



# EMPOWERING *You*

to become the best  
version of yourself.

*Jasmine  
Kratz*

YMAG®'S  
8 FEMALE  
CHANGEMAKERS  
IN 2020  
REVEALED



RENÉ MICHELE



ABBEY BENVEGNU



JENNIFER ENGELS



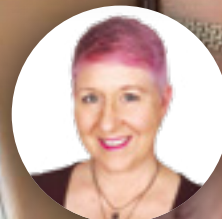
SUSAN BANHEGYI



MICHELLE SALUJA



ABBIE HARPER



TRISH ROCK

*Changemakers are what the world needs today more than ever. Women who say YNot to opportunities, despite bad timing, a possible lack of resources and not having a full understanding of the impact of their decision. These women are movers and shakers in their industries and worthy of your time to investigate further. These women are doing, not just talking. Reach out to these women for support and guidance on your journey through life and business.*



MEET OUR  
*Top 8*  
**FEMALE**  
**CHANGEMAKERS**  
IN 2020

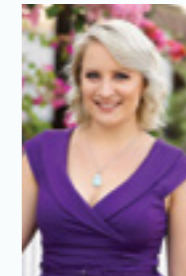
**RENÉ MICHELE**

René is an abuse recovery coach, published author, speaker, advocate and consultant. She transformed her life from victim to victory. Today, she equips professional women with keys to heal from abuse, walking beside them as they become confident, unstoppable warriors.



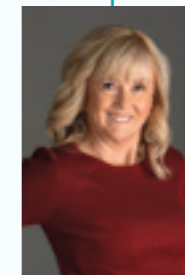
**ABBIE HARPER**

Abbie Harper is a 32-year-old, multiple-award-winning business owner, coach, speaker and author from the UK. Abbie is exceptionally passionate about inclusion, removing barriers and making an inclusive society for generations to come.



**JENNIFER ENGELS**

Jen admits she is a 'quality nerd'. As a person with lived experience of disability, she loves nothing more than helping clients implement innovative processes which address compliance requirements and improve quality outcomes for vulnerable people. Jen is considered the national expert on certification, accreditation and standards by her peers.



**JASMINE KRATZ**

Jasmine Kratz, founder of Inspired Impact, supports entrepreneurs and small businesses to develop their online presence, offering innovative custom websites and automation systems that increase engagement, sales and customer relationships.



**SUSAN BANHEGYI**

Susan's vision is to educate women to navigate the cryptosphere, and to fund global projects to help lift women and their communities out of poverty.



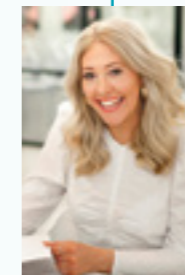
**MICHELLE SALUJA**

Michelle is a psychologist and mindset coach, business owner, entrepreneur and a single mum with a lifetime of experience behind her. She loves empowering women to empower themselves and to share their special bit of magic with the world.



**TRISH ROCK**

Trish Rock is a dynamic transformation catalyst, psychic and TV show host and producer. She helps career women, who want to FEEL and BE more, live an authentic and empowered life.



**MELINDA GATES**

Melinda Gates is a dynamic transformation catalyst, psychic and TV show host and producer. She helps career women, who want to FEEL and BE more, live an authentic and empowered life.



*"Women speaking up for themselves and for those around them is the strongest force we have to change the world."*

– MELINDA GATES

# FROM TECH OVERWHELM TO CLARITY, CONFIDENCE & ABUNDANCE ONLINE

BY SUSANNAH PASK

Jasmine Kratz – Founder, Inspired Impact, Entrepreneur, Online Business Coach, Brand Strategist, Automation Queen, Trainer, Wife and Mother Par Excellence



*“It really lights me up when I can help someone transform from tech overwhelm to confidence online.”*

– JASMINE KRATZ



**JASMINE KRATZ WILL TELL YOU SHE'S PASSIONATE ABOUT HELPING BUSINESSES TRANSITION FROM THEIR 'OLD SCHOOL SYSTEMS' TO A NEW AND IMPROVED GENERATION OF AUTOMATION, SPECIALISED MARKETING AND USER FRIENDLY TECHNOLOGY.**

She had worked in the hotel and resort industry from the age of 18, helping update their processes with online software automation, and customer service. But after nearly 20 years in the tourism industry she felt burned out and needed a change. She became a qualified trainer assessor and began supporting students in gaining the qualifications needed in hospitality and tourism.

Looking for something to do on the side, she fell into network marketing in 2013 almost by chance. She quickly built a team and gained traction, but soon realised that she wanted her own brand and to deliver her own courses to support clients in their journey.

Jasmine launched Inspired Impact in December 2014, which offered her own courses behind her own brand. She learned along the way what it takes to run a successful online business – valuable lessons that today she passes on to her clients.

‘I know what it feels like to be stuck in “tech-overwhelm” because I have been there. When I completed my management degree in marketing information systems and

communications, the technology of traditional sales and marketing methods were still in play. I applied what I knew from my training and modified those methods to translate online’, she explains. ‘There was a niche market of people who wanted to learn how but needed some hand holding. I then not only met with people wanting to learn how but also entrepreneurs and big corporations wanting to pay someone to do it for them because they didn’t have the time to figure it out. Inspired Impact evolved almost overnight from an online coaching business to an online coaching and web design business.’

