't matter because you can just go on something else. You don't lose things.

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Annemarie: The data is not stored on your device on your desktop or even laptop. It's stored in the cloud. I think one of the things that people often can get concern about is is my data going to be safe? I think with a lot of the service providers now there is a lot of safety measures put into place. Because otherwise a lot of these large software companies who do provide solutions in the cloud if there wasn't a secure measures there they just wouldn't survive, would they?

Marisa: They wouldn't but there's always a level, because technology is growing so quickly. There's a level of risk in anything. You hear about big companies where their databases get hacked. Their databases could be on a server.

Annemarie: So there's still propulsion that you need to take. However, for people who are preventing themselves from going because it's unsafe and all that kind of thing. No, no, no, no, not at all. You still have to have the same precaution which you would imagine that you would have around your IT.

Marisa: Yes. If you've got internet banking then what's the difference. It's still the same.

Annemarie: So talk about some of the cloud technology. I know a lot of the software around financial management, account software is in the cloud. Are those kind of the technologies you're talking about? Are there other technologies as well that you think really well?

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Marisa: Yes. First of all Xero. I love Xero. And I've been using Xero, I was one of the first companies in Australia to exclusively use Xero. That has really revolutionized the way people do their finances now and that is in the cloud. When I worked with people they generally why Xero anyway? But if they don't there are other things that you add on. You kind of build an ecosystem.

So instead of having a software package where it tries to do everything but not really well, the best thing to do is to build what you need and that is what you can do with cloud software. So some of it is free always. Some of it you pay according to your subscription label. So you might need okay you need accounting software so you might get Xero for example and then you might sell things online so you might want to have a shopping cart set up so you can look at maybe something like that you can attach.

Then you might have inventory or you might want to put time, staff timesheet that you can plug in that for that. You can plug in that for your CRM which is customer relationship manager. You can plug in apps for more detailed reporting. There's apps for everything now. It's crazy. Whatever you think about there is an app for it that you can plug in and then sometimes you plug it in to your websites as well.

So something happens in your website, the classic would be say MailChimp. You might have an opt-in on your website to download an eBook or to download a checklist. People put in their name, their email address. It goes straight to MailChimp and then the information gets mailed out directly to them. So everything it just talks to each other. You can use cloud software to send quotes. I send my quotes using cloud software that people can sign.

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Annemarie: Which software is that?

Marisa: I use Quotient app. There's software for booking appointments. When people book appointments with me, I will send them a link which you have as well actually.

Annemarie: Yes. *Calend.ly* Do you use *Calend.ly*

Marisa: Yes, I used that. So how easy is that. How easy is that?

Annemarie: It is.

Marisa: You send them a link. They choose the times because you've already set down that these are the times I'm available. It's all just done so efficiently. And quite often you don't have to pay for a lot of these things. A lot of them are free. Someone told me that one yesterday that was like *Calend.ly* but it was free and it also had CRM attached to it. I can't remember now for the life of me.

Annemarie: That's right. If you do remember between now...

Marisa: I put it on my phone. I can't find my phone.

Annemarie: Let me know what that is and what we'll do is we'll put a link in the show notes to what other resources. Just one of those things we're talking about having some of these cloud technologies.

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There would be so many. I guess what you really need to do is sit down, map out what support could I use in my business. What would be beneficial to me and

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what solutions are out there? It's one of those things. We don't know what we don't know. But that's where we need to go and ask and see what is working.

We're talking about boundaries. Where do you see many businesses continuing to struggle and there is a gap and therefore when something is not working well we're inefficient which means that can impact our productivity, performance profits, all those kind of things.

So where do you see if someone implement this particular software it's going to really help them get out of the clutter, get out of the overwhelmed to be able to work far more effectively? Would you have a couple that you think would work really well for someone?

Marisa: Yeah. When it comes to collecting payments then you need to have really really firm boundaries and that's where technology can help. For example, if you have a business where you've got reoccurring subscription so I worked with a personal training studio and they had reoccurring subscriptions.

What we did was we set them up on a system Ezidebit. So everyone when they joined the gym they'd sign a form and then every week their money would just come straight out of their bank account and into the businesses account. They didn't have to worry about chasing payments. People just pay.

Annemarie: I can imagine that would have been a nightmare for them if they have to chase all of their customers every month.

Marisa: It was. It was an absolute nightmare. They only accepted cash which was a real problem so another thing we did, and they had in the studio a whole lot of

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supplements and powders and everything else. Some of them were not cheap and people would not have \$60-\$80 on them.

So we set things up initially where they could accept credit card payment on their phone. So people would go in and say I'll grab whatever. It was easier. You just scan your card through. That's what you can also do on your phone is accept the credit card payments.

You're putting down the boundaries there as well because it's like people say I can put money in your bank account and they don't do it. You can ring them up and say okay I accept credit card payment now and you can take credit card payments over the phone.

Annemarie: Do you know a really good resource that I was put on to Square.

Marisa: Yeah. Square is amazing.

Annemarie: Even the fee.

Marisa: 1.9%.

