

COVER OF GREAT WOMEN INTERNATIONAL - APRIL 2010

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Lelemba Phiri, Successful Financial Advisor. She works and plays hard.... Business Unusual.... Read her Story and Be Inspired!!!!

- Posted by [Puleng-Great Women Chief Editor](#) on April 26, 2010 at 12:51am
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PROFILE FOR LELEMBA PHIRI, aka The Financial D.I.V.A.

Co-founder of the Sandras and Lelemba Institute

1. Tell us about your upbringing

I was born, raised and educated in Zambia. I come from a family of 10 kids. I enjoyed growing up in a big family because I was never short of friends. Both my parents were very ambitious and entrepreneurial and so I grew up around businesses and money. My mother was a successful entrepreneur despite having minimal tertiary education. She was a

secretary by profession. She quit her job at about age 34 and went on to establish two successful nursery schools. My dad is a management consultant who left formal employment at the age of 37 to set up his own consultancy firm. Between them they also ran a thriving security firm, stationery shop and a fish farm. Both of them stressed the importance of education and encouraged us to work with our strengths.

I attribute a lot of who I am today to this unique combination of parents. My mother passed away when I was 16yrs old but I am grateful that the strong foundation was already laid by then. My dad remarried and so we have been blessed with another wonderful mother.

2. **Why did you decide to move to South Africa?**

My family and I moved to South Africa three years ago because we wanted to experience new things and fast track our financial goals amongst other reasons. We had to consider our options carefully because we have two young children and a close knit extended family and we wanted our children to still have access to them fairly easily. In the region, South Africa was the most appealing for both family and business reasons because it is only a few hours flight away from Zambia and has an economy that is 20 times bigger than Zambia's. And so we quit our jobs, sold everything and made the move.

3. **What does your business do?**

The Sandras and Lelemba Institute (SLi) is dedicated to research, education and supporting individuals and organizations in their pursuit of growth. Our education programs are in 3 broad categories:

1. Personal and Professional Development

2. Business and Corporate Development

3. Social and Economic Development

We have a great team of specialist educators and business service providers and I specialize in financial fitness. My personal mission is to educate and empower people globally to enrich themselves and transform their lives, communities and economies by developing healthy personal finance habits. I am also an entrepreneur and financial writer.

4. **What inspired you to start the business?**

At SLi we believe that developing nations in Africa are capable of being financially independent and can stop depending on foreign aid. We believe the key to achieving this is through educating and inspiring people towards personal growth and development rather than dependency on aid. We also believe that community and collective development begins with individuals deciding to take personal responsibility for the development of their own lives, families and communities. We have experienced this in our own lives and know that it is possible.

There is a huge lack of role models in Africa. Corruption is a big problem at various leadership levels with leaders often clinging to power for personal gain at the expense of national development. Can we really afford to wait on governments to sort out each and every one of our needs? We believe it is up to individuals to begin to take more personal responsibility. This is key to development and the narrowing of the economic, social, political and religious divisions that we suffer in Africa.

At SLi we seek to be the catalyst for that development because we understand that the path to greatness is not achieved through excuses but by taking action. Our vision for an economically independent continent is what inspired us to start SLi.

5. **Upcoming programs for May 2010 and contact details:**

- **Saturday 1st May 2010:** ZACT Kids Day – Fun and money education day for kids – Cape Town
- **Saturday 8 – Monday 10th May 2010:** SLi Prosperity Club Group Coaching – Johannesburg
- **Sundays 16th & 30th May 2010:** Cashflow 101 game afternoon – Cape Town
- **Saturday 29th May:** Financial Fitness for the Entrepreneur – Cape Town

For more information on these programs or to book the SLi team for a workshop or coaching, **Contact:**

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GREAT WOMEN INTERNATIONAL QUESTIONS

Greatest Destination you have been to or would like to visit in the world?

I would love to visit the Colloseum in Italy. Something about the Roman Empire history intrigues me and for me the Colloseum epitomizes that history.