Inspired Impact soon became a successful stand-alone business, so she was able to leave her full-time corporate job and work from home. Jasmine services clients all over the world, from the United States, Canada, the UK, Italy, China and Australia, supporting them in building their brands online and developing business systems and automation to help them share their message with more people and create the impact they dreamed of.

In 2018 she won Gold as the Best Non-Tourism Business and 2019 Silver as the Best Tourism Support Business at the Whitsunday Tourism Awards. She was also a finalist at the Ausmumpreneur Awards in 2019 as Best B2B Service and Best Business Coach, along with Telstra Business Awards nominations in 2019 and 2020.

The next step in the growth of the business was the introduction of

her ‘dream team’. These are service providers that she used for her own marketing, branding, photography, videography, sales and copywriting – skills now made available to her clients.

‘Where to go for help with all the content you need for an online business is another part of the overwhelm’, says Jasmine. ‘So, we simplified the process and offered value-adds to our packages using the very best in the industry. These experts understand my exact process and our clients’ needs so they are able to deliver an exceptional outcome.’

2020 saw Jasmine take her events global as she toured the US and Canada supporting clients at in-person events.

New York, and their VIP Branding Day, was a highlight of her experience, as they filmed at landmark locations, and expanded her network and clientele.

Jasmine’s Y is to support other entrepreneurs and give them the tools and the knowledge to build a successful personal brand online, with effective marketing strategies to help them achieve their goals. She allows them to focus on their ‘zone of genius’ as she calls it, by simplifying all their branding and marketing in one place.

‘I’m passionate about this because I see so many women in overwhelm, people that are amazing at what they do but who haven’t been able to share their message powerfully with the world, because the technology to deliver it has been all too much. It really lights me up when I can help

someone transform and see how empowered they become to drive their online marketing machine.’

## INSPIRED IMPACT OFFERS PACKAGES WITH DIFFERENT LEVELS OF SERVICE AND INCLUSIONS:

**Ignite 1:1 Coaching Program.** This includes DIY website building and advanced marketing features and strategy.

**Website Design.** Offering four options from a simple four-page site to a 20-page site with a members’ area, webstore, funnels, CRM and email marketing.

**VIP Branding Day Experience.** A mini version of the retreat at a beautiful location with photography and videography of your brand story, your logo and a four-page mini website.

**Empire Growth Retreat.** A three-day, all-inclusive retreat set in a resort location, where you will record your video brand story and have a photoshoot for your images plus complete branding marketing strategy with your seven-page website all done for you.

**Elite Experience.** A 12-month, all-inclusive package for a top level 20-page website plus coaching and the services of the ‘dream team’.

Jasmine’s strategy is to help you build a relationship with your customers, so they see who you are and what it is that you do, and can purchase your service or product, or consume your content in the most automated way as possible, freeing you to actually work in your ‘zone of genius’.

As she puts it, ‘If your days are spent sending invoices manually, loading contacts into a spreadsheet and tracking sales with pen and paper, and you don’t have systems in place that nurture potential clients or build those relationships through an effective funnel that converts into sales – then you’re not maximising your time or your genius!’

*‘Jasmine has been assisting me so much over the past few months building my beautiful website and helping this very ‘non-tech savvy’ person create so much automation and delicious things... without the need to rip my hair out! I think she deserves a massive shoutout. She adds so much value. Her customer service is amazing, and she is always there to help me with questions and more than happy to jump on a Zoom. Big thank you Jas! I appreciate you more than you know! Thank you for making my life easier! Anyone wanting help with website stuff or if you would love to get a site built, reach out to her - she comes with a super-duper big recommendation from me!’*

– BEC C COLLIER

# GIVING HOPE AND HEALING TO CHILD SEXUAL ABUSE SURVIVORS

RENÉ MICHELE – CHILD ABUSE RECOVERY COACH, SURVIVOR, SPEAKER & PUBLISHED AUTHOR

BY SUSANNAH PASK

She's a courageous survivor of sexual, psychological and physical abuse – suffering in silence from the age of 10 onwards. Her mother was an alcoholic and brought many men home who abused René, sexually, physically and emotionally.

The abuse took a terrible toll on her life. She became a drug addict and had two failed suicide attempts, one of which saw her stop breathing for a full sixty seconds when she was only 19. She was declared bankrupt at age 22 after her first marriage failed after only six months. She kept her abuse silent until she was 26 years old, suffering alone, deeply ashamed of being repeatedly violated, neglected and abandoned by those she loved and trusted the most.

The loneliness René felt as a child, as an adolescent AND through adulthood left her feeling that she could never share her story without people thinking that the abuse was her fault, or that she was 'disgusting'. She experienced many subsequent violent relationships, including further sexual assaults at the hands of partners, family 'friends' and complete strangers.

The turning point came when René walked into a church with her firstborn child and heard other survivors speaking from the platform about their own journeys of abuse; sharing their stories of healing and recovery openly, unashamed, empowered and happy. At church that day, her life changed forever when she heard survivors speaking honestly and positively about their past. She finally had hope that she too could overcome her lifelong trauma, and that she was not broken

and unfixable, or responsible for what she had been through as a child.

René spent the next 16 years dedicated to learning all she could about complex trauma and the effects it has on the brain and body. She became a Christian and dedicated herself to personal development and study. She became the first person in her family to attend and graduate from university and received a Bachelor of Applied Social Science, an Advanced Diploma of Management and a Diploma of Counselling. In 2019, René was appointed as Australian Ambassador for the National Association Adult Survivors Child Abuse (NAASCA) founded in 1968 by Bill Murray.

