

# SISTERHOOD

## MAGAZINE

### Believe

A SUCCESSFUL CAREER IS BUILT IN THE QUIETER PREPARATION SEASONS

### INSIDE

FOUR DOORS, ONE WEALTH CONVERSATION

### Motto

DON'T WAIT FOR PERMISSION

### Learned

CELEBRATING YOUR WINS ISN'T ARROGANCE. IT'S VISIBILITY

THE EXECUTIVE PRODUCER BEHIND SUPACELL AND STAY CLOSE

# SHELLA NORTLEY

*"YOU ARE NOT BEHIND. YOU ARE WAITING. IT'S SHOWTIME."*



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# NO LONGER ASKING

ISSUE #02

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# NO LONGER ASKING

This issue is built around one idea.

*Most of us have done the asking*

The training. The proving. The performing. The waiting for someone to tell us we are ready. The asking has not always been a problem, at certain stages, it built us. But there is a moment, in every woman's life, when the asking becomes the bottleneck.

*This is a magazine for women who have arrived at that moment.*

*Inside, you will read women who have stopped asking.*

Women who built wealth on their own terms. Women who lead in rooms that were not built for them. Women who left the certainties of corporate at fifty to begin something new. Women who turned the question of permission inward, and answered it themselves.

What follows is not a manifesto. It is a record of what has become possible for the women who decided they had waited long enough.

Welcome to Issue 02.

*Shenin*



# Sisterhood SUMMIT

The place to meet

## THE SUMMIT PROGRAM

One day. Three pillars. For women serious about Leadership, Wealth, and the energy to sustain both.

### *Why you should be in the room*

Most women's events leave you inspired on Sunday and stuck on Monday. The Sisterhood Summit is built for the opposite: an international keynote from Sheila Nortley, a Wealth panel with Lieke Danenberg (Elfin), and a Leadership panel with Rochelle McFawn (VP Nike), Sheila Nortley, and Ine Verhaert, women who have actually built it, across both Dutch and international ground.

*Lasting growth, not a one-day high.*

INTERNATIONAL KEYNOTE

### *Sheila Nortley*



Award-winning executive producer behind Stay Close and BAFTA-nominated Supacell. Woman of the Future Award winner. Royal Commonwealth Society Fellow. Keynote speaker and panelist on Visible Leadership.

### Morning

### WEALTH & VISIBILITY

- 09:30 *Arrival*
- 10:00 *Welcome & opening*, Shenin Lebrun
- 10:10 *Keynote & Q&A*, Sheila Nortley
- 10:40 *Panel: Build Your Wealth, Own Your Future*  
moderated by Celine Pujdak (Founder, Cello Wealth)  
with Lieke Danenberg (Founder, Elfin) · Bettina Binder  
(Investor) · Samantha del Prado (Serial entrepreneur) ·  
Amida Elmoudni (Property consultant)
- 11:20 *Presentation: Visibility on LinkedIn*  
with Megan Drysdale (Creator Manager, LinkedIn)
- 11:50 *Lunch & networking*

### Afternoon

### LEADERSHIP & WHAT'S NEXT

- 13:00 *Energizer*
- 13:15 *Workshop: Stop Running on Empty*  
with Wendy Ethard (Founder, The Vitality Game)
- 14:00 *Panel: Step into Visible Leadership*  
with Sheila Nortley · Rochelle McFawn (Vice President, Nike)  
Ine Verhaert (Co-founder, KAAI)
- 14:50 *The Climb*, program reveal: closing the gap between  
potential and perception **FIRSTLOOK**
- 15:15 *Closing*
- 15:30 *Celebration Hour* with DJ in the garden

# THREE CONVERSATIONS

In the work I do, I meet women at every stage of their journey. Three of them are on my mind as I write this.

**A** few weeks ago, Maya called me. She just became Director of Store Operations, a title she worked years to earn. And still, on the drive home from work, she said it: "Shenin, I should be over the moon. So why do I keep feeling like, is this it?"

**Then there's Amara.**

Nine-to-five at a corporate, side hustle in the hours between. The side hustle is where her passion lives, and it's growing faster than she can keep up with, her skill and the market finally meeting in the same place. She messaged me last month with one question: "When do I jump?"

**And then there's Layla,**

who just made her first real investment. Property in Dubai. She's no longer talking about generational wealth as someone else's territory. She told me, "Shenin, I feel like I just stepped into a room I didn't know I belonged in."

These are three different women. They are also, on different days, the same woman. They are most of us.

**That is why this Summit exists.**

I built the Sisterhood Summit around three conversations women rarely have all in one day, all in the same room: wealth, leadership, and health. Three things that shape our lives every single day. One we're still not supposed to talk about openly. One we talk about often but rarely with honesty. One we treat as a luxury when it is actually the foundation. Separately, half of us are quietly working on them. Together, almost no one is. So today, we're going to.

**On wealth.**

A year ago, I couldn't have written this paragraph honestly. I would have nodded along to financial empowerment as a concept and quietly hoped nobody asked me about my own emergency fund. This year is different. I've spent months working with women like Bettina, and on the mindset side with Siomara, and the work is finally taking shape. The emergency fund is there. Real. Not aspirational. And for the first time, I am thinking about generational wealth, not as something other people build, but as something I am building. For Zohra-Lisa. For me. For the freedom that financial independence actually buys. I am still at the beginning. But I am no longer pretending. That's the conversation I want us to have today. Not "how to invest in five steps." The conversation underneath: why was this so hard to say out loud, and what becomes possible when we finally do?

**On health.**

I have always been a woman with big dreams. High ambition. High drive. The kind of vision that pulls you out of bed in the morning and keeps you working long after everyone else has logged off. What I didn't do for a long time was invest in the energy I needed to actually live that vision. I built the dream and forgot to build the body that carries it.

That changed in the last year. Not because I suddenly fell in love with the gym. Because I realised something simple and uncomfortable: ambition without vitality has a ceiling. If you don't have the energy at 8pm to be present with your daughter, or the clarity at 9am to make the calls your business needs you to make, the dream stays a dream. The honest piece nobody talks about: investing in my energy meant learning to say no. No to the project that didn't fit. No to the meeting that should have been an email. No to the version of me that said yes to everything because she was afraid of what saying no would cost. Saying no became how I bought back the hours my body and my mind actually needed.

***My health is not separate from my leadership. It is the infrastructure under it.***

That's the conversation today. Not "should you go to the gym." The conversation underneath: what would your life look like if you finally invested in the energy your dreams require?

**On leadership.**

This year, I am moving from Shenin who gives trainings to Shenin who runs a consultancy serving Fortune 500 companies. The work is the same. The positioning is different. And the inner shift required to make that move is bigger than anything I expected. I've had to learn to quote higher prices without flinching. To say no to projects I would have said yes to two years ago. To stop apologising for charging what the work is worth. It is uncomfortable. It is also exactly what I teach the women I work with to do.

That's the conversation today. Not "lean in." The conversation underneath: what is the version of yourself you are not yet allowing yourself to become and what would it cost to stop holding her back?





