

# ***EXCEED YOURSELF***

**EXCLUSIVE FOR MEMBERS**

ISSUE NO.3 • VOLUME 3 • JAN 2022





20

*happy new year*

22

*this year*

WILL BE YOUR YEAR  
TO SHINE



# Let's Look Forward To 2022

**Dear members**

**Happy New Year to all!**

The past two years have been definitely challenging for many of us in business and life in general. And yet congratulate yourself as you have made it to this year 2022! We are so proud of the women entrepreneurs in our WBS network. Many of you have adapted quickly, came up with innovations, done amazing FB lives, launched new products/ services; whilst some may have had to close (we know you will be back, in one form or another!) or pause your business, we are thankful for all of you, for the example you are to many of us. And especially for how you have been a great encouragement to each other as you support, collaborate and cheer each other on this past year.

As the chairpersons for this term, we want to make 2022 a productive one for all members regardless of how long you've been in WomenBizSENSE. Sometimes it seems like it was only yesterday that we both started WBS but now, 15 years and 120+ members later here we are!

Everything we undertake is to help members grow and thrive. You will see this in all of our initiatives.

And if you have suggestions for us, feel free to reach out to either of us or our capable committee.

Let's continue to strive towards our WBS Vision to be "the women entrepreneur organisation dedicated to nurturing and growing a community of successful business leaders who impact society."

**Let's toast to a brighter, better 2022!**

**Datin Josephine Yoong & Krista Goon**  
**Co-founders & Co-chairpersons WomenBizSENSE**



## **SYNERGY GROUP**

Synergy Groups are where we group members according to their complementary partners and potential collaborators.

## **E-MAGAZINE**

We are also proud to have this quarterly e-magazine. But members need to take the initiative to contribute their own articles so that we can all be educated about what your business offers and the problems they solve, so do submit for the next publication.

## **FB PAGE & WEBSITE**

And we have our FB page too where we continue to spotlight weekly members' businesses and promotions. Finally, we also have our website where you can find out all about us and if you want to get friends to join as members, just lead them to our website.

## **MONTHLY EVENTS**

And of course, we have our monthly events. We hope to see you at our events because it is only with your participation that everyone wins (and that's the reason why you joined WomenBizSENSE in the first place, right?). Everyone in the Committee are volunteers and we do spend a considerable amount of time each month planning and organising events for everyone's benefit. This year we hope to re-instate physical events so that we can connect better. While Zoom events seem easier to put together, we definitely need some face to face connections!

## **SUPPORTING SINGLE MUMS**

We are so grateful for the generosity of our members despite these difficult times too. Through our social responsibility initiatives, we have been able to corporately bless some precious single mums and their families who have found it difficult to make ends meet during this time. We hope to do more in the days to come.





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WE'RE HERE TO COLLABORATE

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## **About Us!**

WomenBizSENSE is a registered women entrepreneur organization based in Penang, Malaysia.

We are a non-profit organization, run by a team of committed volunteers who comprise women in businesses and we've been helping women entrepreneurs since 2006.

Our aim is to connect women entrepreneurs to the right people, right education and right resources they need to grow and prosper in business.







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## **How WomenBizSENSE Started**

**16 June 2006** will forever be a momentous date.

On this day, two women in business thought of an idea that would bring many women who are in business together and create a ripple in Penang.

Josephine and Krista decided to create an informal group of women in business because they wanted to meet other business women. That was all they aspired to. That's how they started WomenBizSENSE, a women entrepreneur organization.

It operated as an informal group until everyone felt it was finally time to formalize the group and become a more impactful NGO in Penang.

WomenBizSENSE was formally registered with the Registrar of Societies as Pertubuhan Usahawan Wanita Timur Laut & Barat Daya Pulau Pinang on

**19 October 2012.**



Krista Goon & Datin Josephine Yoong







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## **Why WomenBizSENSE?**

Many business women are also wives, mothers and caregivers with busy lives. Women shouldn't come to WomenBizSENSE meetings stressed out. Instead, it should be fun and engaging and at the same time, allow women to grow and support each other. It should work like a sisterhood. Friendships matter. People matter.

Truth be told, Jo and Krista started WomenBizSENSE because they could not find such a group in Penang. They wanted a group for women entrepreneurs to meet, share resources and pass referrals/business to each other without strict rules or restrictions which characterized certain groups.

### **Objectives**

#### **Entrepreneurship & Education**

- a) Provide Business Education
- b) Mentoring Program
- c) ROCK (Resources, Opportunities, Connections & Knowledges)

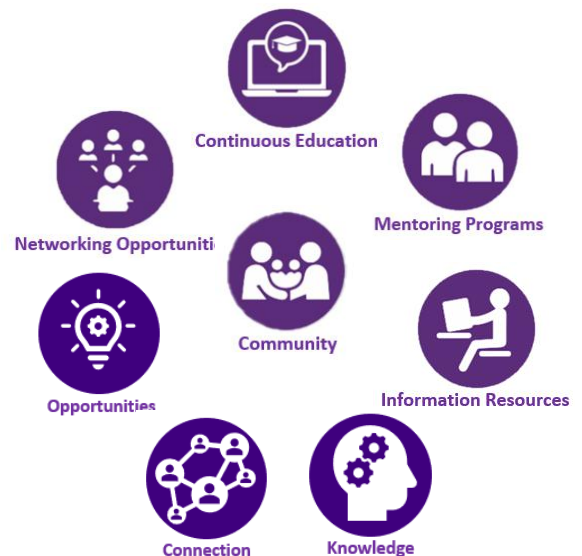
#### **Support & Networking**

- a) Opportunities for members to collaborate

#### **Social Responsibility**

- a) Women empowering women in need

SENSE in our name (WomenBizSENSE) is the acronym for Support, Education, Networking, Social Responsibility and Entrepreneurship. Each of these areas is the responsibility of our Key Area Directors in the WomenBizSENSE Committee.







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## **WomenBizSENSE**

### **Vision**

The women entrepreneur organisation dedicated to **nurturing and growing** a community of successful business leaders who impact society.

### **Mission**

We share **resources, opportunities, connections and knowledge** with established women entrepreneurs. We bring awareness to women to be part of the economy and provide business knowledge to those interested to start their business.

### **Values**



Trust &  
Respect



Teamwork &  
Integrity



Nurturing



Commitment  
& Passion



Progressive





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## **Membership Benefits**



Networking Opportunities



Leadership Opportunities



Continuous Education



Support & Friendship



Mentoring Programs



Information & Resources



Increase Visibility



Discount from members



Strategic Partnership  
Opportunities



Community

# Our Long Service Members



Big thank you as we honour our 5 members who have been with us on the WBS journey the past 15 years since we started ! Handing over the butterfly brooch to them, thanks to Anniversary organising comm efforts.

We treasure your friendship and all your contributions Mety, Lilian, Harriet, Lynn & Kiki





# 2021 Past Events

Let Us Work Together For A Better 2022







Merry Christmas!