Resilient and tenacious, René refused to allow her past to destroy or define her, and has transformed her entire reality, fuelled by her devotion to her children. Dedicated and committed to rebuilding her life, at all costs, she refused to remain a victim – in fact she despises that word. René's hashtag on social media is #fromvictimtovictory.

If you ask René about her past, she readily tells you that there is no longer pain associated with recalling the abuse. 'I am victorious. I am completely healed, whole and unstoppable.'

The residual effects of childhood abuse on most people are tragic though. 'Most survivors struggle with guilt and shame that is often so deeply hidden they are unaware it exists', René explains. This erodes self-esteem and self-image, and shatters self-confidence. It brings about a set of flawed beliefs, including seeing oneself as a bad person, feeling deserving of or responsible for the abuse and believing yourself faulty and unlovable. Many professional women wear a mask which hides the truth from the world that despite their outward successes, their inner struggle includes perfectionism, imposter syndrome and

the fear of failure.

Moreover, a fear of conflict and, in turn a propensity for people pleasing, means many survivors' lives exhibit a distinct absence of clear and consistent boundaries, where they place others needs before their own and live well short of their potential. An inability to trust people's intentions and motives can result in the fear of intimacy, leading to increased social isolation and negative coping mechanisms.

Mainstream therapy approaches continue to misunderstand the pattern of 'illogical' thought processes, emotions and behaviours survivors experience post abuse. They also don't provide a service that is easily accessible for the fast-paced, heavy family-commitment lifestyles that many professional women live today.

Without the tools to process trauma and develop a clear path forward, it is not uncommon for child abuse survivors to end up in further destructive relationships due to poor decision-making processes, impulsivity and the interruption to secure and healthy childhood attachment. This significantly diminishes a person's ability to recognise the 'red flags,' as they have not developed what René refers to as an 'inner discernment barometer', which is an internal response that helps identify a potentially unsafe person or situation.

René approaches healing from trauma in a very different manner to the 'cookie cutter' traditional therapy model. She doesn't ask clients to unpack their childhood abuse, rather she meets the client where they're at, reviewing their current circumstances, limitations and barriers, from the client's perspective. René's unique ability to understand and interpret a survivor's experience, while recognising blind spots and limiting beliefs are an invaluable asset, and the key to her



*'Six years ago I was newly separated, having escaped a 15-year narcissistic, emotionally abusive marriage with my two young children in tow. This was my second failed marriage.'*

*Today, I am a self-made solopreneur, global coach, keynote speaker and a published author with my memoir, Battle Scars Are Beautiful From Victim To Victory having reached four out of seven continents. I have shared my message of hope beyond darkness from stages around Australia and via the newspaper, international talk back radio and in have featured on more than thirty podcasts from around the world.'*

– RENÉ MICHELE

clients achieving rapid breakthroughs and permanent results.

Her signature 90-day Battle Queen program is for professional women, lady bosses and CEOs who, despite their business successes, know deep down that their past trauma continues to govern and limit their lives. This action-based, bespoke program puts survivors back in the driver's seat of their lives and enables them to remove the mask they have hidden behind for so long. It empowers them to build the life they have always dreamt of, rather than settling for a life by default.

René's clients are passionate about the help she has given them to transform their lives and live each day excited about their future.

*René is easily one of the most supportive, encouraging, caring and knowledgeable coaches out there! René has been such an inspiration in my life. Her ability to be vulnerable and ask the tough questions has provided me with thought-provoking guidance as well as new ways to shift negative beliefs, rebuild my self-worth and restore relationships. Her effervescence for life is dominant in her work and I love her passion to help others. I wholeheartedly encourage anyone interested in their own journey to claim healing and wholeness over their past to reach out to René and share your story with her.*

– MELANIE FUSSILER  
Certified John Maxwell Leadership Coach,  
Trainer and Consultant

*'I never want another person to ever feel like they are alone.'*

– RENÉ MICHELE

## René's Plans for the Future

Develop a training proposal for law enforcement agencies worldwide, particularly sex crimes and child protection divisions, that is focused on improving support strategies and investigative interviewing techniques to better support the mental health and wellbeing of child abuse survivors, family members and caregivers.

Host and facilitate landmark transformative events, locally and globally, which break down the stigma related to having experienced child abuse, sexual abuse and domestic violence. From small intimate groups, to larger gatherings, participants experience true connection with one another in a 'loungeroom' style environment, with couches, armchairs and bean bags, no stage, and no physical divide or barrier that creates separation, or an 'us and them' scenario. Here speakers and survivors come together, on the same level, and share real life stories of healing, to equip one another with the tools and strategies to live empowered, thriving lives. Authentic conversations with authentic people. 'Creating inclusive communities and genuine connections, are the keys to healing', says René.

Grow her closed Facebook group with the long-term focus of hosting exclusive women-only retreats all over the world to ignite and unlock the inherent 'fierce, feminine super power' for the betterment of the world. She wants to give back and pay it forward on a massive scale to help more people find freedom and 'up-level' their lives.

Elevate and strengthen her reputation, influence and standing as a published author, consultant and transformational speaker. To become the known 'authority' in surviving, overcoming and thriving post child abuse.