# BUILT WITH SHEILA

Photograph by Emmanuel Okyer

"If there's no blueprint, I will create the blueprint"



**Q1. A lot of the work you're drawn to pushes against what the industry traditionally sees as "safe" or proven. Whether that's Supacell, Osoro, The Catch or the projects you're currently developing, what's it like building and backing stories before there's a clear blueprint for them?**

You have to have unshakable conviction in the story and in your ability to identify what will connect with an audience. It's unfortunate that this is seen as audacious, because I really don't think it is. I have no business pitching anything I don't have a conviction about. "If there's no blueprint, I will create the blueprint." It can be frustrating if not everyone can see it, when you can, that's all you need to get started. I use that energy - the positive and the negative - to push forward and make it happen.

***"But that's the trick, it's not just the positive, it's all the pushback, all the nos, all the pressure, how do I alchemize that and use that as motivation."***

**Q2. Your keynote is called "You're Not Behind. You're Waiting." Most of the women in this room have built real careers and real businesses. They are not behind by any external measure. So what is it specifically that they're**

***waiting for and why do you think we mislabel that feeling as "behind"?***

I think a lot of women who are objectively successful are still waiting for the moment they finally feel secure, settled or certain within themselves. We're often taught that once we achieve enough, the feeling of "I've made it" will arrive and for many women, it doesn't.

So we interpret that discomfort as being behind, when actually we may just be in a period of transition, growth or recalibration. The feeling isn't always "I'm failing." Sometimes it's simply "I'm becoming."

**Q3. You've spent your career getting projects made in an industry you've described as risk-averse. What's the difference, in practice, between waiting for the right moment and building toward it? Because from the outside, the two can look identical.**

They can look very similar to be honest, but internally they're very different stages. Something different is happening inside. Building is the groundwork. It's developing the idea, strengthening the script, having meetings, building relationships, refining your craft, putting the right pieces in place. Waiting is what sometimes follows that. It's the period where the work has been done, but the opportunity, timing or alignment hasn't happened yet. I think people often see waiting as passive, but a lot of successful careers are built in those quieter preparation seasons.

**Q4. You launched Kingdom Drama School at the start of your career. You've executive produced your short films, features and have a slate of TV shows. You're developing your own feature. There's a clear pattern of you building things rather than only working inside other people's structures. Where did that instinct come from, and was there ever a version of you that tried to do it the other way first?**

I didn't feel I had a choice. There's a quote I saw years ago on social media: "People always ask why I chose this path. Who said I had a choice?" If I could have navigated my career from a place of privilege, with doors already being opened for me, that would have definitely been easier. But I knew early on that I wouldn't be able to build my career entirely within existing structures and that meant creating a space where I had a level of autonomy, where I could give myself permission and where creatives felt safe and welcome too.

***"I wanted to create a table where everyone was invited to sit, regardless of gender or race or sexuality or anything; you can all come and sit at this new table we're building."***

Whilst also letting my work speak for itself so if I'm needed at an existing table and the opportunity makes sense, let's make it happen. I can do that too. But I'm bringing everyone with me.

**Q5. You've said diversity and inclusion in storytelling aren't trends but essential. In a climate where the industry is pulling back on those commitments, what does it actually take to keep making the case and what does it cost the person making it?**

"The case is to make undeniably great shows. It's saying that stories that centre underrepresented groups shouldn't be dismissed simply because they centre underrepresented groups. Equally, they shouldn't be commissioned without merit simply because they centre underrepresented groups. Is this a good story? Does it need to be told? Can it sell? Can it travel? or... can it move people, can it make people laugh or cry or whatever it needs to do. Getting a story told that centres under represented groups in a society which is moving away from that aggressively takes resilience and belief that it's a

good story that needs to be made. In a climate that's pulling back from those commitments, it takes resilience and conviction to keep backing those stories. You have to believe in the work even when the market isn't always reflecting that belief. And the cost can be real. It can mean hearing "no" more often, taking longer routes to get things made, and carrying the emotional weight of constantly having to justify stories that others are rarely asked to justify. But if the story matters, it's worth making the case.

**Q6. What is something you used to ask permission for in your career that you don't anymore? And what changed? Just showing up as myself.**

Like a lot of women, especially in male-dominated spaces, I spent years worrying about being perceived as too ambitious, too confident, too outspoken, too much of something. In doing that, I was doing both myself and my work a disservice because I wasn't always taking credit for what I'd achieved.

In Black British culture, there's often a sense that you shouldn't celebrate your wins too loudly. That if you do, someone somewhere is waiting for you to fail. I've come to see that as a scarcity mindset rooted in fear. I don't believe it and I don't buy it.

***"Celebrating your achievements isn't arrogance, it's visibility. When I share what I've accomplished, my hope is that another woman sees what's possible for her too, and then goes even further."***

"I don't need permission to root for myself and to root for anyone else who's ever been underestimated."

**Q7. The theme of this issue is No Longer Asking. If you could say one thing to the woman reading this magazine on her commute, or at her kitchen table after the kids are asleep, the woman who is quietly waiting for someone to confirm she's ready, what would it be?**

You are not behind. You are waiting. And at some point, you have to decide that you've waited long enough. It's showtime.



**KAAI**  
CARRY YOUR LIFE

**DESIGNED FROM EXPERIENCE**

Founded in Antwerp by Ine and Helga, two women with over 20 years of experience in the fashion industry, KAAI was born from their personal needs. Constantly on the move between meetings, events, and flights they struggled to find a bag that combined their need for fashionable elegance with functionality. So they decided to create one themselves. Inspired by real life and Art Deco design, KAAI creates sophisticated Italian leather bags where timeless style meets thoughtful organization.

**HUSTLE & HEART**  
COMMUNITY CONSULTANCY

# Data & insights

## The cost of asking

Four numbers, and what they actually mean.

We tell each other to ask. To negotiate. To lean in. To sit at the table.

The data says something more complicated. The cost of not asking is real. The cost of asking is also real. Most of what gets called "women's leadership advice" pretends one of those two costs doesn't exist.

This page does not pretend.



## €300,000

The amount a woman in the Netherlands can earn less than a male counterpart, across her working life.

This is what the gender pay gap looks like when you stop describing it as a percentage and start describing it as a number you can buy a house with. The Dutch hourly pay gap has narrowed to 10.5%. The annual pay gap is 32%, mainly because more women work part-time. Over a career, the cumulative loss is roughly €300,000. The pension gap that follows is 36%

*Source: CBS (2025), Atria, Chambers Expert Focus, EIGE Gender Equality Index 2025.*

## 15½ months

How long the average European woman has to work to earn what the average European man earns in twelve.

The European pay gap, expressed in time instead of money. Every year, women spend roughly three and a half extra months doing the work that men get fully paid for inside twelve. The number is the same kind of arithmetic that powers Equal Pay Day, the date each year when women symbolically stop being paid. In the Netherlands, that date in 2025 was 24 November.

*Source: EIGE Gender Equality Index 2025; NL Times.*

## The penalty for asking

Women who negotiate for higher pay are consistently rated as less likeable, less collaborative, and less hireable than men who do the same.