Event by KAD  
Support & Network

MiLy Goh





# 15th Anniversary by Vice Chairman Communication Tammy Yeoh

**WOMENBIZSENSE**  
**MASKERADE**  
**PARTY**

**WIN FANTASTIC PRIZES**

**15<sup>th</sup> ANNIVERSARY**

**VIRTUAL HIGH TEA GATHERING**

**CREATIVE MASK COMPETITION**

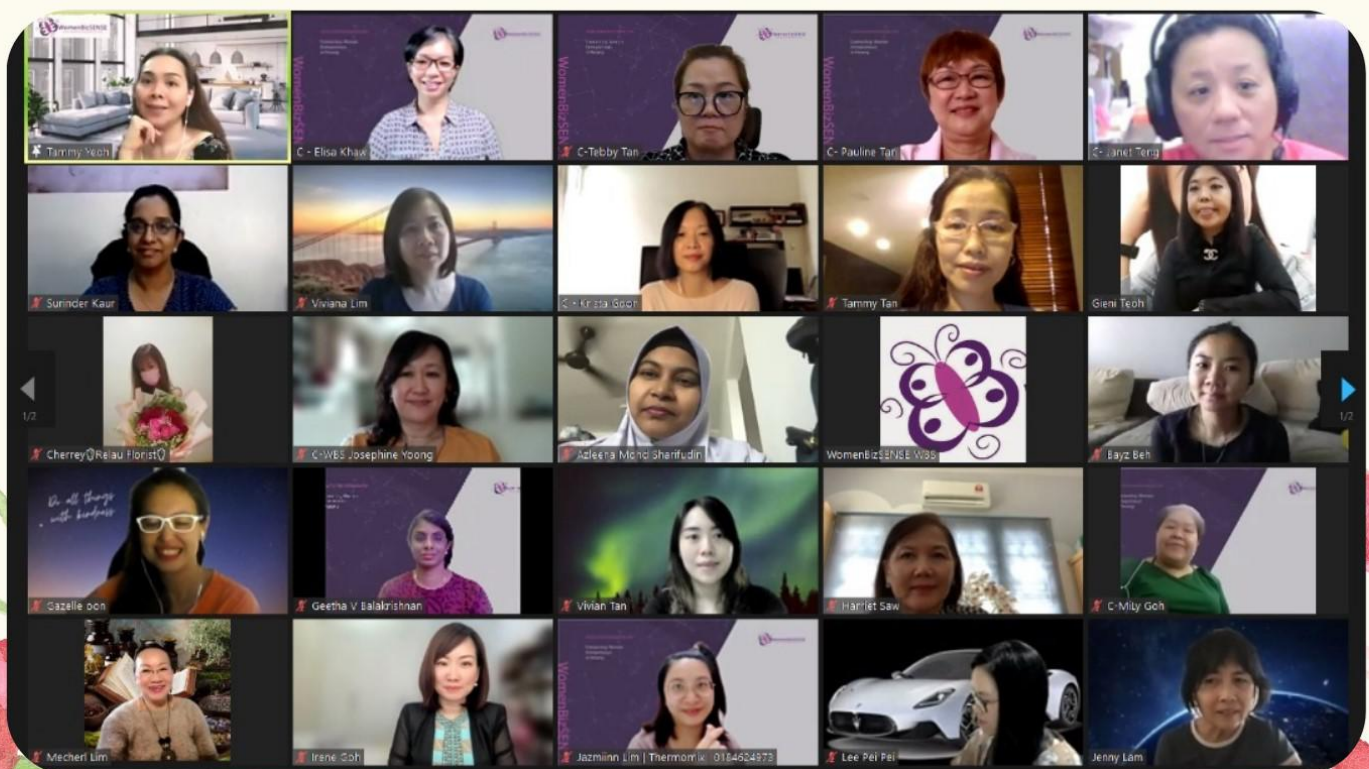
**KARAOKE COMPETITION**

**24 SEPTEMBER FRIDAY**  
**2PM - 4.30PM**  
**ZOOM / FACEBOOK LIVE**

 **WomenBizSENSE**



# Member Orientation by Vice Chairman Membership Elisa Khaw





# Event by KAD Support & Network Engel Cheoh



**WomenBizSENSE**  
Connecting Women Entrepreneurs & Peers

**VIRTUAL NETWORKING  
EVENT**

*Let's Connect*

Build Connections to Grow your Business  
Great opportunity to meet & connect with  
Entrepreneurs from different industries

DATE : 18 JUNE 2021 (Friday)  
TIME : 2.00-4.00PM

**FREE** for WomenBizSense Members & Friends

**Event Highlights**

- Interactive & Engaging
- Prizes to be WON
- Promos of the month

JOIN our Virtual Gathering  
Networking Event!

Scan Me  
to register

[www.womenbizsense.com](http://www.womenbizsense.com)

WomenBizSENSE



# Event by KAD Education Janet Teng





# Event by KAD Social Responsibility Pauline Tan



## Why are we helping?

The pandemic in these 2 years have caused untold suffering for many families especially single mothers who have lost jobs or reduced income.

WOMENBIZSENSE is launching a timely initiative to contribute monthly towards 7 deserving families. You can play a part to make a difference to bring relief and hope to them.

## Supporting disadvantaged families in Penang

### HOW CAN YOU SUPPORT?

- donating RM10 per month
- for 6 months (Sep - Feb)
- contributing items in kind
- contact Pauline Tan 019-4525155

Every sen makes a difference to someone in need

# Event by KAD Entrepreneurship Jia Yi

WELCOME  
LADIES!

NEW NORM

WBS JULY 2021



**HOST FOR THE DAY**

Genevía Chin Jia Yi  
Founder of Three Tiers Ice Cream



WomenBizSENSE  
Connecting Women Entrepreneurs in Perak



**SPEAKER FOR THE DAY**

Wendy Vaz  
Content and Visibility Strategist  
[@wendyvazzy](https://www.instagram.com/wendyvazzy)

**SPEAKER FOR THE DAY**

Teh Wuan Xin  
Co-founder of AI Talent PDC





# Event by KAD Education & Entrepreneurship Janet & Jia Yi





# STAY CONNECTED



# & COLLABORATE

**Women Who Support Women Are More Successful**  
Successful Women Don't Compete. They Collaborate



## After Lunch Cooking n Chat Show



Topic: Homemade Fresh Kaya  
Date: 15/8/2021 (Sunday)  
Time: 2.30pm-4.00pm

Register for private ZOOM link

Presented by



Joyminn Lim

Collaborate with



Winnie



Jennifer Law

## Medication Management & Measurement

C.E.O ADVISORY  
Webinar zoom  
f LIVE



CITY WELLNESS PHARMACY  
We help people smile again

IRENE GOH  
Host MDRT

GINA KOAY  
Pharmacist  
Founder of City Wellness Pharmacy

4PM  
13 MARCH 2021

## PAIN MANAGEMENT & SUPPLEMENTS FOR KNEE OSTEOARTHRITIS



Speaker  
Gina Koay  
Pharmacist



Moderator  
Chloe Teng  
Physiotherapist

10/7/21  
SATURDAY  
8:30pm

ADMISSION DONATE RM30 help one hour  
ATTEND THREE WEBINARS  
FREE REPLAY FOR 3 MONTHS  
FREE VOUCHERS by Sponsor  
Call 016-8833 672



GLOBAL CIRCLE  
PHYSIO + REHAB

## 创业潮时代 女性如何开拓事业?

Clubhouse

马来西亚的天空  
9/7/2021  
11:00 (GMT+8)



Gina@ginakoay  
(Co-founder of City Wellness Pharmacy)



Helen@helentoi  
(Co-founder of Disobedient Fashion)

## Train-The-Trainer by Elizabeth & Zurene



## Common Mistakes Business Owners Make When Hiring

Webinar by J&W Grace Consultancy  
Hosted by Redbox Studio

8 May, Saturday  
3pm to 5pm  
via Zoom





# WBS Synergy Group

Business Support



Health & Wellness



Home & Education



Events



## TOGETHER WE'RE STRONGER

The purpose of the new SG, is to bring together members with different experiences, knowledge and skills, in order to accomplish common goals and mission, that will help you work in collaboration to further your business

*\*Advisors\**

*Josephine Yoong*

*\*Project Leader\**

*Mily Goh*



A soft-focus photograph of a woman holding a baby, serving as the background. The woman's face is partially visible, looking down at the child. The baby is wrapped in a white cloth. The overall tone is warm and intimate. A thin white rectangular border is centered on the image, framing the text. In the top-left corner, there is a branch with green leaves. In the bottom-right corner, there is a pink rose with green leaves and a bud.