Annemarie: I know. So we'll put a link to that as well and you get a little – it's a tiny little square thing which plugs into your phone and it's easy to set up. There you go. I don't even think you need to get a merchant facility and go through all of that. It's all done on their backend, isn't it?

Marisa: It is. It's amazing what you can. It is amazing. But also with putting down boundaries if you do project work for people, having a quote that people accept and say in that quote before we commence we need X amount upfront paid and then when we hit milestone 1, we need X amount up paid.

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So you could implement quite a few apps with that. The first up could be you quote software, quoting software that when people accept it, it's quick and easy. It comes on their emails through to them. They read it. Yeah. Accepted. They already accepted the terms and condition.

You can use something like Xero where you send an invoice off with a link and they can click on the link and then pay straight away from the invoice by their credit card or PayPal. You can use project management software so then when you've got lots of different people working on a project then you can monitor the milestone and then you know okay we've hit milestone 2 let's send off an invoice from milestone 2.

So that's a really good example of using software in order to get things running smoothly. The amount of time that saved is incredible.

Annemarie:

As you were talking one of the things that I like to do is kind of see how this could be positioned or identified in a company or in the business to see all right that is where we can really get support by having an app is to look at where are you now struggling with, bottlenecks in your system, in your processes at the moment.

If you were to find an app or cloud solution to support you that may just be how you streamline that so it doesn't become a bottleneck. So in other words what you were saying about timing milestones, invoicing contracts, those kind of things when you have them all set up, it's so streamlined. It doesn't get stuck with someone that might have to do all that chasing and the preparation and so forth.

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Marisa: Exactly. So as a business owner, you can go away on holidays or you can have time off knowing that you're not the cog in the wheel. You don't have to be there in order for everything to run properly. And your business is worth nothing if it means that it cannot work without you in it. So by having all this systems in place and I know like McDonalds where 16 year old can run it make so much money because they ways of doing things.

So as a business owner, the more efficient your business is, the more profitable it is means that you can go away. You can have time out. Eventually you can sell it because anyone can step and also if you lose employees as well. You know if you got procedures and things done a certain way then another new employee can step in and take over.

Annemarie: And I think to start the system process and to start looking at this now people often think well I'll do it when I'm a little bit bigger, when I've grown a little bit. But I think it's a good time to start right now because when you have these systems in place and they're flowing smoothly, you can then scale your business, can't you.

Because if you suddenly get too busy then often that's when the crack starts to appear and you really could lose money. You could make customers disgruntle. They don't come back. So now is a really good time to start that. Of course, we'll share with everyone how they can get in contact with you because I know that this is an area that you can help businesses with.

Marisa: Yeah. Definitely.



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Annemarie: So let's talk about cash flow. What would you say would be a couple of really good tips that people could take away today that would enable them to start to increase the cash flow in their business?

Marisa: Collect your payment efficiently.

Annemarie: That's a good one.

Marisa: That's the biggest and the best – that one. Make sure you get paid. If you're working on a project base and I don't want to segue off into anything but very very briefly. Things are changing I know in my areas especially in accounting where people are now not paying people per hour for work. They're paying for an actual outcome. So it's like a value based outcome.

If you're quoting a job or working on something and you're quoting X amount of money, you have to be very careful about making sure that you put all your costing in place and you're managing the project properly so you don't blow out and then end up losing money from it. That can be a biggie with a lot of business owners that they have all those projects, they made massive lawsuits. That's completely detrimental to their cash flow.

Keeping your accounts up to date is a biggie and also having a cash flow budget like doing your budgeting and you're forecasting, reviewing your financials. I spend quite a bit of time teaching business owners how to read their financials and understand. Because people think I turned over \$2 million last year but how come I got no money in the bank. They don't get the okay now you might have turned over \$2 million yet how much should it cost you to make that \$2 million. Are you paying too much money to make money?

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Annemarie: Yeah. That's where you said you got to backtrack and really understand if you're charging project by project have you allowed enough. I know that often it only takes 10 minutes or whatever. But if we were to actually sit down and time it, the amount of time is actually a lot more than what we had initially assumed.

That's where I think it's really important to be very mindful about what the project is and have these systems in place so that you know when you're quoting for a role or for a job, a project that everything that you should be allowing for within that quote even more so than just your time and this other factors as well, isn't there.

And something just done through everybody and this is a tip and then we'll share one last tip from you and how people can get in contact with you is that we do not get paid by the hour for the hour. We get remunerated for the expertise, the time you save and all of the wisdom and all of that that you bring to the table and we need to allow for that, don't we?

Marisa: Yes.

Annemarie: In our costing it's an investment on behalf of our client.

Marisa: Exactly. Quite often clients don't care how long it takes. They just want result. So if you can solve a problem so this is the outcome. They don't care that it's going to take four hours or five hours or one hour. They just want to know that this is the problem, you can solve it and this is how much it's going to cost them.

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Annemarie: Yes. But look at what the benefit that they're getting and what is it going to cost them if they don't get it fixed. It's often a lot more than what they're investing cause it's a long term, isn't it? You're allowing them to fix a problem that enables them to achieve their goals as well. What would be one last tip that you'd like to leave with everyone today?