The finding has been replicated for nearly two decades. Hannah Riley Bowles (Harvard Kennedy School) and Linda Babcock (Carnegie Mellon) first documented the backlash effect in 2007. The pattern has held in study after study since. A 2021 Harvard Business School analysis of more than 2,500 negotiators across five continents, led by Julian Zlatev with researchers from Dartmouth and Stanford, found that women who negotiated assertively reached worse deals, or no deal at all, regardless of their counterpart's gender. The higher she rises in an organisation, the steeper the penalty becomes.

A 2024 study from Trombini (Luiss Business School), Akinola (Columbia Business School), and Bowles took the finding further: men confronted with assertive women negotiators reported anxiety, became less willing to collaborate with them, and offered fewer concessions. The friction is not in our heads.

The point is not that women should stop asking. The point is that the room is doing something measurable when we do.

## 34% / 10%

The share of board seats in EU listed companies held by women. The share of CEOs.

The gap between sitting at the table and running it. EU listed companies have moved to 34% women on boards, helped by binding quotas in nine member states. CEOs of the largest listed companies in Europe? Around 10%. Promotion to the room is not the same as promotion to the chair at the head of it.

*Source: EIGE (2025); CEC European Managers (2025); EU Directive 2022/2381.*

## The conversation underneath:

Asking is not free. Not asking is not free either.

What changes the equation is not bravery. It is structure. Networks that open doors before you have to knock on them. Sponsors who speak your name in rooms you have not yet entered. Pay transparency that means you do not have to negotiate in the dark. Quotas that change who is considered, before anyone considers whether to ask. The cost of asking falls when fewer women have to ask alone. That is why this Summit exists.



# PERMISSION WAS ONCE REQUIRED IN WRITING

## 4 voices with Céline Pujdak

*Senior Expert in Balance Sheet Optimisation at ABN AMRO and founder of Cello Wealth, a financial guidance practice for professionally accomplished women.*

In 1956, a married woman in the Netherlands could finally open a bank account without her husband's signature. Within living memory, a woman's access to her own money required someone else's permission, in writing.

### *The law changed. Something quieter did not.*

The permission didn't disappear. It moved inward. We no longer wait for a husband to sign, we wait for a signal of our own that never quite arrives. When I earn a little more. When I understand it better. When the timing is right. When the kids are older. When I'm no longer carrying everyone around me. We call it caution. It is the old permission, still asking itself for approval.

### *Four doors. Different women. Different perspectives. One room.*

There has always been a room where money is built. Where it is invested, owned, multiplied, decided out loud. For most of history, women were not in it. We were taught to care, to earn, to save, to be careful, to stand near the door, tending to everyone and everything, but never to walk through it.

It's time to step in. The door is open. And four women are already inside, each having entered through a different one.

*Lieke* came through financial education, she has sat with thousands of women and names the gap before most of us will say it aloud.

*Bettina* came through investing, across markets, property, and multiple asset classes. She built a portfolio from a standing start and will tell you what "safe" money in a savings account quietly costs you.

*Amida* came through property, and carries the perspective most of us overlook: that it is far more within reach than we assume.

*Samantha* came through enterprise, building businesses to seven figures and turning ambition into ownership. Four doors. Different women. Different perspectives. One room.

There is still a chair in the room. And it should have your name on it. No one is asking for your signature anymore, the only one still required is your own.

So come in. Take a seat. Think about which door might be yours. Do you still need permission? And if so, whose?

*Céline Pujdak will moderate the wealth panel at the Sisterhood Summit.*



Lieke Danenberg



Celine Pujdak



Bettina-Kristine Binder



Amida Elmoudni



Samantha Del Prado

# VOICES ON PERMISSION

*Four women who earned their stripes in building their own wealth are giving some insides about permission.*

## **Bettina-Kristine Binder**

The financial power I wish more women would stop asking permission for is the permission to keep what they build.

Women are often encouraged to earn, and sometimes even to build wealth. We are rarely taught to protect it. To grow it. To hold on to it. The moment that changed everything for me was not earning my first euro. It was realising that a part of every euro I earned had to belong to my future self, not to my lifestyle, not to other people, not to the next thing I wanted.

*"Financial freedom is not created by income. It is created by ownership."*

My rule is simple. Keep at least 20% of what you earn. Treat it as a seed, not as spending money. Invest it. Protect it. Give it time. Financial freedom is not created by income. It is created by ownership.

## **Lieke Danenberg**

Financial power isn't about becoming "good with money." It's about no longer shrinking yourself financially to make other people comfortable. I wish more women would stop asking permission to earn more, invest bigger, negotiate harder — or simply to say "I want wealth" without softening it with "but money isn't everything." Funny how men rarely add that disclaimer.

*"Raised to be financially responsible, but not financially powerful."*

Too many women are still raised to be financially responsible, but not financially powerful. We learn to budget, save and survive, not to build ownership, take risks, and create freedom.

Financial power means deciding from ambition instead of fear. It means having enough to leave, to buy back time, to choose your own life.

## **Samantha del Prado**

The financial power I wish more women would stop asking permission for is the capital their vision actually requires.

Too many of us undercapitalise on purpose. We save longer, prove more, minimise risk, build alone, convinced we need to earn the right to ask. Capital is not a reward for having already succeeded. It is a tool that helps you build it.

*"Capital is not a reward for having already succeeded. It is a tool that helps you build it."*

Undercapitalising a good idea can be just as risky as overextending it. The business that almost made it because it ran out of runway is the most expensive kind of failure, and women's businesses fail this way more often than men's, not because the ideas were worse, but because the asks were smaller. Asking for capital is not asking for a favour. It is making a case for growth, for impact, for value created. Walk in like the founder you already are.

## **Amida Elmoudni**

The financial power I wish more women would stop asking permission for is the permission to expand the map. I work with investors looking at property markets across different countries, and what I see, more and more, is women making independent financial decisions in places they were never told were available to them. Different geographies. Different asset classes. Versions of wealth-building that were never pre-approved for them.

*"The map is wider than you've been told."*

But many still hesitate. They wait for the right moment, study endlessly, or stay inside the version of investing that feels familiar. The truth is, you don't learn investing by reading about it. You learn by doing it. Not every decision will be perfect, and that's the point. Experience is the teacher no course can replace. So look further than what's been pre-approved for you. The map is wider than you've been told.

# THE YEAR I STOPPED PITCHING WORKSHOPS

A Fortune 500 client called me back recently. The first workshop had landed. They wanted a second one a logical follow-up to what we'd done. The kind of repeat business I used to say yes to without thinking. I went away and looked at the feedback from the first session. Not the easy lines. The actual texture of what people said they needed next. And what they needed wasn't part two of the workshop. It was something different bigger, more strategic, outside the scope they'd asked for.

### *So I proposed it instead.*

The version of me from two years ago would not have done that. The version of me from two years ago was Shenin who gives workshops the one who answers the brief, delivers excellently, and waits to be invited back. That version would have given them part two. It would have been good. Everyone would have been happy.

The proposal I sent instead was outside their normal budget range. There was no negotiation. They said yes. That moment, more than any other this year, told me something had shifted. I am no longer running a workshop business. I am running a consultancy. Our flagship is the Thrive Leadership Program, a six-month leadership accelerator for women, delivered inside organisations that are serious about developing the women they already have. The work is the same as it always was.