SHARING  
IS CARING

# 2022 Strategic Planning: Examples of What to Start, Stop and Keep Doing

It may seem daunting to tackle your Strategic Annual Planning session for 2021. With so much uncertainty due to the ongoing pandemic, economic crisis, and upcoming election, it may be tempting for some company leaders to postpone planning. The temptation is understandable; nobody wants to waste time crafting a detailed annual plan that will have to be scrapped in Q1, which happened to many of us in 2020?

But, the truth is, your team is looking to you for direction. Everyone in your company is going to be working on something Jan. 1, and without direction from you on the strategic goals for the company for the year, how can they be confident they are working on the right things? Your job as CEO or executive leader is to provide direction and help your people see how their work connects to the company's goals. In uncertain times, providing a vision for the company and a strategic direction for the year is even more important to your people—they are looking to you.

You need a plan, but you can't pretend all these external factors aren't going to influence your ability to achieve your goals. Your process for 2021 strategic annual planning has to look different. Now's the time to evaluate your planning process and decide what to start, stop and keep doing. Here are some examples of the kinds of decisions you may need to make for your planning process.





## START DOING:

**Scenario Planning:** Many of you are doing this now. When you are setting your financial targets for 2021, you should identify possible scenarios based on what you know now and your best guess at how different scenarios could impact your business (your customers, your supply chain, your employees, etc.). You'll need to set targets for the best case and worst case; develop a Plan A and a Plan B for your year.

**Talk to Customers:** Understanding your customers' needs, challenges, and opportunities have never been more important. As you head into your planning process for 2021, you need to think deeply about how you can deliver unique value to your customers. This should inform your strategic decision making.

## KEEP DOING:

**Virtual Planning:** Many companies switched their in-person quarterly planning sessions to virtual meetings out of necessity this year. Consider keeping this format for your annual planning session, too. Our facilitators have found this to be highly effective for having focused discussions, and with everyone working so hard on day-to-day operations, it can be easier to schedule a virtual session.

**Prepare Well:** While this is always the best practice for your planning process, preparation has never been more important to your success. Keep your preparation process, and double down to ask the team to do more thinking in advance of your planning process meetings so you can accomplish more with the precious time you are taking together to do this work.



## STOP DOING:

**2-Day Planning Event:** Turn your planning event into a process. Start now with discovery, market research, gathering data, and beginning the conversation. Schedule time to work on the plan for the year, and be sure to have a process in place for revisiting and adjusting the plan based on what you are learning as time goes on. Rather than spending 2 full days in a meeting room with your team, you might schedule multiple half-day sessions over the course of the next several months to have some discussions, make some decisions, and learn and adjust the plan.

**Waiting to Work on Strategy:** You need to wait for your formal planning meeting to work on your strategy. If you know that one or more of your winning moves is no longer valid due to changing market conditions, don't wait to pull the plug. Don't waste any more time or energy on a losing move. Redeploy those resources to something else now, and begin working with your executive team on what opportunity might replace that revenue growth strategy.





# What is Accounting?

Accounting is a term that describes the process of consolidating financial information to make it clear and understandable for all stakeholders and **shareholders**. The main goal of accounting is to record and report a company's financial transactions, financial performance, and cash flows.

## What is a Shareholder?

A shareholder can be a person, company, or organization that holds stock(s) in a given company. A shareholder must own a minimum of one share in a company's stock or mutual fund to make them a partial owner. Shareholders typically receive declared dividends if the company does well and succeeds.

Also called a stockholder, they have the right to vote on certain matters with regard to the company and to be elected to a seat on the board of directors.

## What is the Statement of Retained Earnings?

The statement of retained earnings provides an overview of the changes in a company's retained earnings during a specific accounting cycle. It is structured as an equation, such that it opens with the retained earnings at the beginning of the reporting period, makes adjustments for items such as net income and dividends, and closes with the retained earnings balance for that accounting cycle. The closing balance for that accounting cycle forms the opening balance for the next accounting period of the company.

Accounting standards improve the reliability of financial statements. The financial statements include the income statement, balance sheet, cash flow statement, and the **statement of retained earnings**. The standardized reporting allows all stakeholders and shareholders to assess the performance of a business. Financial statements need to be transparent, reliable, and accurate.

## Summary

- Accounting is a term that describes the process of consolidating financial information to make it clear and understandable for all stakeholders and shareholders.
- The main goal of accounting is to accurately record and report an organization's financial performance.
- Accounting can be classified into two categories – financial accounting and managerial accounting.





# Importance Of Accounting

## **Communicates Results**

Accounting helps to communicate company results to various users. Investors, lenders, and other creditors are the primary external users of accounting information. Investors may be deciding to buy shares in the company, while lenders need to analyze their risk in deciding to lend. It is important for companies to establish credibility with these external users through relevant and reliable accounting information.

## **Meets Legal Requirements**

Proper accounting helps organizations ensure accurate reporting of financial assets and liabilities. Tax authorities, such as the LHDN, use standardized accounting financial statements to assess a company's declared gross revenue and net income. The system of accounting helps to ensure that a company's financial statements are legally and accurately reported.

## **Keeps a Record of Business Transactions**

Accounting is important, as it keeps a systematic record of the organization's financial information. Up-to-date records help users compare current financial information to historical data. With full, consistent, and accurate records, it enables users to assess the performance of a company over a period of time.

## **Facilitates Decision-Making for Management**

Accounting is especially important for internal users of the organization. Internal users may include the people that plan, organize, and run companies. The management team needs accounting in making important decisions. Business decisions may range from deciding to pursue geographical expansion to, instead, improving operational efficiency.





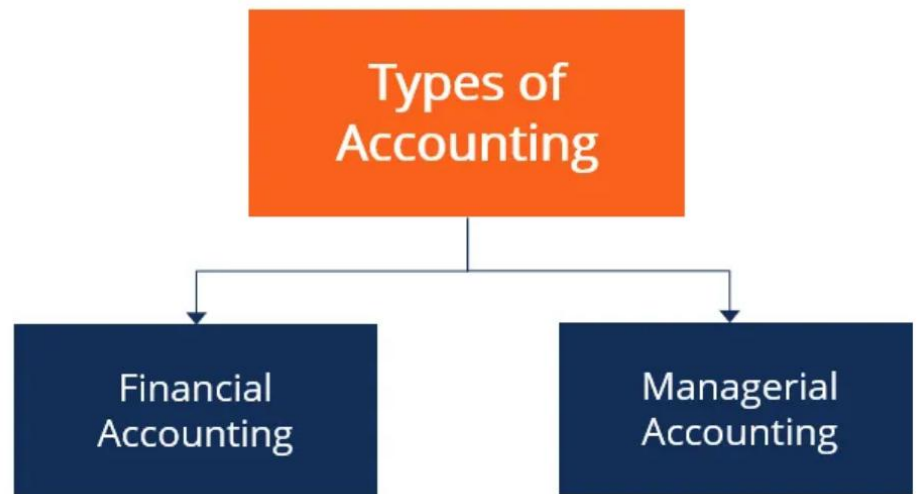


# Managerial Accounting

Managerial accounting analyzes the information gathered from financial accounting. It refers to the process of preparing reports about business operations. The reports serve to assist the management team to make tactical decisions.