Marisa: One last tip. One last tip would be to – and I say this all the time. I'm trying to think of a different one but I really like this one.

Annemarie: It's probably important.

Marisa: It is important so maybe I should tell you. Stick at doing what you do well. So you've started out your business because you're good at what you do when you love doing it. Well then don't try and be everything. But when you initially start a business of course you're not going to have major cash flow in order to purchase, buy lots of different things and have lots of different employees or people doing things. You have to do it yourself. But really look at how much you're worth. So for example if you're charging yourself out at \$250 an hour, you shouldn't be doing your own books.

Annemarie: Or your own admin.

Marisa: Or your own admin. It doesn't make sense.

Annemarie: Updating your own website.

Marisa: Exactly. So surround yourself with people that are good at what they do and you do what you're good at doing and that's the best thing you can do. Rather than trying to do everything cause you're not cost cutting. You're just not doing it.

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Annemarie: What you've just said I think is one of the biggest "aha" many business owners can have because by them continuing to do a lot of those functions, which are important. But guess what. That's someone else's strength so it's going to take them far less time. But when you're not focusing on the core areas where you really bring your expertise which often is where you bring in the money or more income and clients and opportunities, we're then stretched way too thin and the business can't grow.

I had exact conversation that we're having today with a colleague of mine and she said I realized as I was sitting in front of my computer swearing at it and bashing the keyboard because it's just not her area of expertise I really need to get an admin person to help me. I said yeah because she's got this great business plan which is million dollar plan.

I said if you sit there trying to figure out how this works in the backend of your website and all that works in the admin, guess what, you're not going out having conversations with people who are reaching out to you to say look we want you to develop this. You're not having conversation with respective clients. So it's a huge lesson for us. You know to step away. What do we focus on that's going to generate the best return for our business? So love love love that tip.

Marisa: Yes.

Annemarie: Do you want to say something else?

Marisa: Especially as a woman too cause as woman we multi-skill and as mothers we multi-skill. We tend to do that as business people. It doesn't work.

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Annemarie: Just because we can do something cause sometimes, and this is for me too, sometimes I can do something and I don't mind doing it but again it's that question is this really the best value of my time. Often when I asked myself that question then I'll say not really. I'm better served to do something else.

Marisa: Yeah.

Annemarie: How can people get in contact with you?

Marisa: Okay. They can contact me on my website which is [www.missmoneypennypresents.com](http://www.missmoneypennypresents.com). There's no dot au. They can email me at [marisa@missmoneypennypresents.com](mailto:marisa@missmoneypennypresents.com).

Annemarie: Fantastic and we'll put all of these details as well as the resources of the technologies, the cloud technologies. We'll put that on the show notes as well for everyone to check out. And that show note link is [annemariexcross.com/podcast41](http://annemariexcross.com/podcast41) because this is episode 41. Thanks so much, Marisa. It really has been a pleasure. I know that you really can support people in an area that many many businesses continue to struggle with.

But boy I guess when you start working with clients and they understand their figures they can make much better decisions in their business. And when the cash flow is starting to flow in because they've got all of the boundaries in place and all of those apps supporting them I guess it feels a lot more freedom of choice and freedom in their business too.

So if this is something you're struggling with, the choice you need to make today is to give Marisa a call because I'm sure you'll be able to support them and customize something too that helps them get their business back on track.

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Marisa: Sure can.

Annemarie: Okay. Thanks.

Marisa: That's what I do.

Annemarie: All right, thanks very much. We'll see you later, Marisa.

Marisa: Thank you, Annemarie. Bye.

Annemarie: Are you struggling to generate leads and inquiries you'd like despite all of your hard work? Maybe you're just unclear on your message so when you introduce yourself you're just not attracting your ideal client who pays you what you are worth. Now imagine if you can create a compelling message and introduction that blends your differentiation, your uniqueness, your value and it communicates it in the way that speaks directly to the heart of your customer.

Now if you have answered yes to all of those questions then I want to show you how to do this in my upcoming breakthrough round table. The topic is your compelling message. How to create influence instantly in a noisy marketplace so you get noticed, hired, and paid what you're worth by your ideal client. How to find out more and how to book your seat, go to [annemariexcross.com/breakthroughroundtable](http://annemariexcross.com/breakthroughroundtable). Be quick because it's limited to six seats only. So hope to see you there.

Well that brings us to the end of another show. I do hope that you will join me again next week. Remember if you haven't already subscribed to our iTunes channel, go ahead and do that. The link is [annemariexcross.com/podcastitunes](http://annemariexcross.com/podcastitunes).

# WOMEN IN LEADERSHIP PODCAST



You want to do this because every week each time we release another show that means you will be the first person to know and you'll be able to hear all of the inspiring and empowering information our guest are sharing. That link again [annemariex.com/podcastitunes](http://annemariex.com/podcastitunes).

While you're over there, you might like to also rate and comment on the show. That's always very much appreciated as well. So have a fantastic week. Make it a great one and I look forward to connecting with you again next week. Bye for now.

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