The positioning is different. And the inner work required to make that shift has been bigger than the outer work by a long stretch.

What I do differently now is more boring than it sounds, and that's the point. I block four hours every week for Thrive sales only Thrive sales, separate from everything else. I take no outside meetings on Tuesdays. Friday mornings are for strategic and IP work, not calls. After this summer, my weeks will end at two on Fridays. I don't take Wednesday afternoons either. These aren't lifestyle choices. They are the operational backbone of a business I want to run for

years without burning out of. There is something I don't usually say out loud, though, and I'll say it here.

"I am not building a business I want to be inside forever."

I am building one that can sustain me, and eventually run without

“ Building towards a system ”

me. That is a different kind of ambition than the one we usually celebrate in women. We are told to build, build, build. I am building toward a system. The pride for me is in the architecture, not in the busyness.

This is the year Shenin who gives workshops became Shenin who runs a consultancy. Same work, different posture. The hours haven't gone up. The conviction has.

*Shenin*

### *The work this year*

There is a moment in every B2B relationship when you stop being a vendor and start being a partner. The first contract is rarely the indicator. The fourth conversation, three years in, where the brief becomes "What should we be working on next?" that's the moment.

This is the year that happened, again and again. Nike has been a partner for four years now. What started as workshops has become an ongoing relationship across leadership development and inclusive culture work. EssilorLuxottica is in year three of the Thrive Leadership Program three cohorts of women who have walked through the same six-month accelerator and come out the other side. PwC has continued multi-year, in a partnership that has matured well beyond a single line item. Disney and KPN have been part of the journey in different ways across the past years.

This year, two organisations joined the partnership map. Ingka Investments, the real-estate investment arm of the IKEA Group, came in for an inclusive leadership engagement that has opened doors to deeper conversations. And ABN AMRO a financial-services partnership that has been quietly in motion for a long time is bringing the Thrive Leadership Program to its women leaders, with the next cohort starting in Fall 2026.

A few of these names were in last year's magazine. Most of them are still here this year. That, more than anything else on this page, is what we're proud of. "Being a part of Thrive has definitely given me the right tools in aiming for a leading role in HR within the firm. I got a new role." Linda, Thrive alumna, now Talent Management Partner at, Synoptik Scandinavia

### *The Climb, First look*

The leadership program I built around what I most wished I'd known on my own climb. The Climb is for the woman who is good at what she does and has stopped quite knowing how to be seen doing it.

She is a senior individual contributor wondering what the next move actually requires. A manager looking at the directors above her and not yet able to see the bridge.

An ambitious woman who has read the books and taken the courses, and who still feels the gap between what she is capable of and what the room sees. Across two levels. The Foundations and Self-Advocacy.

*The Climb covers leadership identity and presence, knowing your value, mentors and sponsors, the perception gap between manager and director, and the next step.*

The thesis is simple: the gap between potential and perception grows as long as visibility is missing. The Climb is where you close it. Revealed for the first time at the Sisterhood Summit on June 19, 2026.

*Individual access - live now*  
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*For organisations, in-company cohorts*  
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Photograph by Olha Vivchariska

# THE WOMAN WHO LEARNED TO HEAR I AM POSSIBLE

## Interview with Bettina-Kristine Binder

*From Survival to Significance*

**Bettina-Kristine Binder built a €10 million property portfolio across two countries. She started with €13,000, a one-week deadline, and a question she had been refusing to ask herself.**

*"If you had a magic wand, what life would you create for yourself?"*

That was the question Bettina asked herself one night in the Netherlands, sitting at a dinner table after putting her newborn to sleep, where she had just realised something uncomfortable. She was working more hours than her husband. Coaching him through his new role. Organising concerts that drew six hundred people. Raising their child. And she was the only one at the table without an income of her own. The question had been waiting for her for a long time. She had just refused to hear it. When she finally did, she answered it honestly. And the life she described did not look like the one she was living.

**Where Bettina starts**

Bettina was born in Transylvania in the 1980s, under Romanian communism. When she was under two years old, her parents were imprisoned and she was placed in a state orphanage. She nearly died there. The institutions of that era were so under-resourced that international press called them, with reason, "concentration camps for children." Tens of thousands of children perished in those orphanages.

She was taken out at seven by her mother and a new stepfather, and grew up in a household so violent that at fourteen she made a choice almost no child makes voluntarily. She went back to the orphanage. Eventually, she took her younger sisters with her. The second orphanage, she decided, was safer than home. University was not a word the girls in the orphanage used. The aspirations were narrower: marry a truck driver, work in a shop, be a housewife. Bettina read.

The second orphanage was a Christian one and literature was limited. She borrowed books from teachers, hid them under her clothes, and read at night under her blanket by flashlight. At sixteen, she met Tim

Ohms, who had come with a delegation to help build an orphanage. He saw her hunger to learn and offered to sponsor her education. Bettina took the opportunity with both hands. She became the first child from her orphanage to go to university, on a merit scholarship.

*He saw her hunger to learn and offered to sponsor her education.*

She graduated in journalism and worked briefly for a national television station, then left because the ladder she was being asked to climb required her to compromise on her values. She moved into the corporate world instead. By the time she walked away from that too, she had reached headquarters and been named one of the top ten talents in middle management out of five thousand employees.