# Abbey Benvegnu

BY SUSANNAH PASK

## THE SPIRITUAL ACCOUNTANT

Have you ever heard of a spiritual accountant before? Probably not. How would you combine the stringent, analytical practice of accounting with spirituality, healing and activation?

At first glance, it seems like an unlikely match of disparate skills – but Abbey Benvegnu has made a successful business out of helping her clients go several steps further. She's a psychic and energy healer. Yes, she helps with their taxes. Yes, she handles their bookkeeping. But she does so much more than that.

She's totally unique.

Abbey started her career as an accountant after a painful episode in her life when she needed to move back to her hometown of Bundaberg from Brisbane in order to heal. She was just 20, and took a job as a receptionist at a small accounting firm. She quickly showed an aptitude for the business, enjoying the honesty of numbers and spreadsheets. She eventually went on to become a fully-fledged accountant, managing clients' books and doing their taxes. Realising she had a knack for connecting with clients and learning about their businesses and investments, she moved to larger and larger accounting firms but soon became disenchanted with being stuck in a cubicle. She was in a 'push, push, push' mid-tier company that focused purely on productivity and making money when she started to lose her passion for the traditional accounting model. What about the client's financial wellbeing, she thought to herself?

Determined to do things differently, she decided it was time to start her entrepreneurial journey.

She started getting referrals and attending networking events, where she handed out business cards. She attracted clients who loved what she did and wanted to stay with her. She still has some of them today. Her business was taking off. Meanwhile, her personal life underwent massive changes. She got married, had two children and moved to Melbourne, so she hired a team to manage her existing client base. It didn't work out well. She then teamed up with a business partner to grow the business and manage clients. This turned out to be one of the biggest lessons – and mistakes – of her

career. She lost all her clients and took a high-paying job as CFO for a millionaire on the Gold Coast. That didn't work out either.

On Mother's Day of 2017 her husband left her. A week later, she was turning 31 and found herself at rock bottom. She was exhausted, beaten and ready to give up when she opened an app recommend by her aunt called Insight Timer. She listened to a meditation called 'Listening to Your Intrinsic Self' by Sarah Blondin. It literally saved her life. She listened, she cried. It was a gamechanger. Meditation was the start of her awakening and spiritual journey of healing.

'I studied shamanic healing training, reiki, neuro-linguistic programming, hypnosis and more... but I was still rejecting the business and accounting side. Then a very special sequence of events happened. I call it 'the click' – the direct lining up of events, feelings and energy that result in something magical happening inside of you. Where everything just clicks, and you receive the downloads and visions of your future life.'

That's when The Spiritual Accountant was born. She put a post on Facebook and the response was impressive. She saw a huge need to help business owners HEAL through her three-step process of energy, mindset and strategy. A holistic approach of mind, body and spirit.

'I'm not here just to help people get rich to fill the voids they have in their life, or to obtain the significance they desire. The universe is way smarter than that. I am here to help by intuitively feeling into people's purpose and how their business can impact and change the way the world operates. This is bigger than just making more money. Money is the byproduct', says Abbey.

Her courses include monthly abundance activations, online training and events, a Spiritual Accounting 101 Facebook Group and a three-month success journey for financial healing, personal growth and business development.

*'I participated in Abbey's "5 Days to High Vibe Manifesting Program". I went in with a half a heart and after her first session threw myself all in. I knew this was for me. I got so much more out of this program than I expected. The manifesting part was amazing. However, it was everything else that I unknowingly needed more that was invaluable. I feel like I learnt more in those five days with Abbey than I have in the last few years trying to find answers. Abbey has lifted my energy and spirits and I've felt amazing since starting her program. Abbey is ridiculously funny, engaging, honest and genuine. It was an absolute blessing to get to participate in her program. You can't go wrong with following any program she has to offer. Thank you a million times over Abbey!' – Terelyn*

*“People heal when businesses provide community and space to support and allow the healing. You don't get that in the corporate world. And it's time for that to change. It's all connected. People don't realise.”*

– ABBEY BENVEGNU

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### Abbey's Plans for the Future

Expansion of her three-month course into six- and 12-months for those who are serious about impact and change.

Writing e-books.

Expanding free content to her community.

As the founder of the most significant conscious accounting movement in Australia, she will be teaching other accountants to become conscious/spiritual accountants.

Writing a book about her life. 'Looking back, it was all part of a plan. It all had to happen', Abbey says.

PHOTO BY STACEY GOWER - THIS DAY PHOTOGRAPHY

Empowering *You* to become the best version of yourself

# Jennifer Engels

## HOW ONE WOMAN FOUND HER OWN PATH TO INCLUSION

BY SUSANNAH PASK



Jennifer Engels of Engels Floyd & Associates, Human Service Quality Management Consultants

What makes Jennifer Engels tick?

She runs Engels Floyd & Associates (EFA), a national consulting company specialising in quality and management consulting with an emphasis on the disability and aged care sectors, although many of their services are applicable across a wider spectrum of general business practice.

They have associates across Australia and a small presence in the UK.

EFA provides expert services to safeguard the rights of vulnerable people by helping businesses improve their systems and, therefore, their quality of services. The National Disability Insurance Scheme (NDIS) is one of the largest business creation opportunities in Australian history and requires providers to meet strict compliance requirements. It's important work and although it might sound 'nerdy and boring' according to Jennifer, she and her business partner, Sharon Floyd are totally passionate about what they do.