Greatest Wine you have ever tasted? **I love the Jordan Syrah**

Greatest Woman you have ever known?

It has got to be my mother. She was an amazing woman who loved life and in my eyes, lived it to the fullest. She had a big heart for people and gladly looked after the extended family and participated in community development on a big scale. Our house was always full of people.

She was very ambitious and determined and was not afraid of pursuing her dreams. There was also never a dull moment with her. She was very humorous and as a family we still laugh at her many 'stunts' whenever we remember her.

Greatest Author? **Napoleon Hill**

Greatest Book? **Think and grow rich by Napoleon Hill**

What gets you out of bed in the morning?

The thrill of experiencing yet another day in this wonderful experience called life.

Biggest fear/s?

Fear stand for False Evidence Appearing Real and so I don't entertain it and instead try to tackle it the minute I feel it creeping up on me. I learnt a great tool from Dr John Demartini on how to do so. He teaches to ask yourself each time you feel afraid of something; "what would be the benefit to me and others of what I am fearing coming true?" And so I try to list as many benefits as possible until I can laugh at myself for having been afraid. I believe in divine order and that everything that happens serves us and helps us grow. And so there is always benefit in whatever we perceive to be bad, just as there is a downside to whatever we perceive to be good!

Greatest Achievement?

They have been many. I have so much to celebrate and be grateful for but I will only list a few. Co-founding SLi together with my husband Sandras Phiri and the great response we have had to our programs was a big dream come true. Writing my first e-book was another. Being featured in the Oprah magazine was also a big one. Being asked to be a guest speaker at the Inspiring Women and Old Mutual's 'Find your inspiration' - women's day. And being chosen as the Xtraordinary Women of the month by Xtraordinary Women!

I have also enjoyed great success in my personal and professional relationships. I believe that successful relationships are amongst some of the greatest leverages towards achieving ones goals and dreams.

Who/what Inspires you?

My children are my reason for my pursuing my mission. I would love for them to live fulfilled lives where they do what they love and get handsomely paid for it. I believe there is no better way to instil that than to live such a life myself.

I draw my inspiration from several people representing the different areas of life. For Vocation, I am inspired by Oprah Winfrey whom I believe is living her mission and empowering so many others to do the same. For Social, I am inspired by Barrack Obama who is an extraordinary leader that inspired the world with his message of hope. For spiritual I look to John Maxwell whose integrity and non-judgemental nature is self-evident. For physical, it's Beyonce Knowles, gorgeous, full-bodied and yet so fit. For Mental, it's John Demartini. What can I say? genius genius genius! For family, it's Michelle Obama, for her silent power and poise and putting the family first. For financial, it's Bill Gates, who is wealthy from doing what he loves.

What were the challenges you faced when you started your business?

I think the fact that we were fairly new in town and had to establish relationships from scratch.

How did you overcome them?

Networking, networking, networking!

Highlights since you established the business?

We formally registered the business in September last year and I think the biggest highlight has been the establishment of a great team. We work with some awesome people, without whom, we would not have many successes to talk about.

Was there ever a time in your life when you felt like giving up? If yes how did you Rise above that situation?

Yes of course, many times. Like running out of money some months after we immigrated to South Africa and not yet having an income source! We didn't know anyone in Cape Town then and had sold all our belongings in Zambia. We were renting a room in a shared house in Tableview and at some point we only had R347 left in the bank!

How did we rise above it? We kept the faith that things would work out and stayed focused of what we wanted to achieve. We also try in any perceived adversity to see the lessons in the situation are and remain grateful. Gratitude gives you the strength to move on and the ability to keep growing because it helps you see how blessed you are already where you are.