Managerial accounting is a process that allows an enterprise to achieve maximum efficiency by reviewing financial accounting, deciding on the best following steps to take, and then broadcasting the required steps to all internal business managers.

An example of managerial accounting is cost accounting. Cost accounting focuses on a detailed break-up of costs for effective cost control. Managerial accounting is very important in the decision-making process.



## Financial Accounting

Financial accounting involves the preparation of accurate financial statements. The focus of financial accounting is to measure the performance of a business as accurately as possible. While financial statements are for external use, they may also be for internal management use to help make decisions. Accounting principles and standards, such as GAAP (Generally Accepted Accounting Principles), IFRS (International Financial Reporting Standards), or ASPE (Accounting Standards for Private Enterprises), are standards that are widely adopted in financial accounting. The accounting standards are important because they allow all stakeholders and shareholders to easily understand and interpret the reported financial statements from year to year.





# The Importance of Accounting Software for Businesses

[HTTPS://WWW.HASHMICRO.COM/BLOG/ACCOUNTING-SOFTWARE-BENEFITS/](https://www.hashmicro.com/blog/accounting-software-benefits/)



Nowadays, accounting software has become a vital need to any business. Business owners have started to realize that managing finances manually would not help them achieve the expected results. In many cases, financial management, which is supposed to be able to help companies manage their budgets more efficiently, has become one of the reasons for financial loss.

If you have been thinking of automating your financial operations, then you are reading the right article. Before deciding to implement accounting software, you should first understand how it works and how it can benefit your business.

## WHAT IS ACCOUNTING MANAGEMENT?

Before learning about the importance of accounting software for businesses, you need to first understand what accounting management is. It refers to strategic planning, organization, direction, and control of financial processes within an organization or company.

Accounting management is critically required by any business to ensure stable cash flow. Accounting manager is responsible for estimating the capital needs and determining its structure, creating investment opportunities, establishing financial policies, helping make financial decisions, and so on.

The objectives of financial management itself are to optimize profits, ensure business longevity, maintain proper cash flow, minimize capital expenditures, and maximize market share. Without the right financial management, it will be difficult for your business to reach its goals and it could face losses that lead to bankruptcy.

## WHAT IS ACCOUNTING SOFTWARE?

Accounting systems (also called accounting apps) are designed for accounting professionals to manage accounts and simplify financial operations in organizations.

Accounting systems can range from simple, single-entry programs used for storing individual record-keeping, to more advanced accounting systems which can be used to manage accounts payable, accounts receivable, ledgers, invoices, salaries, and even company's assets.

Today, many businesses have started to switch to accounting systems. The software allows business owners to track financial transactions and instantly generate various financial reports. Before accounting apps, financial tasks had to be performed manually, using large transaction journals. Ad hoc reporting was basically impractical, since accounting managers had to consolidate entries manually. Accounting systems automate these tasks, reducing accounting costs, and enabling better financial decision making through real-time reporting.



# Benefits of Implementing Accounting Software in Your Business

[HTTPS://WWW.HASHMICRO.COM/BLOG/ACCOUNTING-SOFTWARE-BENEFITS/](https://www.hashmicro.com/blog/accounting-software-benefits/)

## THE BENEFITS

To accounting professionals, accounting software are company's valuable asset that significantly helps improve the efficiency of the finance department. Apart from that, there are still more important benefits that this software provides.

### ENSURING FINANCIAL CONTROL

Accounting software allows business owners to control their finances automatically, even though they may not be experts in accounting. With a little training, they can manage all accounting operations using their computers or mobile devices without having to pay external parties to keep their budgets under control.

### IMPROVING DECISION MAKING

This is one of the main advantages of implementing sophisticated accounting systems. Without an automated accounting solution, you will have difficulty understanding your business financial condition. It provides you with numbers that can help you figure out where to cut expenses or where to invest more.

With a clear overview of your current financial state, you will be able to develop smarter strategies and allocate resources more easily.

### INCREASING DATA ACCURACY

According to accountants and auditors, one of the important benefits of good accounting apps is it reduces human error that usually occurs during calculation and data entry. Inaccuracies in financial statements could lead to crises that have an impact on your business life span, and the accounting software can keep these issues from happening.

### SAVING COSTS

Accounting apps automate core calculations and administrative procedures as well as takes control of your revenue framework, so you don't have to outsource your financial management to an external party. The software can also reduce the costs associated with printing and distributing documentation, since all data is digitally stored in a safe and monitored location.

### IMPROVING FINANCIAL DATA SECURITY

Financial data is company's most confidential information and must be highly protected so that it does not fall into the wrong hands. An accounting system ensures your financial data remains safe by storing it in a centralized system that is protected by firewalls. Thus, only those who are granted access rights can see the data.



# 5 MYTHS ABOUT "SLIPPED" DISC

By Chloe Teng, Senior Physiotherapist, Global Circle Physio+Rehab



## 1 DISC CAN EASILY "SLIP" OUT OF PLACE

Discs serve as the CUSHIONS between the vertebrae, are firmly attached to the spinal column two strong ligaments.

In reality, discs herniate rather than slip due to degeneration or trauma to the structure of disc.

## 2 DIAGNOSIS OF DISC HERNIATION IS BIG TROUBLE

MRI Scan Report is not the main indicative of the source of pain. Clinical examination is still important to diagnose.

Some severe disc herniation may not severe pain.

Four stages to a disc herniation

Degeneration

Prolapse

Extrusion

Sequestration



## 3 SURGERY IS THE ONLY SOLUTION

Early conservative treatment is useful to manage the symptoms.

If symptoms affecting limb paralysis and incontinence, orthopaedic doctor will advice surgery accordingly.

**"Seek for medical advice and physiotherapist treatment when it is early stage"**



## 5 MYTHS ABOUT "SLIPPED" DISC

# 4

### REST IS THE BEST MEDICINE FOR BACK PAIN

For acute back pain (first 2-3 days), rest and pain management may help. When there is minimal pain, some simple stretching and functional activities are advisable. Physiotherapist can advise on therapeutic exercise to prevent back pain reoccur.

# 5

### BENDING BACK WILL WORSEN THE DISC PROLAPSE

Disc prolapse can be presented in different symptoms. Some back pain clients might have problem in bending forward or straightening the back.

## TIPS TO PREVENT "SLIPPED DISC"

1. WEIGHT MANAGEMENT
2. GOOD POSTURE
3. EXERCISE CORRECTLY
4. LIFT HEAVY OBJECTS BY BENDING KNEES
5. TREAT IT BEFORE IT WORSEN



# FAQ ABOUT "SLIPPED DISC" ?

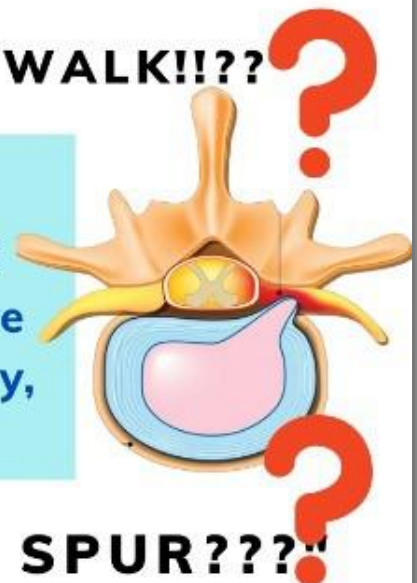
## Is "Slipped disc" REVERSIBLE?