For such regulation-orientated professionals, they do not take themselves too seriously. Jennifer refers to herself as a 'quality nerd' in the disability and human services sector and likewise Sharon, a 'dinosaur'. Together they make a formidable team, ready to tailor service and product packages to fit each client's needs. This may include development or review of their existing quality systems, running training or workshops, or undertaking internal audits. Most of their clients are repeat engagements and direct referrals from large national companies with thousands of consumers and staff, but others are sole traders working from home.

EFA has become a recognised authority in their field as demonstrated by their work on behalf of the NDIS Commission, National Disability Services and Joint Accreditation System – Australia New Zealand (JAS-ANZ). EFA recently was invited to be the Quality and Safeguards experts for the Disability Royal Commission hub, which gives them further opportunity to promote the elimination of violence, abuse and neglect of vulnerable people.

Jennifer knows what it is like to be vulnerable.

'At age 16, I was told I would never work. I was born with a rare genetic neurological

condition which unfortunately caused frequent hospitalisations throughout my childhood and adolescence. Further, this condition resulted in short stature without intervention, and impacted on my vision due to underdeveloped optic nerves, resulting in total blindness in my left eye and 90% vision loss in my right eye.

Even though my grades were good, I was one of those kids in school that everyone thought would not achieve anything much in life.

I decided to employ myself. I networked through my volunteer work and suddenly I had offers of work, mostly speaking engagements. I was astounded that someone would pay to hear what I had to say, particularly as I was only in my 20s. This work led to me becoming qualified as a trainer facilitator and I started developing and delivering training with a range of vocational education providers. As a contractor I worked for a range of certification bodies auditing to a range of quality standards, before moving to JAS-ANZ who gave me the opportunity to fully demonstrate my professional abilities', says Jennifer.

Jennifer met Sharon Floyd in 2009, when they were both members of a national Technical Committee steering the auditing requirements for the National Disability Advocacy Program (NDAP). As women often do, they bonded in the restroom over shared experiences. They started EFA in 2012, with huge respect for each other's abilities and shared values.

Sharon says of Jennifer, 'Jen is Australia's number one expert when it comes to anything to do with human services certification and accreditation.

I'm not saying this because she is my best friend and fellow director. Her technical knowledge is unsurpassed, and this is acknowledged by her peers. Her drive and energy also are incredible. We work so well together as a team, always have each other's back and have great complementary skills. Jen makes sure we are on top of all of our governance and regulatory compliance requirements and corporate services, plus she is an IT queen! I am more front office and work heavily in the area of client engagement and marketing. We both have technical skills in the area of auditing, quality management and



PETER HOARE PHOTOGRAPHY

*"We love helping our clients help their clients."*

– JENNIFER ENGELS

continuous improvement that would be hard to beat. Plus, we have well-established networks from decades of work in this field. Collectively, this combination makes for a dream team.'

We asked Jennifer about her Y and, not surprisingly, it relates back to her early health problems.

'An individual's capacity is often dictated by others. Mine was and I often wonder how my life could have been different if I had listened to the narratives of others or retreated after the door to a future of inclusion was closed firmly in my face.

I suspect that I still feel I have something to prove. I'm not sure what that is; it could be a legacy? A desire to show the doubters what is possible? I really don't know.

Like most people, I like helping. If, at the end of the working day I can say, "gee, I helped that person today" then I have done my job. It doesn't matter if the help was answering a quick question or helping government develop inclusive policy.

I believe if you genuinely want to help people, this has a flow-on effect that can only build positive momentum all round.'

## JENNIFER'S PLANS FOR THE FUTURE

Re-branding Engels Floyd & Associates to EFA, which includes a website transformation and additional educational online tools and resources for business.

Introduction of an online training academy – EFA Ivy – which will include everything from bite-sized 'complete it while you have a coffee' modules, through to full courses. These will be accessible to everyone from every sector and demonstratable to auditors during compliance audits. This cutting-edge disability awareness training will benefit all mainstream businesses and organisations.

Increased opportunities for more public speaking engagements.

‘We are a global community of inspired women creating wealth and freedom to enjoy the things that matter.’

– SUSAN BANHEGYI

# ESTABLISHING WOMEN’S FINANCIAL STABILITY THROUGH CRYPTOCURRENCY



Businesswoman and mentor, Susan Banhegyi has built, run and sold several multi-million-dollar ventures. She became involved in the cryptocurrency space in early 2017, and in September of 2018 she founded Crypto Women Global, now mentoring other women so **they** can become financially independent.

We asked her about the impetus that made her launch Crypto Global Women:

‘I identified a real need for women to be able to establish personal financial security. So many women are financially disadvantaged with lost career years due to children, or unfavourable divorce settlements, pay gaps, etc. The crypto space is an exciting platform for women to take advantage of what is one of the most innovative wealth creation opportunities of our times; and I don’t want women to miss out, due to technological fear, lack of understanding or not allowing time to protect themselves’, Susan tells us.

In case you are not sure exactly what crypto is, she explains it for us.