Are you married? **Yes to my best friend Sandras Phiri. He is a wonderful husband and great dad to our children. I consider him to be my life coach because he gives me the right amount of support and challenge which keeps me growing. We work hard and play hard together. He is my business partner and biggest cheerleader and I am very grateful for that.**

Any Children? **Yes we have two sons. Mwenda is 8 years old and Mwai is almost 4 years old. They have very different personalities and keep me entertained.**

How do you strike a balance between your work and your Family life?

I have a great support system in place for both family and business without which I would not be able to function. Good communication has been important in ensuring that things run smoothly. I guess it also helps that my husband and I work together and so we understand what we have to do for our business to be a success. We also communicate consistently with the children on what we are doing and involve them whenever we can.

Where do you see your Business in the next:

12 months? **We will have established the first profitable SLi franchise centre.**

3 – 5 years? **We will have one centre in each of the provinces in South Africa.**

10 years? **SLi will be global**

Do you think that starting a Business has the capacity to ruin personal relationships?

It could have, when your partner does not see how what you are doing benefits them. For instance, in times when one or both of you are busy and the other one feels they are being neglected and does not see that the things they enjoy like money to spend is because their partner is busy working to improve both their lives.

What does a Successful financial educator and businesswoman do for fun?

I party a lot with my husband. We love to have a good night out with friends. I love dancing. We also love to go out of town for some peace and quiet with the boys. Sandra and Mwai are very outdoor-fun type of people whilst Mwenda and I are more indoor-leisure types and so we try to strike a good balance whenever we get away.

What Advice do you have for any Woman who would like to start a business?

In my financial fitness workshops we have 3 key words that we stand and shout at intervals and these are "Education! Education! Education!" That is my advice and I just don't mean only formal education like University as important as that is. I mean continuously increasing and improving ones knowledge in their area of interest. This helps one to learn from those that have walked the path before them. There are endless educational resources available in various forms of media so there is little excuse not to educate oneself. Knowledge helps reduce fear.

Then take some action. Just do something! Beginnings may be humble but do not begrudge them. They are part of the wonderful journey. And that journey deserves just as much celebration as achieving the dream does.



Comment by **Lelemba** on May 27, 2010 at 11:04am

— Thank you very much Precious and Batlile. I am humbled by your kind words.

Batlile I am glad that you are finding the book useful. I agree with you about the importance of opening our mindsets about finances and to keep educating ourselves. It helps us to keep growing in all areas of life. I also believe that in sharing each of our stories, we help and bless one another in that growth process and I look forward to reading your story one day and getting to know you better.

I will appreciate hearing from you once you are done reading the book, on what specifically strikes you the most.

Thanks again



Comment by **Batlile Mampuru** on May 27, 2010 at 1:48am

I've just received an e-book from SLi and it's absolutely informative and highly appropriate for young women. May you be blessed to do much more Lelemba. May we all grow abundantly from seeing the the wealth this wold possesses and apply it too. Reading your profile has me inspired. The idea of educating ourselves and also the idea of celebrating our lives; a powerful activity which manifests itself incredibly through gratitude, giving and opening our mindset about finances and how it is a part of many other aspe ts of our lives.



Comment by **Precious-Women-Great Faith Head** on April 29, 2010 at 9:40pm

wooww i love your story i cant get enough of it i keep reading it again and again and again your an inspiration to us all .thank you thank you love Precious



Comment by **Lelemba** on April 28, 2010 at 5:26pm

— Thank you very much ladies. I appreciate your kind words. They keep me going.



Comment by **Yvonne Bochart** on April 27, 2010 at 3:25am

Lele.. I have always been a believer.. I am so proud of you and your many achievements.. The sky is the limit..



Comment by **Jamela Hoveni** on April 26, 2010 at 10:45am

A very inspirational story indeed! I'm now on great women international - check me out later. Take care



Comment by **Kgomotso Mogapi** on April 26, 2010 at 10:21am

Wow! Great Woman indeed! Lele, you just put fire in me this Monday morning...I am inspired and ready to tackle my challenges. Well done on all your achievements, and may you soar to greater heights!!!