When the disc pressure increase and bulging out minimally, it is able to resolve faster compared to herniated disc fully or disc ring distorted. We still need to continue maintain good habits and treat it before it's worsen.

## "LIGHTNING PAIN UNTIL I COULD NOT WALK!!?"

### "SCIATICA" = SLIPPED DISC?

SCIATICA MEANS IRRITATION of SCIATIC NERVE that travel down to our feet. The irritation of nerve may due to disc problem, osteophytes, nerve injury, muscle tightness or joint problem.



## "OLD PEOPLE SURE GOT BONE SPUR???"



**BONE SPUR is a degeneration condition.** Small bony growths develop at the edge of the vertebrae. Some may cause stiffness of spine or leading to numbness.

FOR ENQUIRIES :  
54, Lorong Selamat  
10400 George Town  
016-8833 672



BY JOHN RAMPTON, ENTREPRENEUR AND INVESTOR

# The Benefits of Playing Music Help Your Brain More Than Any Other Activity

## STRENGTHENS BONDS WITH OTHERS

This shouldn't be surprising. Think about your favorite band. They can only make a record when they have contact, coordination, and cooperation with one another.



## STRENGTHENS MEMORY AND READING SKILLS

The Auditory Neuroscience Laboratory at Northwestern University states this is because music and reading are related via common neural and cognitive mechanisms.



## PLAYING MUSIC MAKES YOU HAPPY

McMaster University discovered that babies who took interactive music classes displayed better early communication skills. They also smiled more.



## MUSICIANS CAN PROCESS MULTIPLE THINGS AT ONCE

This is because playing music forces you to process multiple senses at once. This can lead to superior multisensory skills.



## MUSIC INCREASES BLOOD FLOW IN YOUR BRAIN

Studies have found that short bursts of musical training increase the blood flow to the left hemisphere of the brain. That can be helpful when you need a burst of energy. Skip the energy drink and jam for 30 minutes.



## MUSIC REDUCES STRESS AND DEPRESSION

A study of cancer patients found that listening to and playing music reduced anxiety. Another study revealed that music therapy lowered levels of depression and anxiety.



## MUSIC HELPS THE BRAIN RECOVER

Motor control improved in everyday activities with stroke patients.



## MUSICAL TRAINING STRENGTHENS THE BRAIN'S EXECUTIVE FUNCTION

Executive function covers critical tasks like processing and retaining information, controlling behavior, making decisions, and problem solving. If strengthened, you can boost your ability to live. Musical training can improve and strengthen executive functioning in both children and adults.



# Declutter Your Home to Declutter Your Life

Having a home that is comfortable and organized is intimately related to your well-being and how you approach life every day. Make your home your healthy haven with these tips.



## TIP #1 Look around

How does your home look and feel to you? Are your table and furniture surfaces clear? Are you pleased with the selection of wall art and table décor? or are you stressed with dust collecting knick-knacks all over your home?

- What feelings do you experience when you sit in each room and survey the area? Tranquil and relaxed? Uncomfortable or anxious to leave the room?

## TIP #2 Are there any areas to change?

If you have too many things on a side table, it might appear messy and overloaded. Do you have space on tables for your electronic gadgets, books, and beverage mug? If so, perhaps you feel pleased and satisfied with how you have arranged them.

*Gain clarity about how you can free your home of clutter. A pleasing result will bring about a calmer version of you*

## TIP #3 Finish this sentence:

"Regarding the furniture and arrangement of things in my home, I would feel more relaxed if \_\_\_\_\_."

Focus on how you feel in the space and what would make you feel better.

- If you have always disliked entering your spare bedroom because you are now using it as a "dumping ground" for items you don't know what to do with, you may feel anxious when you enter the room and disappointed in yourself for misusing the space, which could have been put to better use.
- If you have placed many wall hangings on each wall of a room, the room might appear cramped or "busy," preventing you from feeling at peace in the room.
- Maybe you would like to remove some furniture because over the years you have squeezed in too many pieces.







**TIP #4 Embrace the idea of getting rid of unused and worn out items. Open your mind to the possibilities of what your home will be like whenever you discard unneeded items**

You will have more space for things you enjoy and experience a sense of "newness." You will very likely feel "lighter" as well.

- Another bonus of cleaning out areas in your home is how good you will feel that your unused items might be appreciated by someone else. Box items and clothing to drop off at charitable organizations. Experience the positive feelings of giving to others.



**TIP #5 Allow yourself to reimagine what it will be like** when the bedroom is clear of clutter. You will sleep better. It is easier to clean when there is less "stuff" to clean around. And most likely, there will be less dust lingering in the room too.

#### **TIP #6 Work on one area at a time**

Rather than becoming overwhelmed with feelings about how much you have to do, commit to declutter your home over the long haul. Do something each day to get rid of items or organize things you want to keep. You will get better at it as you do.



Taking a good look in each room or area of your home will help open your eyes to clutter which may have been residing in your home for years, leaving you with very limited space.

Think about changes you want to make this new year. Ask yourself what would make you happy related to your surroundings. Would you do better with more space?

Get excited about ridding yourself of unnecessary stuff. Look forward to the results you want and then produce them, one area at a time.



*In decluttering your home, you are giving yourself  
the precious gift of a decluttered life*



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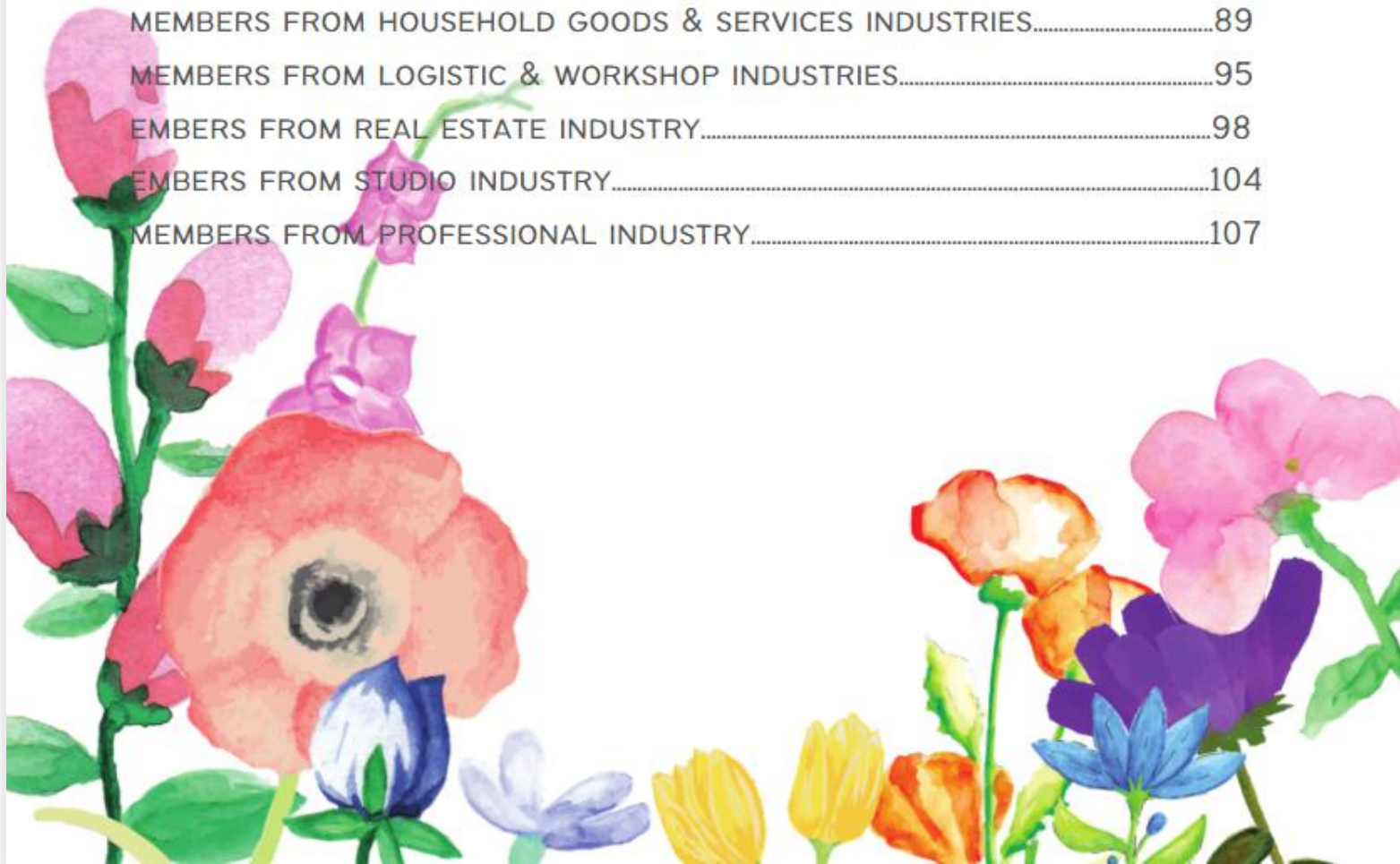