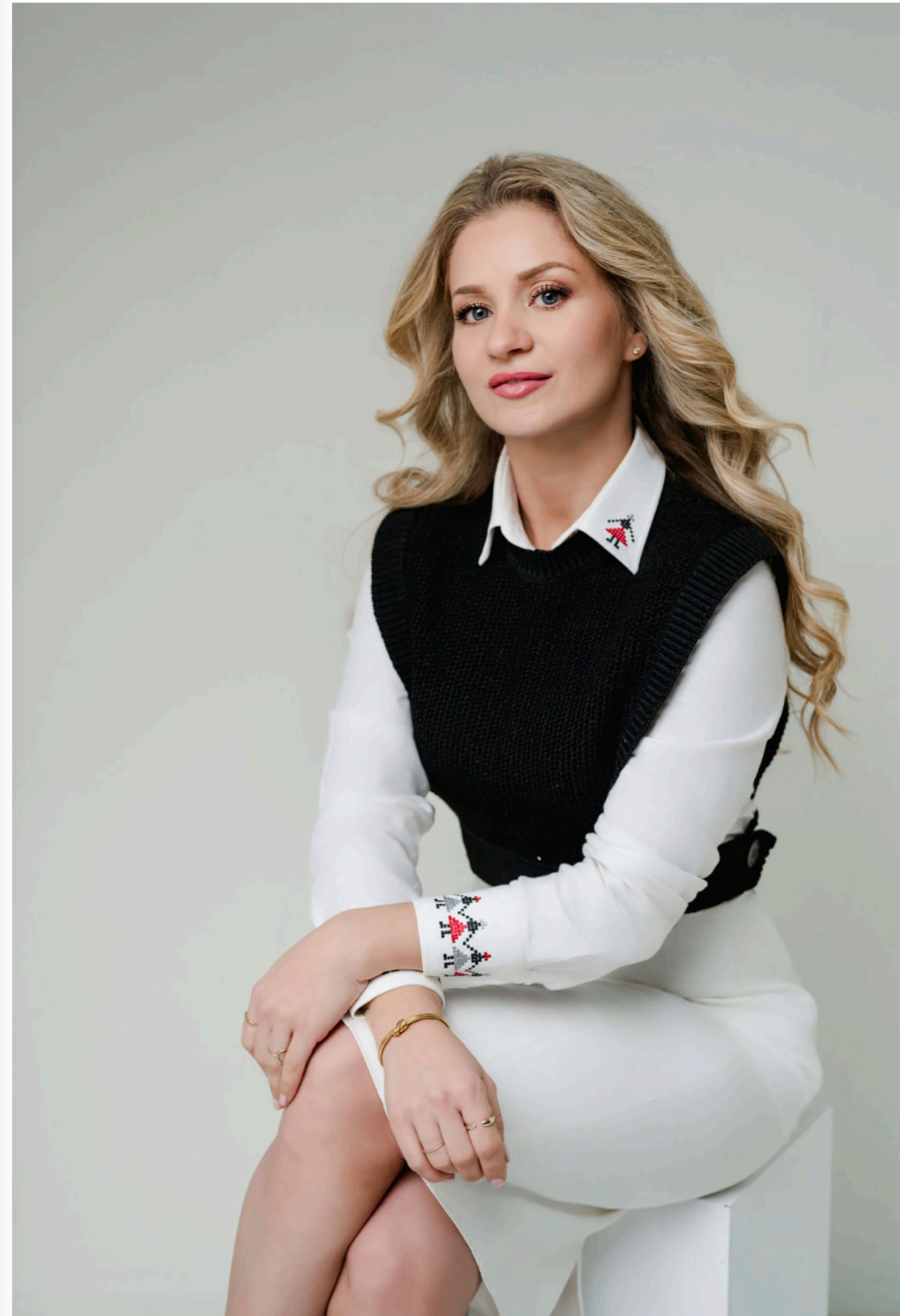
She realised that the more she worked for someone else, the less freedom she had. And that the corporate life was not compatible with being the kind of present mother she wanted to be. She left at the top. She made herself a promise: she would not work for anyone else again.

She followed her husband to the Netherlands, three months pregnant, and discovered that "not working for anyone else" looked, in practice, like working for everyone in the household without being paid. The dinner-table moment came shortly after.

**The Breakthrough**

A book she had read years earlier, Rich Dad, Poor Dad, came back into her hands at the right time. Inside it was the Cashflow Quadrant: employee, self-employed, business owner, investor. Only one of those quadrants offered both money and time. She chose it.

She did not yet know how. She knew only that she was going to. This is what she now calls the Breakthrough, the first letter of the





method she has built her career around. Your past does not define your future. She is precise about the order: Breakthrough first, because nothing she did next would have been possible without it. The mindset shift was not motivational. It was structural. Without it, every practical move that followed would have collapsed back into the life she had.

#### **The Build**

A few months later, she flew to her hometown of Sibiu with her ten-month-old daughter and €13,000. She had one week to find a deal.

She viewed over sixty properties. On the night before her flight home, she signed her first one. The price was €43,000. She had €13,000. The rest, she figured out from the Netherlands.

That first deal taught her a niche: turnkey apartments for the hotel rental market. She built a repeatable system around it, a specific area, a fixed renovation plan, a fixed budget, a fixed timeline of one month. Plug and play, with the kind of work behind it that nobody describes as plug and play. **The first fix-and-flip earned her €43,000 in profit.**

In January 2017, she moved to Romania for a year with her daughter, with her husband's agreement, to build the business properly. The winters were freezing. The car barely started. She took her daughter to construction sites because there was nowhere else to take her.

#### **Many contractors refused to take orders from a woman. She kept going.**

**Then came the scam.** She found a house at €43,000 that looked too good to be true. It was. The neighbours told her, the day after she signed, that it had been built illegally. The seller and the notary had set her up. The lawyers gave her almost no hope. That night, sitting on the cold floor of her rented studio, she felt as though she had lost everything. She did not call her husband. She also felt, on top of it all, oddly nauseous. Three pregnancy tests later, she had a second piece of news: she was expecting her second child.

She stayed up that night and decided she was getting her money back. One way or another, she recovered €23,500 from the seller. She found another deal listed at €38,000, negotiated it to €23,500, and used a €10,000 short-term loan from a Swedish credit card to fund the renovation. A month later, the property sold. She made €30,000.

**She was back.** What followed, in the next seven months, was eleven renovation projects on centuries-old buildings with strict heritage requirements, over €250,000 in profit, and a pregnancy she had to lie about being further along in than she was to be allowed to fly home for the birth. (She is, by her own admission, a terrible liar.) Three weeks after she landed, she delivered her second daughter, Grace.

#### **The Keep**

Back in the Netherlands, she set herself a written goal: €10,000 in net passive rental income per month by December 2018. She approached banks. They turned her down. She approached a financial adviser, showed him her Romanian portfolio, and he became the first person in the Dutch system to back her. She also met a coach who told her, when she shared her goal, that what she wanted was impossible.

Bettina has a particular relationship with that word. "I grew up in a world where everything seemed impossible. So I learned to translate that word differently. When people say impossible, I hear: I am possible." She reached the goal in November 2018, one month ahead of the deadline.

#### **"When people say impossible, I hear: I am possible."**

What came next was not what she planned. Her marriage ended. She lost a significant portion of what she had built. She had to rebuild not just the portfolio but the trust in herself that had carried her through Romania.

Today she owns more than thirty properties between the Netherlands and Romania. Her portfolio is worth approximately €10 million. The cash flow is consistent and substantial, and it funds the life she once described to herself in answer to a question she had been refusing to ask. She calls this stage **Keep and Grow**. It is the third letter of her method. Protect and grow your wealth, and protect and grow your freedom. Wealth that you can lose is not wealth. It is income with momentum.

#### **The BBK Method**

People ask her, often, how she got from a Romanian orphanage to financial independence in the Netherlands. After years of being asked, she has an answer.

#### **She did not just build properties. She built a method.**

**Breakthrough.** The mindset shift that your past does not define your future. **Build.** The systems, income streams, and assets that make the future real. **Keep.** The protection and growth of what you have built, so that the freedom is permanent.

This is what she now teaches. It is also what she lived, in that order, without knowing yet that it was a method.

#### **Bettina's question**

She tells women, when they ask her how to start, that the work begins with one question. The same one that broke her open at the dinner table that night.

"If you had a magic wand, what life would you create for yourself?" The answer to that question, she says, is what people are usually waiting for permission to admit. Once you admit it, the building begins.

*Bettina-Kristine Binder is the founder of the BBK Method and mentors women building financial independence and generational wealth.*



# MONEY GIVES YOU A VOICE

By Lieke Danenberg, CEO and co-owner of Elfin

*Adapted from Lieke Danenberg's writing for Elfin, with her permission, for this issue of Sisterhood Magazine.*

**The biggest eye-opener I ever had about money was the simplest one: I'm in the driver's seat. I decide how I earn money. I decide how I spend it. I decide how I use it to build. It sounds obvious. For a long time, it didn't feel that way.**

Money felt abstract to me. Something that existed at the edge of my life, not at the centre of it. Something that was there to pay the bills and keep things ticking over, but not something I actually had influence over.