The first crypto was Bitcoin, developed by the mysterious figure, Satoshi Nakamoto, who has never been identified. Bitcoin was launched in early 2009, in direct response to the 2008 global financial crisis, and gifted to the world as an alternative form of asset class, which is based on the Blockchain. The Blockchain is a borderless, decentralised, incorruptible digital ledger, which needs the approval of the whole network to confirm all transactions. Assets can be transferred from person to person, via digital wallets, without going through a third party, who can veto, or otherwise interfere with it. Transactions can be done within minutes for a fraction of the cost of going through banks or other financial institutions.

So how has Bitcoin performed?  
The numbers speak for themselves.

2010	-	\$000.19
2013	-	\$198.23
2017	-	\$6,447.67
2020	-	\$10,230.66

As Susan says, it has proven to be the best performing asset class in history.

Susan offers an e-book, *6 Easy Steps to Passive Income*, as well as a six-module online course, about to be launched as part of a six-month mentorship program. This program enables women to participate in personalised wealth creation and passive income strategies, based around their individual goals, needs and circumstances. The Crypto Women Global movement has about 400 members and is growing rapidly.

Her passion for cryptocurrency is obvious, and she has an underlying philanthropic reason to help more women around the world become financially stable.

‘I had been aware of the many financial struggles that women were increasingly facing, including taking years out of their careers to look after children or ageing parents. I myself have gone through some of these struggles, so I had first-hand experience. But the statistic that really shocked me into



PHOTO BY SARAH KEEN FROM LIGHT HER LANTERN

action was reading one day that the **fastest growing sector of homelessness in DEVELOPED countries, was women over 55!** This stopped me in my tracks! These are mothers, aunts and sisters, women who have raised children and supported husbands. How could this happen on our watch?’

I realised that I had accumulated some valuable skills over the years, and that I had to put those skills to good use and try to do something about this dreadful statistic. From there it was not a far leap to extend that intention to try to help lift so many millions of women around the globe out of poverty, and make a significant impact.’

She is very excited about the next ‘halving’ of bitcoins, which happens every four years and makes it twice as hard to find a bitcoin, thus increasing its rarity and value. On the first halving on 28th November 2012, the price of bitcoin was \$12.22, and within a year it had reached \$1,000. At the second halving on 9th July 2016, the price of bitcoin was \$657.61 and within the following 18 months it reached its all-time high of \$19,843.

The upcoming halving is expected to be around 16th May 2020. With projections based on the previous fluctuations, it is estimated that the price of bitcoin might go up from today’s price of around US\$10,000 to well over US\$100,000 within the following 18 months. No one has a crystal ball, but these are following the historical figures.

BY SUSANNAH PASK

Empowering *You* to become the best version of yourself

“  
Cryptocurrency  
is one of the  
most innovative  
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opportunities of  
our times. I don’t  
want women to  
miss out.”

– SUSAN BANHEGYI

## Susan’s Plans for the Future

- Help more women create passive income and grow their wealth.
- Build out the structure to get to one million women on board and to fund projects around the world.
- E-book to be released later this year.
- Speaking invitations.
- Seminars and retreats planned for the second half of 2020.
- Launching a podcast as well as a TV channel, for discussions with investors and developers, making it more accessible to everyday people.

# HELPING PEOPLE FIND THEIR SUNSHINE &

# Live their Vision



BY SUSANNAH PASK

MICHELLE SALUJA – PSYCHOLOGIST & MINDSET MENTOR, BODY MIND SOUL CLINIC

She became a single mother at the age of 25, married again at 29 and had two more children. The marriage turned out to be toxic, so she left her husband when she was 34, and then suffered through seven long and stressful years within family court. In 2005 she became a single mum again with three children in tow.

With low self-esteem, she picked herself up, one step at a time, one day at a time, started investing in herself and started on a journey of growth and self-discovery.

In 2008 she finished her psychology degree and moved out into the workforce. Balancing three children and working full time was not easy. Trying to be both mum and dad to her kids while attempting to make sure she was functioning was difficult, and she feels she never really got the balance right. 'It's still a work in progress for me, like it is for many of us', Michelle tells us.

Michelle started the Body Mind Soul Clinic at the end of 2013 but then went through another failed relationship. Single now for the past two years, she runs a business with seven staff and two children still at home, managing the home itself while embarking on her own entrepreneurial journey.

'I had a dream, a vision to have my own business where I'm working with people every day to help them find their sunshine and to live their vision. In 2013, I opened my own business. It was laced with challenges and obstacles along the way. I lived in self-doubt on and off for years wondering if I had done the right thing and whether going back to work for someone else would just be easier', she explains.

But here she is.

She has been in business now for over six successful and rewarding years. She's had some hard moments along the way, of course, overcoming massive mental barriers to be where she is today, but she now has the perfect foundation from which to help others.

'It's not the successes that have made me great at what I do, it's the setbacks, the failures, the let downs and the mental barriers that I've experienced along the way AND overcome to be where I am today that have provided me with the level of personal and professional experience that sets me apart from everyone else. To come from a place of empathy and understanding has created a heart-centred approach to helping others.'

Michelle offers one-on-one and group psychology and coaching sessions, working through clients' goals and what is holding them back, whether it be their language or their beliefs.

'Basically, I empower them to empower themselves', she says

So, what are her plans for the future?

'Am I allowed to say world domination? LOL! I have many plans to expand my coaching side.

At present I am currently looking to offer an online program for women who are wanting to unlock their own potential to unleash on the world. And I'm currently in the process of creating a membership platform where woman can come and access information that can help them build themselves and their business, so they can empower others.'