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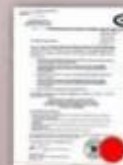
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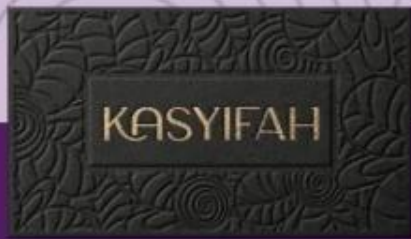
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# MEMBERS FROM TOURISM INDUSTRY

A woman with dark, wavy hair is smiling broadly, looking upwards. She is wearing a leopard-print top. The background is a light gray sky with palm trees and a modern building with a grid-like facade. A large, stylized graphic of a globe with intersecting lines is centered above her head. The globe is surrounded by a series of white, jagged, sunburst-like lines. The entire scene is framed by a large, semi-circular red shape that arches over the woman and the globe.

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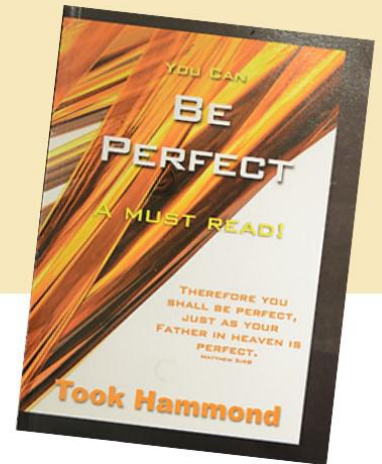
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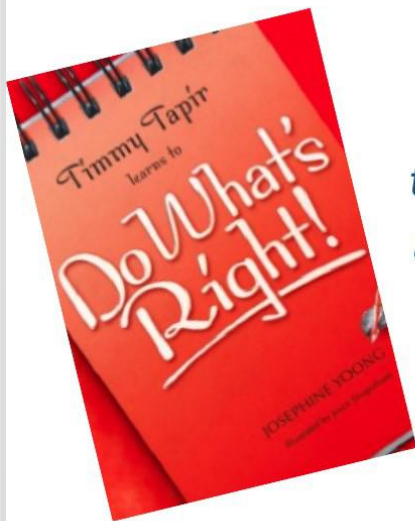
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Your Wellness Coach,  
Joyce Wong Jin Yi







*Thank you so much*

FOR ALL THAT YOU DO





# THANK YOU *Messages*

Thank you for all the friendships over the 15 years WBS sisters. You all inspire many by your tenacity, passion and cheerleading each other on.

Wishing a 2022 of innovative ways of doing business that would bless the community.

TQ Krista for the partnership, love that our wavelengths sync through storms and rainbows



*Josephine*

Dear WBS beauty *queen*

First and foremost thank you for great journey of the year. Together we had gone through the toughest year. A year to ponder on. Ups and downs of life. These two years had teach us meaning of relationships, supporting, friendships and understanding. Thank you to each and everyone for a memorable year. With lots of love and hugs.

*Yusnidar*

Thank you Chloe Teng, Grace Khoo, Susan Chuah & Joyce Wong for contributing to our E Magazine Sharing is Caring session.

Thank you Juanna for consistently updating us on Covid cases

Thank you all KADs for organizing interesting & exciting monthly events

*Tebby*

Thank you ladies for your great support the young entrepreneurs to venture in home-base business.

*Arene*

5 *Thank you*

# *Happy Birthday* **Always Sweet SixTeen**

## **JANUARY BABIES**

**DR. WONG, ELIZABETH HOR, ELISA KHAW,  
LENNY JEANE, HOOI KIN, SELINA KHOO,  
TRACCY YEAP, VIVIAN TAN, SHUHADA,  
ZURENE CHEAH, BETTY SOO, JIN TING &  
TYRA WINSOR**

## **FEBRUARY BABIES**

**CHERREY CHEAH, JEGATHA, LAMOON,  
LILIAN LIM, SAROJINI, DR. MECHEHL &  
JESSICA HO**

## **MARCH BABIES**

**ARENE CHEOK, DATO' CRYSTAL, DR. ZION,  
JERRICA TAN, KRISTA GOON, METY LEE,  
PAM MUELLER, REGINE LIM, GILLIAN OON  
& TIINA LUCKINS**







# ***EXCEED YOURSELF***

WE'RE HERE TO SUPPORT | WE'RE HERE TO CONNECT |  
WE'RE HERE TO COLLABORATE

## **OBJECTIVES**

STAY CONNECTED  
MEMBERS GET TO KNOW MEMBERS  
CREATE COLLABORATION OPPORTUNITIES  
MEMBERS SUPPORT MEMBERS  
SPECIAL OFFERS FROM MEMBERS