That changed when I started taking it seriously. That's when I felt it: money is the glue in my dream life, and I get to decide which pieces I put together. And that realisation changed something else, too.

### ***Money gives me a voice.***

By using my money intentionally, I have influence over what ends up in shops, where impact happens, and, maybe even more importantly, what I choose not to support. I don't have to invest in things I don't believe in.

From that point on, I started building differently. I created a financial plan that became the foundation of my life. But more importantly, I began using money to make impact. I could never have started Elfin if I hadn't had the financial means to invest and to pay myself almost nothing for a period of time so it could grow. But it shows up in smaller choices too. Investing in startups whose missions resonate with me. Learning how to look at sustainability on the stock market. Deciding at home to work less, so we could create more space for the things that matter to us, like volunteering in our community.

***Money is not something that sits at the edge of your life.  
It sits right in the middle of it.***

It doesn't just determine what you have. It determines what you make possible. And that is exactly why it matters that women use their voice. Because too often, we still speak softly. We stay in the background while other people decide where the money goes. To things many of us would never have chosen. Away from the innovation and the impact we know we want to see in the world.

### ***We know it can be different.***

Women are twice as likely as men to invest in sustainable and social initiatives. So we are not just needed at the table. We are needed at the wheel.

*"Women are twice as likely as men to invest in sustainable and social initiatives"*



# FAMILY WEALTH, NOT JUST GENERATIONAL

Everyone talks about generational wealth. The idea is simple: build it during your lifetime, preserve it, pass it on. I understand the intention. But I've never been inspired by the idea of accumulating wealth only to transfer it when I'm gone.

*"So I've reframed it for myself."*

***For me, generational wealth isn't a destination, it's a living ecosystem.***

It grows through participation, contribution, ownership, shared ambition. I don't want my family to inherit wealth one day. I want them to learn how to create it today. I call that family wealth, wealth built and shared while we're all here to experience the journey.

That's why I see entrepreneurship, investing, and wealth creation as one continuous strategy, not three separate conversations.

***My businesses generate seven-figure revenue, but income itself was never the goal.***

The business is the engine. It creates cash flow, opportunities, leverage. Through dividends and profits, I reinvest into new companies, investment properties, and ventures I often build alongside family members. This is what I call the Entrepreneurial Flywheel.

***Build. Invest. Multiply. Teach. Repeat.***

The business creates income. Income becomes investment capital. Investments produce cash flow and assets.

Those assets fund new opportunities. And through every turn, knowledge transfers, what to look for in a deal, how to read a balance sheet, when to deploy capital and when to hold.

***The flywheel doesn't just compound money. It compounds capability.***

Because the real asset is never the money. The real asset is the ability to create money. There's very little pride in simply handing wealth to the next generation. Wealth received is rarely valued the same way as wealth earned. The pride comes from inviting people into the process.

Teaching them how businesses work. Showing them how capital is deployed. Investing in them, and investing with them. When family members become builders instead of beneficiaries, something powerful happens.

***When family members become builders instead of beneficiaries, something powerful happens.***

***Confidence grows. Skills grow. Responsibility grows. Wealth grows. Together.***

I want my family to dominate the time we live in, not wait for a future inheritance. I want us to build businesses, acquire assets, expand our knowledge, create opportunities while we're all here to experience it. Because wealth is not just financial. It is knowledge. Ownership. Access. Optionality. The capability to create value, again and again.

My vision has never been to leave behind a fortune. It's to create an environment where wealth is continuously created, shared, multiplied, and understood. Not after I'm gone. Now.

That's family wealth, and it's the most powerful form of generational wealth I know.

*Samantha del Prado is a serial entrepreneur and investor. She builds family wealth, mentors the next generation of builders, and sits on the Sisterhood Summit wealth panel.*

For me, generational wealth isn't a destination, it's a living ecosystem.



Nutritionist and vitality coach Wendy Ethard knows exactly what it feels like to look capable on the outside while running on empty inside. That's exactly where she starts.

# THE VITALITY GAME

*"You don't need more discipline. You need a new baseline."*

*There's a particular kind of tired that many women know well. Not the kind that sleep fixes. The kind where you push through, perform, keep things looking good, and quietly wonder why it's not working anymore.*

Wendy knows it from the inside. "I cycled home from my doctor after yet another antibiotic prescription," she recalls. "And somewhere on that bike ride, I realised how disconnected I had become from myself." She looked capable. She felt flat. And she had been outsourcing the solution to everyone but herself.

That moment became the foundation for everything she now does with her clients, women who have read the books, tried the habits, followed the advice, and still feel like the way they're living isn't quite working anymore.

"When things start to click, women often realise they don't need more discipline. They need a new baseline, one that finally works with them instead of against them."

*"Most women aren't lacking willpower. They're missing knowledge"*

Her approach sits at the intersection of food, hormones, and lifestyle, three things most women treat as separate problems with separate solutions. Wendy sees them as one. "The sum of it," she says. "When you understand how the three work together, the wins follow."

*What she's not interested in is the soft, beige version of wellness.*

"It's not about fixing yourself," she says. "It's about filling the information gaps, practical knowledge

about how your body actually works in the phase you're in right now. "Most women aren't lacking willpower. They're missing knowledge. Food has always been central to who she is. "I grew up with food as a love language," she says, and that never left her. "I don't believe in dieting. I aim for quality, and I'm interested in combining what I love with what fuels me most." Deprivation, she'll tell you plainly, only makes you want things more.

A recurring moment in her sessions: women pulling out their phones to show a photo of what they want to look like again. Often, the picture is from a decade ago.

*"We need to stop chasing old versions of ourselves"*

and give ourselves permission to figure out who we want to be right now." Her message to the woman reading this who's running on fumes? "Take a deep breath. Start with that one small thing you know is going to make you feel better. Nobody even has to know." And then, she adds, almost as if she's telling you a secret, "Tell yourself you've only just begun."

## *Five secret thoughts*

Women have shared these with me, and here's what I said back. These are the thoughts women don't say to their friends, their partners, or sometimes even themselves. I hear them every week. Here's my real response, not the polite coaching answer.

### *01 "I say the meanest things to myself."*

"Things I would never say to anyone else." I always ask the same question: how would you talk to your best friend if she said this about herself? And every single time, every time, the woman in front of me immediately softens. The

kindness is right there. It never went anywhere. You just stopped directing it at yourself. That's not a character flaw. That's what happens when you've been holding everything together for everyone else for too long. The work doesn't start with food or hormones. It starts here.

### *02 "They can do it. I'm just not sure I can."*

My time of feeling good, feeling like myself again, is sort of... over."

It's not over. But I understand why it feels that way, because everything you've tried so far has been someone else's plan for someone else's body. What I want to do is something different: give you permission to actually dive into you. Not a programme. Not a protocol. You. You know your body better than anyone. We make space for that, and we take it from there. That's where it starts to shift.