Looks like Michelle has found her passion, her purpose and her Y.

Michelle's qualifications and expertise are impressive, to say the least:

Bachelor of Psychology (Honours)

Master practitioner and master coach

Mast Practitioner Neuro Linguistic Programming

Master Practitioner Time-Line Therapy

Master Practitioner Hypnotherapy

Completed Tony Robbins Date with Destiny five times – twice to participate, twice under their leadership program, and once as crew

Completed Tony Robbins Unleash the Power Within twice – once as participant and once as crew

Trained in acceptance and commitment therapy

Trained in Cognitive Behaviour Therapy

Trained in motivational interviewing

Trained in complex trauma

Trained in cultural awareness

Training for suicidal and perinatal clients

*'Thank you sooooo much beautiful Michelle. You have helped me in ways that you'll never know, and I'm sooooo grateful to you. You are my inspiration.'*

– R

FOLLOW YOUR  
PASSION. IT WILL  
LEAD YOU TO  
YOUR PURPOSE.

– OPRAH WINFREY

*'I have a different view  
of the word "challenges".  
These are fuel to my fire  
or an option to grow.'*

– ABBIE HARPER



# A PASSION FOR INCLUSION

**Abbie Harper** – That Girl  
*Disability Consultant & Director of Outside The Box Education*

She was diagnosed at the age of 31 with attention deficit hyperactivity disorder (ADHD) and autism spectrum disorder (ASD) – but Abbie Harper had been obsessed with autism and the work of Temple Grandin from around the age of nine. She would read and watch everything she possibly could on the subject.

No stranger to educational challenges herself, she took the leap after finishing sixth form and applied to university, never thinking in a million years she would get in. She was accepted for a double degree in teaching and special education and this is when her phoenix started to rise.

'Amidst the first realisation that I could not write neither could I remember ANYTHING, I visited new countries to see special needs around the world, taught in Germany and the Isle of Man, met new people and had new experiences. During this time, I held a job working in a residential unit for adults on the autism spectrum and many nights were spent dreaming that I could own one of these one day and put all of these ideas I had into place.'

She knew instinctively that she could make a difference. 'I taught a young boy who had severely challenging behaviour at the start of the school year with a very low

attendance rate. I put plans in place, introduced visuals and schedules and other forms of communication, learnt about what he enjoyed and built a relationship with him. As the weeks went by his attendance rate began to increase and the behaviour decreased and by the end of the school year both were at record breaking rates for the better', Abbie told us.

Meanwhile, her personal life started to disintegrate. She became a victim of domestic violence, was left alone with a baby, lost who she was, hit a low point and was 'just existing'. Instead of wallowing in self-pity, she created a business plan and in 2015, Outside The Box Education became a reality. It is now NDIS funded with five full-time staff and 48 casual staff, plus volunteers through local back-to-work programs, adults with disabilities and local apprenticeship programs.

Abbie and her team have a huge amount of passion for inclusion and dedication to removing barriers for all children. She loves seeing the changes that they have been able to make in their local community and knowing that her boy will grow up in an inclusive environment.

'I believe that being a "mumpreneur" allows my son to see a strong, independent woman. I am a prime example for him that with a dream and strong resilience you really can achieve anything. I feel that I am showing him that whatever stereotype people have, you can defy that. It makes it all worthwhile when he speaks at school about his mum

PHOTO BY @APPLEBYPHOTOGRAPHYMELBOURNE



"who looks after children and helps to make their dreams come true".

I believe I am going to change the world. I will be part of the change that means advertisements will feature people with a disability, children will know how to alternatively communicate because they will have had exposure in schools and, finally, every shop, cafe and bar will be able to communicate and cater for people with a disability as the practice of this change will be "the norm".

There is nothing out there that is going to stop me playing a part in paving the way for businesses, schools, community members, professionals and even students to have a greater understanding of how everyone at Outside The Box Education can achieve their goals and dreams.'

She is currently focused on mindset and business consulting work to help women who face the challenges she experienced, and she consults with schools and businesses to help them understand disabilities and how they can make their practice inclusive, while having their business sites managed.

And the future?

Abbie hopes to expand her services across Australia and develop holistic sites for families to access all services.

BY SUSANNAH PASK

I DO MANY TALKS  
AROUND ADULTS WITH  
ADHD, LIFE AFTER  
DOMESTIC VIOLENCE,  
INCLUSION ETC. I SEE  
THAT WE NEED MORE  
SUCCESS STORIES,  
STORIES ABOUT US  
AS PEOPLE – NOT  
WHAT HAS HAPPENED  
IN OUR LIVES OR  
DIAGNOSES WE  
MAY HAVE.