## **WBS E-MAGAZINE & E-DIRECTORY**



# ***EXCEED YOURSELF***






















WE'RE HERE TO SUPPORT | WE'RE HERE TO CONNECT |  
WE'RE HERE TO COLLABORATE

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## Beauty

 <p>EE LI 012-4821183</p> <p>Specialize in Beauty, Massage, Acupuncture, Healing &amp; Training</p>	  <p>CATHERINE TAN 019-4176881</p> <p>Specialize in Beauty &amp; Health Product</p> <p><b>10% Off Total Bill Except Promo Items</b></p>	  <p>VICKY POR 018-7634090</p> <p>Hair Saloon</p> <p><b>30% Off on Haircut, Hair Perm, Hair Colour &amp; Hair Treatment.</b></p> <p><b>Waiver of Lifetime Membership</b></p>	  <p>JERRICA TAN 017-4883908</p> <p>Specialize in Handmade Soaps &amp; Personal Care Products, Essential Oils, Carrier Oils, &amp; Soap Making Materials</p> <p><b>10% on Selected Products</b></p>
 <p>CHRISTY FOO 019-4470516</p> <p>Specialize in Beauty Treatment &amp; Products</p>	 <p>AUDREY LIM 013-3149914</p> <p>Distributor of HWH Health Care &amp; Skincare Products</p>	 <p>JUANNA 012-4382676</p> <p>Makeup Artist</p>	 <p>METY LEE 017-4751138</p> <p>Distributor of Australian Natural Soap Bar</p>
 <p>LISA LEE 04-6560388</p> <p>Beauty Saloon</p>	 <p>LENNY JEANE 012-4301562</p> <p>Specialize in Treatments on Massages, Facials, Body Treatments &amp; Nails.</p>	 <p>WAN SHUHADA 016-4484719</p> <p>Muslimah Hair Salon &amp; SPA</p>	 <p>LE THANH THUY 04-8909577</p> <p>Specialize in Natural Bath &amp; Body Care Products from Vegetable Oil</p>
 <p>CINDY NG 012-2162965</p> <p>Provide Facial Services &amp; Academy</p>	 <p>CHIEW CHI 016-4417538</p> <p>Specialize in Natural Beauty Care Products</p>	 <p>FERIAL 016-4741441</p> <p>Specialize in Live Cell Therapy Treatment</p>	   <p>SEOW WOON 016-5429885</p> <p>Weight Management &amp; Antiaging Consultant</p> <p>Sign up TR 90 Program (Nu Skin) &amp; Get A <b>Free</b> Personal Portrait Photography Package by Bayz Beh</p> <p><b>Worth RM 339</b></p> <p>(including Make-Up &amp; Hairdo)</p>

## Education



**Precious Ones**  
Collections

JOSEPHINE YOONG  
04-2297678

Retail of Children's Educational  
Toys & Resources  
**5% - 10% Off Total Bill Except  
Promo Items**



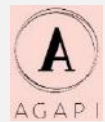
JANET TENG  
012-4205913  
Education Consultant &  
HR Advisor

## Florist & Gift



**PERFECTLY PENANG**  
sehentizon.com

TIINA LUCKINS  
017-6752645  
Specialize in GiftBox & Events  
**15% on Total Bill  
Except Promo Items.**  
**RM25 Free Gift  
for Purchase Above RM250**



LYNDA TAN  
012-4733880  
Specialize in Scarves &  
Accessories  
**15% Off for 1 Item  
20% Of for 2 Item & Above**



EVE TAN  
017-3302252  
Providing Beauty Courses



GAZELLE OON  
012-4028514  
Financial Literacy Teacher



CHERREY CHEAH  
011-12388033  
Florist



HARRIET SAW  
012-488 5520  
Specialize in Hand Smocked  
Dresses, Fabric Face Masks &  
Baby Quilts



GRACE KHOO  
012-4615912  
Music School & E-Retail of  
Musical Instruments  
**10% Off First Month's Fees for  
All Classes**  
**Waiver of Registration Fees for  
Member & Immediate Family  
Members**



ADELIISA CHAN  
016-5215073  
Florist



VENESSA KHOO  
012-4308402  
Wide Range of Ready to Wear &  
Custom-Made Jewellery



PEI PEI  
012-4355498  
Specialize in Hand Made Shoes



DOUBLEWOOT  
HELEN TAN  
016-4261469  
eCommerce Fashion  
**25% on Selected Items.**  
Discount code: **WBS25**



## Financial & Bank

## Tourism



ARENE CHEOK  
012-4883311

Specialize in Financial Planning



CELINA KHOR  
012-4959562  
UOB BANK



LILIAN LIM  
016-4215262

Specialize in Promoting MM2H  
Program & Tours



KATHARINE JOAN CHUA  
012-4121744

Transforming from Being  
Merely a 'Tourist Attraction' to  
a Community Gardens



PHOEBE TAN  
011-16261123

Specialize in Family Wealth &  
Financial Planning



PAULINE ANG  
012-4674733  
Unit Trust Investment



TAMMY TAN  
016-4200813

Specialize in Promoting  
Malaysia My Second Home  
Program



GILLIAN OON  
016-4217685  
Tour Guide



AZLEENA  
011-11100063

Specialize in Hibah,  
Retirement, Education &  
Wasiat



IRENE GOH  
012-4085840  
Specialize in Life Insurance &  
Legacy Planning



DOREEN TAN  
012-4829150

Specialize in General Insurance, Unit Trust & Private Retirement  
Investment








Car Insurance & Road Tax Renewal

(Free Service)

Cash Voucher of **RM30** to **RM150** (T&C Applies) for Each NEW  
Policy Issuance (Renewal Is Not Applicable)

PA, PRS & Monthly Saving - **Free Kimchi** Upon Sign Up

## Food & Beverages

<div></div> <div></div> <div>ELISA KHAW 012-4220999 Specialize in Ginger Related Drinks 10% Off for Ginger Drinks</div>	<div></div> <div></div> <div>NOR FARIDAH 016-4546131 Specialize in Curry Powder Using Local Nutmeg &amp; Mace 15% Off Retail Price for Penang Masala</div>	<div></div> <div></div> <div>PAULINE CHEONG 012-4386290 Specialize in Honey &amp; Bee Products 10% Off Honey Jar 5% Off Bulk Honey</div>	<div></div> <div></div> <div>JIA YI 016-4897728 Specialize in Ice Cream 10% Off Total Bill Voucher Code: WBS10</div>
<div></div> <div></div> <div>MICHELLE YEO 012-6959598 Offer Cuisine Selection Ranging from Modern Mediterranean Dishes to An Array of Irresistible Pastries &amp; Desserts 10% Total Bill Above RM100</div>	<div></div> <div></div> <div>SURINDER KAUR 019-236 4907 F &amp; B Manufacturer &amp; Specialize in Tender Coconut Water Powder &amp; Coconut Virgin Oil RM10 Off Per Box</div>	<div></div> <div></div> <div>KALI JAGATHAMBEEGAI 018-7634906 Specialize in Homemade Cakes, Cookies &amp; Home Catering for Small Parties 5% Off for Fruit Cake</div>	<div></div> <div></div> <div>BEE GNOH 012-4276021 Café 10% Off Total Bill</div>
<div></div> <div>VU THI THU HONG 011-36266205 Specialize in Vietnam Food</div>	<div></div> <div>FARHANA 017-4166045 Retail &amp; Supply of Chocolate, Class of Making Chocolate &amp; Chocolate Gallery</div>	<div></div> <div>JENNIFER LAW 012-4093813 Pastries Baker Specialize in Portuguese Egg Tart</div>	<div></div> <div>SHARON LIM 012-4228738 Specialize in Flower Tea Concoction Series &amp; Traditional Chinese Herbs Soup Packs</div>
<div></div> <div>LAMOON CHEOK 016-4535977 Cake &amp; Bakery</div>	<div></div> <div>SRIHANI 016-7519207 Specialize in Frozen Food</div>	<div></div> <div>SHARON TAN 012-4667000 Import &amp; Export for Snacks &amp; Drink</div>	<div></div> <div>MIMI CHUA 011-33689569 Cooking Per-Order Nyonya Dishes, Baking &amp; Retailing Food Items</div>
<div></div> <div></div> <div>CHARLENE YEE 016-4599843 Specialize in All-Natural Products Including Functional Teas &amp; Instant Food Pastes 10% Off - Order Less Than RM150 30% Off - Order Over RM150</div>			<div></div> <div>SYLVIA ANG 012-4315114 Specialize in Supplying Hydroponics Vegetable</div>