### *03 "I still want to look like that photo from ten years ago. I know I shouldn't. But I just still want it."*

I hear you. And I'm not going to take that feeling away from you, you're allowed to have it. But I want to ask you something. How do you want to look in five or ten years from now? And more than that, how do you want to feel? Because that woman in the photo? She didn't know what you know now. She hadn't lived what you've lived. Let's build something better than a throwback. Let's build something that's actually yours.

### *04 "I've always been good at things. How can I not get this under control?"*

Because your body isn't a project you can outwork. And honestly, the women who say this are often the ones pushing hardest, sleeping least, and asking the least of themselves when it comes to rest and recovery. Your ambition is not the problem. The gap is information. Your body has changed, and nobody gave you the manual for this phase. This isn't a discipline problem. It's a knowledge problem. And that, we can fix.

### *05 "I used to say perimenopause didn't affect me. I thought the women who struggled were exaggerating. And now my body is doing things I don't recognise."*

This one takes courage to say out loud. And I respect it every time. Your body isn't betraying you, it's changing, and it's asking for something different now. The women who said it was hard? They weren't exaggerating. They just got there before you. There is no shame in arriving here. There is only what you do next. And the good news is, now that you're paying attention, we have everything we need to work with.

**Check for more info**  
[www.thevitalitygame.nl](http://www.thevitalitygame.nl)

# The night she decided

By Ine Verhaert,  
co-founder of KAAI.

She'd been CEO of a Belgian retail chain for four years when the question stopped being "when?" and started being "with whom?" Ine Verhaert was forty-nine. She left a corporate career at the top to co-found KAAI, and quietly proved that the right moment to begin is often later than the world tells you.

There is a particular kind of evening Ine Verhaert remembers in detail. She and her husband had been invited to dinner at Helga Meersmans' home. The two women had been talking around an idea, a bag, a frustration shared by every working woman they knew, a gap in the market they could both see. But ideas can stay ideas for years. This evening was different because the husbands were there too. Both of them, that evening, said the same thing. Why don't you do it? You're already talking about it for so long. Now you have the right partner. On the drive home, Ine's husband told her she didn't need to hesitate anymore.

She was forty-nine. She had been CEO of Veritas, one of only two women in Belgium running a retail chain, for four years. The phone kept ringing with offers from other companies for the same kind of job. She could have taken any of them. What she chose instead was the one that wasn't a job at all.

## What she gave up

She is honest about the cost. As a CEO, she was invited everywhere. There were events, interviews, dinners. "You're very visible," she says, "but especially because of your title. Not always because of who you are." When she left, that visibility evaporated. People who used to call stopped calling. Some called only to talk her out of it. "Why would you give up such a successful position to sell handbags?" her parents asked. At forty-nine. Even her own family. The story that doesn't get told about leaving the top is the part where the room you used to be in carries on without you, and quickly.

The financial trade-off was real too. A CEO of a retail chain earns well. The first two years of KAAI, she didn't sleep through the night. "I was asking myself: am I really an entrepreneur? Will I succeed? Where will the money come from?" What she gained, she only understood later. "As a CEO, you have impact, but you still have the board, the investors, the private equity. Now I have smaller impact. But more impact. I can make a woman happy with a bag that helps her feel confident going into her job." There was a moment, before KAAI, when she missed her husband's accident because she was in a board meeting. A hundred messages on her phone she didn't see until she walked out. The children had solved it without her. She thinks about that morning often.

## The US, the bag, the brand

KAAI was never going to enter the United States. The business plan didn't even mention it. Then an American article listed the brand among the fifteen best work bags in the world, and the digital marketing they ran on the back of it was immediately profitable. Three years of preparation followed, logistics, market research, an intern dispatched to New York for a year, a redesign that added a trolley strap because American women fly more than they cycle. Today the US is roughly twenty-five per cent of KAAI's revenue. "A bumping market," she admits. "Especially with Trump." The brand is now in Nordstrom online. A pop-up in New York is planned for October. A Nordstrom physical placement is the next target. Oprah Daily is reportedly considering a wishlist mention. None of this was on the original plan.

## Why she became visible

She didn't want to be. "It's not my natural habits," she says of social media. "I have to force myself sometimes."

What changed her was COVID. KAAI had just launched its third season. The stock arrived; the world closed. There were no photoshoots, no events, no stores. So Ine and Helga, neither of them comfortable on camera, started filming each other, talking about the bags, explaining the design choices, telling the story behind each piece. "And then we saw the effect," she says. "People were buying the brand because of us. Because of the story. Because of the trust." She still works one Saturday every six weeks in the shop, listening to customers, watching how they hold the bags, hearing what they need next. She talks about visibility now the way she once talked about retail: as a practice, not a performance.

## What she'd say to the version of herself at forty-nine

The doubts didn't go away when she signed the papers. They went away when the customers started arriving.

"I cannot imagine those questions anymore," she says of the early sleepless nights. "Now I have the speed. I can decide quicker. I have the impact." But she is careful with women who ask her how she did it. She tells them entrepreneurship will not make their life easier. The first two years are operational and lonely and full of stupid small problems no one has prepared you for. She tells them their experience is the advantage. "You're not starting from zero. You start from experience. You already survived reorganisations. You know what cash flow is. You have a network. That's a big advantage."

And on permission, the thing she was still asking it for, at forty-nine, the night before the dinner, she is direct.

*"I was asking: will I be too old? Will I survive financially? Will I really be an entrepreneur?"*

*"Now I cannot imagine asking these questions anymore."*



KAAI  
CARRY YOUR LIFE



# Join the Sisterhood Community



# PARTNERSHIP THROUGH SISTERHOOD

*Debbie Tejares & Iris Kauffman*

The Hustle & Heart Sisterhood community has been the cradle of many partnerships. In this issue, four members share the story of their collaboration.

**Take us back to the moment you actually met. Where were you, and what was the first real conversation, not the introduction, the moment something clicked?**

**Debbie:** "I attended my first Sisterhood Brunch on a Sunday back in November 2024 at the College Hotel at Roelof Hartplein. At that event, I met Iris. We started talking. Funny thing was that I was looking for a branding specialist for my rebrand. And at that moment I already talked to several branding specialists. But up until that point, I didn't feel I met the right person for the job yet."

**Iris:** "I met Debbie at the H&H Sisterhood and loved her energy immediately. I vibe on energy; it's my radar. After a couple of calls, I realized we were like-minded in many ways. I didn't know her well yet, but I thought, 'This woman is on a mission.'"

**2. There's a difference between meeting someone you like and deciding to actually work together. What made you cross that line with each other?**

**Debbie:** "I always trust my gut feeling. After we've met, we've talked about what I was looking for. In spring of 2025 we've met again for an intake form and rebrand. And in that meeting, we've found many similarities: having Asian roots, leaning heavily towards embracing our culture, and standing firmly on our ground. So that's when it became quite clear we were working on this."

**Iris:** "When I interviewed her, I realized we shared the same passion: helping people connect with their authentic selves. For years I've developed brands for companies, always starting with the questions: Who are you? Why do you do this? How would you like to see the world? This is the foundation of branding. The same applies to individuals, especially those with mixed roots: how do you develop the gifts passed down through DNA and nurture?"

With these questions and my branding experience, we are launching a personal-branding business to empower people to be their authentic selves. Debbie's skills as an eclectic stylist and communication specialist is the perfect complement, a true win-win."

