

"Launching my own business has given my life a new direction"

JULIE YOUNG, 41, lives in Birmingham with her husband, Mike, and their three children, Nikki, 20, Richard, 15, and Chloe, 11.

"When friends suggested I turn my love of jewellery into a full-time career it seemed like a fantasy but, two years later, I'm so pleased I followed their advice.

I'd been a hairdresser for over 20 years, but, after such a long time in the industry, I was bored and looking for a new challenge.

A friend who was involved with wholesale jewellery suggested I host parties at people's homes to sell her jewellery, and I immediately fell in love with the idea. It was a way of combining my passion for jewellery with my skills as a people person, but without the financial risk of setting up a shop.

To test the water, I arranged a couple of events with friends and family, and I was overwhelmed by their positive response. Business spread by word of mouth, and before long I was struggling to juggle my jewellery sideline with cutting hair. It was what

I'd been waiting for and it spurred me on to focus on my new career full time.

I used savings to cover the first order and enlisted the help of my eldest daughter to help choose designs from different stockists. My husband was amazed by how quickly the business was growing so, when he decided to sell his business, we agreed that it made sense for him to come onboard as well.

As well as the evening jewellery parties, we also hold events at local companies. In return for providing the venue, office staff get easy access to our products and we then give the company ten per cent of the profits to donate to a charity of their choice.

My life is so different now. Even though the hours are longer and my work more pressured, the job satisfaction I get makes it worth it, I love the freedom it gives me to try new things and follow my own instincts. But perhaps best of all is the endless supply of jewellery I have to choose from — what more could a girl ask for!" modojewellery.co.uk





"I cleared my debts after getting my own financial advisor"

SUE ARKLE, 53, is married to Chris and has two grown-up daughters, Sarah and Karen. She lives in Christchurch, Dorset.

"Like many women, I love to treat myself from time to time, but, until recently, I would often put expenses on my credit card without a second thought. Even when I embarked on a new career, taking on a Lighter Life franchise, I thought it would be easier to cover costs with my cards as opposed to getting a bank loan. I turned a blind eye to monthly interest payments and treated my cards as instant 'free' cash.

But when interest rates rocketed, I realised I couldn't continue as I was. I was losing £250 a month unnecessarily, and I hated being dependent on my cards to survive. I knew I had to get better at managing my finances.

So when I read an article about a lady who had benefited from a money makeover with financial expert Simonne Gnessen, I decided to give it a go. We started off with a 20-minute phone consultation and from there agreed to have a one-hour session, costing £75, every two weeks, which was money well spent.

I instantly felt as if a weight had been lifted and was relieved to find someone I could talk to openly about my financial situation without the fear of being judged. Simonne was a huge support because I knew I could contact her any time for advice.

In the 12 months that Simonne and I have been in touch, I've cleared my credit cards and I now pay for everything with either cash or a debit card—it's a much more satisfying and stress-free way to live. And, because I'm not wasting money on interest payments, I've been able to treat myself to more holidays. Last year my husband and I went to Cyprus, and this year I've got my sights set on Australia.

I still speak to Simonne once a month, although I'm hoping to cut this back to once a quarter. She's given me the know-how to make the most of my money."

To arrange a consultation with Simonne, visit wise-monkey.org.uk >>