## Healthcare & Wellness



DR ZION NYU  
018-7836189  
Dental Service

**FOC** Full Month 3D Digital X-Ray  
& Interpretation & Analysis  
**10% Off** on General Dental Care



GINA KOAY  
012-4100225  
Pharmacy

**RM5+20% Discount** for All  
Supplements & Vitamins  
Except Promo Items  
(For Purchase RM50 & Above)



MEI LING  
012-4758875  
Specialize in Ginseng



TAMMY YEOH  
010-3895767

Children • Adults • Seniors  
Wellness • Lifestyle • Soft Skills  
• Image • Performing Arts •  
Tesol • Transformer • Influencer



HAYZEL CHEAH  
012-9230804

Specialize in Promote Balance  
Walker & The Transferable  
Insole  
**15% Off** for Balance Walker's  
Orthotics Insoles



EUNICE CHIN  
012-4090885

Homecare, Health & Wellness  
Retail Chain Store  
**5%-15% Off** for Wellness &  
Healthcare Items  
**15% Off** for Crocs Normal Price  
Shoes



SUSIE MACMILLAN  
OILY WONDER  
012-2685447  
Specialize in  
dōTERRA Essential Oils



JOYCE WONG  
016-8374509  
Wellness Coach & High-  
Performance Coach



CHLOE TENG  
016-4032058  
Physiotherapy & Healthcare  
**Free Consultation**  
**20% Off** on Treatment



GRACE VU  
012-5591905  
Trading of Hygienic Products &  
Personal Protective Equipment



EVELYN LIM  
012-4676538  
Specialize in Promoting  
Healthy Beverage Call  
"Happy Grains"

*VivianTan Beauty House*

VIVIAN TAN  
017-4277856  
Beauty & Wellness Consultant



XIAO SHIANG  
019-4732473  
Specialize in Mental Health  
Psychological Services



DR. MECHERL LIM  
016-557 9273  
Dr Mecherl Herbs Therapy &  
Complementary Medicine

**SENTOSA 205 ENTERPRISE**

JENNY LAM  
018-3704831  
Jensuperfoods Offers Products  
& Services to Help Our Journey  
Towards Gut, Bone & Joint &  
Skin Health



YEN NEE  
012-2026946  
Usana Products Distributor

## Household Goods & Services



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016-4150400

Household, Lifestyle & Gift Store

10% on Selected Items



REGINE CHOO

012-4875678

Specialize in Roofing & Solar Energy Solutions for Residential, Commercial & Industrial Market



REGINE LIM

012-3173225

Certified Entomologist with Team of Licensed Fumigators, Pest Management Professionals & Washroom Hygiene Experts Since 2003



GEETHA

012-4053262

Dealer of All Kinds of Furnishing Canopies, Electrical Fittings, Exhibition Booths & Carpets



NEW STAGE DECOR

GRACE TUNG

012-5222177

Specialize in Curtain, Wallpaper, Carpet, Flooring & Interior Decoration

Buy 1 Free 1

for Black Out Curtain

20% Off for Wallpaper



Online Shop

HOOI KIN

012-4953393

Online Business Selling Healthcare, Beauty, Household, Personal Products & Website Service



YVELINE LIM

017-4585202

Specialize in Microfibre & Other Cleaning Products



SIEW KEE

012-4979113

Thermomix Distributor



JAZMIINN LIM

018-4624973

Thermomix Distributor



NOR NABILAH

017-4149679

Specialize in Cleaning Services



LYNN YEOH

016-4525289

Supplying of Filipino Domestic Helpers to Locals, Expats



SAROJINI

017-4875451

Specialize in Laundry Service



Logistic & Workshop	Real Estate	Real Estate	Studio
 <p>MILY GOH 016-7238373 Specialize in Supplying Tyres, Batteries to Car Servicing</p>	 <p>JANAKI 012-4282246 Real Estate Agent</p>	 <p>FLORENCE LIM 012-4869089 Real Estate Agent</p>	  <p>BAYZ BEH 012-5676641 Specialize in Photography Services <b>10% Published Rate on Selected Packages</b></p>
  <p>WINNIE WONG 012-4935023 Courier Service <b>5% Off for Shipment Within Peninsula Malaysia</b></p>	 <p>PENANG PROPERTY ANGEL JEANETTE REBECCA 012-4281101 Real Estate Agent</p>	 <p>MABLE ONG 016-4213232 Real Estate Agent</p>	 <p>JIN TING 012-4250827 Specialize in Photography Services</p>
 <p>DATO' CRYSTAL ONG 012-9018681 One Stop Total Packaging Solution</p>	 <p>PAULINE TAN 019-4525155 Real Estate Negotiator</p>	 <p>DEE LAND 012-6584174 Real Estate Negotiator</p>	  <p>Li Li 012-5798358 Specialize in Art, Craft, Exercise &amp; Health Programmes <b>Customised Breast Milk Soaps @RM140 for 2 Batches</b> <b>A KG of Mix Honey Oatmeal Soaps @RM50</b> <b>Customised Door Gifts, Rose Honey Soaps @ RM1.20 Each for Order Of 100 &amp; Above</b></p>
	 <p>SELINA KHOO 012-5885796 Real Estate Consultant</p>	 <p>VIVIANA LIM 016-4560590 Real Estate Agent</p>	
	<p><u><b>NINETY NINE REALTY</b></u> YEN CHING 012-4269180 Real Estate Negotiator</p>		

## Professional



TRACCY YEAP  
012-2274386

Corporate Secretarial &  
Outsource Accountant



JEANNE OOI  
012-4298980

Leadership Intelligence  
Coach



KRISTA GOON  
016-4519193

Specialize in Website &  
eCommerce Development,  
Marketing, Content Creation &  
Online Courses



WEI LING  
012-4759353

Specialize in Translation,  
Proofreading & Editing Service



MAY TEH  
016-4018382

Specialize in Audit & Assurance



EE LIN TAN  
017-4727135

Leadership Intelligence  
Coach



GLOW STUDIO  
KELLY TENG  
016-4788910

Specialize in Landing Page &  
Website Designer



BETTY SOO  
016-4229827

Specialize in Virtual Assistance  
Admin

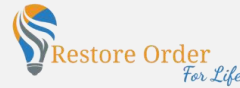


YUSNIDAR  
016-4547997

Accounting & Training Program



DR. WONG LAI YONG  
012-2621478  
Business Coach



SUSAN CHUAH  
<https://restoreorderforlife.com/>  
Organizing Consultant



ELIZABETH IMAGE BRANDING  
ELIZABETH HOR  
017-4005988  
Image Branding Strategist



TEBBY TAN  
016-5556228

Specialize in SQL Business  
Accounting System



TYRA WINSOR  
017-5424982  
Business Coach



GIENI TEOH  
016-4144178  
Clerical Officer



DREAM Makers  
ENGEL CHEOH  
016-4977382  
Specialize in Creative  
Production & Business  
Consulting



JOSEPHINE YOONG  
04-2297678

Specialize in Books &  
Publishing Services

5% - 10% Off Total Bill Except  
Promo Items



ZURENE CHEAH  
016-4308838  
Communication Coach





***EXCEED YOURSELF***

WE'RE HERE TO SUPPORT | WE'RE HERE TO CONNECT |  
WE'RE HERE TO COLLABORATE

**Next Release in  
March 2022**