**3. What are you building or doing together now, and what's one concrete thing that's come out of it?**

"Currently, we're cooking up an awesome collaboration on personal branding, photography, and authentic styling that is rooted in culture. Furthermore, we want to organize interactive events for female entrepreneurs in the near future. We both strongly believe that we as women need to support and inspire each other."

**4. What did she bring that you didn't have on your own?**

**Debbie:** "Her unique set of skills to translate someone's identity into a brand that is sooooo spot on!"

**Iris:** "She reads people and knows exactly how to get the best out of you through styling, but also in mindset. Her method is based on roots, and she picks the right items that highlight your authentic self."

**5. Was there a moment you doubted it, a wobble, a hard conversation, a risk? How did you get through it?**

**Debbie:** "Not at all. We are both really laid-back as well as clear in our communication. So we just roll with it!"

**Iris:** "Debbie is a blessing to work with. She's also a communication professional so she knows how these projects go and how creative people work."

**6. For the woman reading this who's thinking about joining the Sisterhood Community and/or Sisterhood Business Club but hasn't, what would you tell her?**

**Debbie:** "Entrepreneurship can be a lonely journey sometimes. Also we don't necessarily have all the skills, so the Sisterhood Community has really proven to be a resourceful and uplifting platform where the support is unconditional, help is always within reach and where we celebrate our wins. It's basically your tribe (and we all know it takes a village to grow a business)"

**Iris:** "This community feels like family and it's very inspiring to connect and brainstorm with like-minded women who are ambitious. About half my work comes from here, so it's incredibly fruitful!"



# Join the Climb

A self-paced leadership program for the woman who's ready for what's next.

The Climb is the leadership program I built around what I most wished I'd known on my own climb.

It's for the woman who is good at what she does and has stopped quite knowing how to be seen doing it. A senior individual contributor wondering what the next move actually requires. A manager looking at the directors above her and not yet able to see the bridge. An ambitious woman who has read the books, taken the courses, and still feels the gap between what she is capable of and what the room sees.

*The Climb is where you close that gap.*

## What's inside

Two levels of self-paced video modules, designed to be done in your own time, in your own order, with practical tools you can use the same week.

### Level 1 — The Foundations

Your growth begins here. Intention and direction. Identity and personal brand as a leader. The five mindsets that accelerate growth. The Career Triangle: leading up, down and across.

### Level 2 — Self-Advocacy

Knowing your value. Negotiating and setting boundaries. Building the mentor and sponsor relationships that actually move careers. From manager to director: closing the perception gap. Your next step.

## The thesis

The gap between potential and perception grows as long as visibility is missing. The Climb is the work that closes it.

## What you get

Short, sharp videos with honest insights and practical tools. Templates, scripts and exercises you can apply the same day. Reflection prompts that actually shift how you see yourself. Your own pace, your own schedule, with moments of collective inspiration along the way.

## What changes

After The Climb, you will know what you stand for as a leader. You will be able to name your value clearly, and ask for what your work is worth. You will be visible to the people who actually decide. And you will have a concrete plan for the next step, not a hope, a plan.

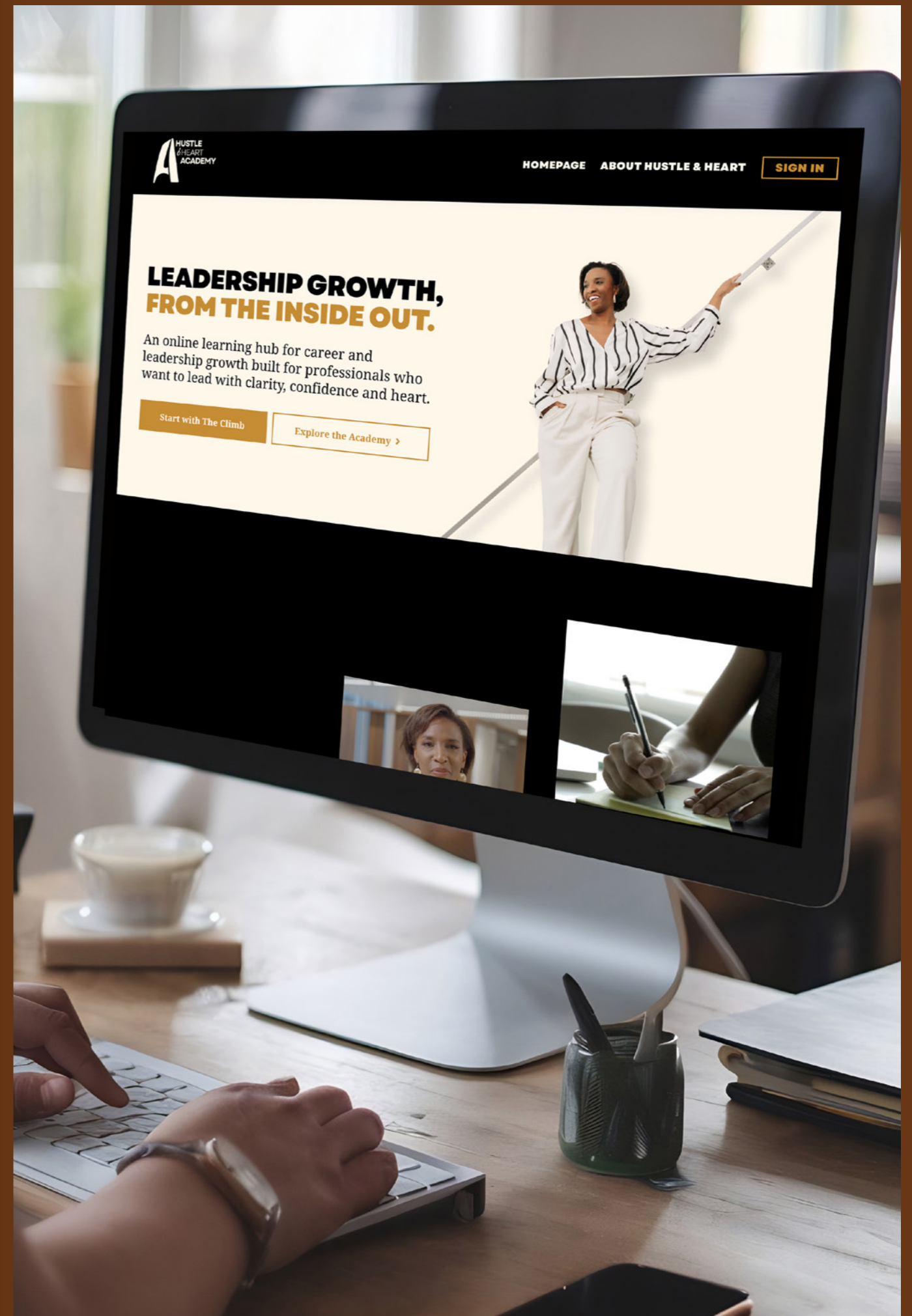
*Built by Shenin Lebrun. 16+ years in corporate leadership, including EMEA Marketplace Director at Nike. Founder of Hustle & Heart and the Sisterhood Community.*

*You can find the course here.*

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