– ABBIE HARPER

# THE Transformation Catalyst

BY SUSANNAH PASK



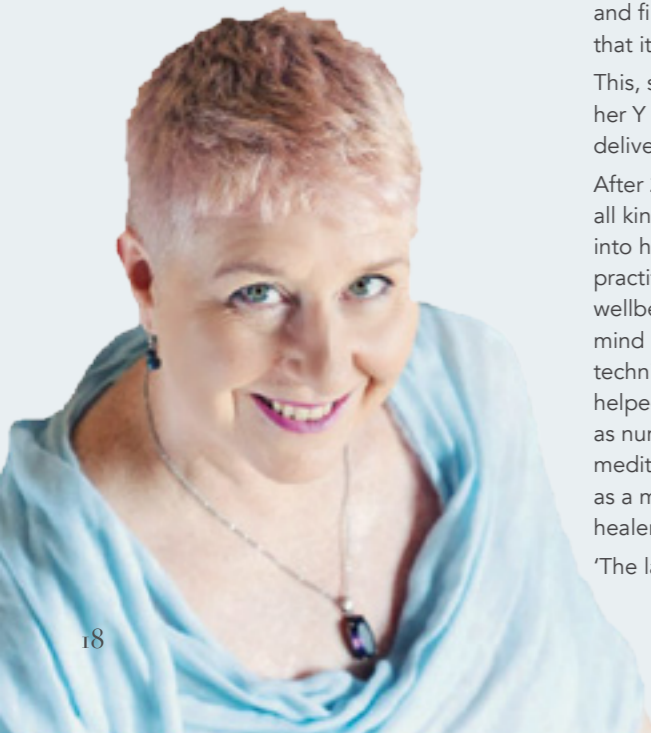
“I would love people to know their worth and their light. I would love people to know their innate abundance. If I can plant a seed of change in your heart, I know the ripple effect will not only open you up to your possibilities but will shine out to all in your life, too.”

– TRISH ROCK

TRISH ROCK – TRANSFORMATION CATALYST, PSYCHIC, AUTHOR &amp; INSPIRATIONAL SPEAKER

“My Y is to help people believe in themselves, see their worth, magnificence and innate abundance and live their best life.”

– TRISH ROCK



Trish Rock calls herself a transformation catalyst – and she brings over 35 years of experience in manifesting, inspiring lives and helping people shift their perceptions to live their best lives.

Whether it's a more fulfilling relationship, a career in alignment with purpose and passion, more financial freedom, living a wealthy life, greater wellbeing or just making a difference, Trish believes everyone deserves a joyful, fulfilling life they love.

She started out in the nail industry, over the years realising that the clients sitting opposite her did not always believe in themselves. Intuitively, she found she had the ability to lift them and find solutions for change – and that it was actually easy for her.

This, she recognised, was her gift, her Y – and in 2009 she decided to deliver her message in a bigger way.

After 28 years helping clients solve all kinds of issues, she stepped fully into her purpose and became a practitioner in holistic health and wellbeing, attained a post grad in mind body medicine and uses many techniques and tools that have helped transform her own life such as numerology, chakra energy and meditation. She also has innate gifts as a meditation teacher and channel, healer, psychic and intuitive coach.

‘The last 10 years have been about

finding clarity in purpose and passion and through all of the challenges, the calling to step up and be a light for others has never left’, she tells us. ‘My Y is to help people believe in themselves and live their best lives, according to their own truth and not the patterns, stories or beliefs of others. It thrills me when they see their worth and value, the great gift that they are and embrace all parts of themselves to create a reality they are excited to live.’

Trish offers an easy five-step process that transforms her clients from where they are right now, to where they want to be. She works organically to interrupt the old story and shift any outdated blocks or beliefs at that time and she helps them create a new story that fits more with their ultimate dream reality or feeling they want to achieve in any area of life.

‘I tune in intuitively to discover any patterns, thoughts or energy blocks they are not aware of, and spirits also gives me messages of clarity and solution. I will also use tarot or other divination tools if needed. I offer practical tools and exercises to

create daily, and lifetime, practices that will keep the high vibration in them so they can make dynamic shifts in our session and ongoing.’

‘In our mentoring sessions, a client will shift from confused and stuck in the status quo or fear story, to feeling uplifted, on track, clear and high vibration!’

Don't think Trish herself hasn't been there! She understands and she empathises. There have been times over the past years that she was so ashamed of where she had ended up in life that she DENIED her true self, and continued to live in survival mode, thinking it was what she deserved and all she was worth!

Then she discovered that she could simply BE a different personality and change her reality. This breakthrough transformed everything.

‘I have personally shifted four key beliefs (old stories) about myself over the past 12 months alone and, as such, have transformed my life to feel more freedom, greater wealth and abundance, more vitality and alignment and far more clarity in my vision, purpose and career.’

Her clients are experiencing similar dynamic results in success, confidence, health and relationships. She tells of one client who had a transformation

within 24 hours. She went from where she was, feeling unsure, stuck and frustrated to a ‘successful’ version of herself feeling filled with enthusiasm, new ideas and clarity of purpose - and has never looked back. ‘She had a massive realisation and breakthrough that night!’ says Trish.

‘As a transformation catalyst, I love mentoring men and women who are ready to live the life they desire and dream of, through a transformation process that gives them tools and mindset to radically and dynamically change the way they see themselves and their life at this time. My passion in life is to shine my light and courage as much as I can so as to allow others to see that living an authentic and abundant life is possible for them too, and that no matter what the challenge, solutions are always there to receive and embrace.’

Trish plans to reach many more people with her message of light, hope and love. Speaking and presenting on more stages,

online and in rooms filled with high vibe people, writing more inspirational books, teaching more classes and workshops to share the message of innate value and abundance while inspiring people all over the world.



“

FIRST YOU HAVE  
TO LEARN THE  
RULES OF THE  
GAME & THEN  
YOU HAVE TO  
PLAY THEM  
BETTER THAN  
ANYONE ELSE.



JACQUELINE NAGLE  
(LOYAL YMAG® READER)



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