

A PUBLICATION CELEBRATING WOMEN WHO BUILD BOLDLY, SPEAK BRAVELY, AND WALK WITH WORTH

THE
BRAVE
COLLECTIVE

ISSUE
02

Fortune favours
the brave.
Ownership
favours the
honest.

**THE LIFE
BEYOND
THE LABEL**

Rachel Kolisi |
Falling Forward



Issue 02

Contents

Editor's Letter 01
Perri King
Own It

Cover Feature 02
Rachel Kolisi
The Life Beyond The Label

Speaker Spotlights 05
Khensani Nobanda
The Nonconformist

Carla Venter 07
Money Without the Mystery

Lihle Ngxokolo-Nqini 09
The Knitting Machine

Romy Townsend 12
She Hated the Idea

The Brave Binder 14

Fearocious 15
Taryn Hunter Sharman
The Looking

Think Pieces 17
Brave Reflections On Our Three Pillars.
Self-worth
Net Worth
Network

Editor's Letter

Own It



By Perri King

Our first event in 2021, we didn't know if anyone would actually arrive.

When you're building something afresh, it's the continual doubt, even when it's working (especially when it's working), that tests you and grows you. The doubt at the very beginning, standing in an empty room with seating laid out and a knot in your stomach, wondering whether the "thing" you needed was a thing anybody else needed too.

Fast forward to 2026, when five hundred women walked into The Brave Collective event. I could write you a letter about how far we have come. You'd read it, and you would feel briefly warm, and you would turn the page and nothing would have changed.

So I am going to write you a harder one.

The two meanings

This year's theme was Own It. Fortune Favours the Brave... "Own It."

There is a version of that phrase I do not like. It means: perform with certainty. Walk in like you belong there even when everything in your body is telling you that you do not. Fake it. Chin up. Own it.

Most of the women I know are exhausted from doing precisely that. They have been "owning it", in that sense, for twenty years, and it has cost them their sleep

and their sense of themselves, and it has not made them any richer or any freer or any less alone.

There is another meaning, and it is the one we built the event around.

To truly "own" something is to know what it means to you, what it is worth to you, and that it is uniquely yours to sit with, to choose, to weigh-up. You ultimately cannot own a life whose worth you have never sat down and reviewed.

That is the work. It is not glamorous. It looks like removing the noise and asking, out loud and to yourself, "what am I actually worth here?", and then staying in the discomfort long enough to figure out your answer.

What you will find in these pages

A woman who directed a documentary about her own falling apart, rather than let anybody else narrate it.

A woman who has spent a career leaving rooms where she had become comfortable.

A woman who could buy any car she wanted and drove her sister's old one, because she has done the maths and does not need you to be impressed.

A woman whose family's name is on the building and who runs everything inside it.

None of them perform with certainty. Every one of them owns their own story.

With gratitude and love always, Perri



Public life rewards a clear narrative

The loving wife. The devoted mother. The humanitarian. The strong woman. The woman who holds everything together.

These identities may be true. They may also become rooms with no doors.

Women are praised for consistency even when consistency requires self-abandonment. We are encouraged to evolve, but preferably in ways that do not unsettle anyone else. We may grow, but not beyond the role people have built around us. We may tell the truth, as long as the truth is tidy and does not disturb the image.

Rachel has lived close to the machinery of public interpretation. Every picture can become evidence. Every silence can become a theory. Every private decision can be pulled into a story written by people who do not have to live with its consequences.

The instinct, in that environment, is to explain everything. To correct every misunderstanding. To offer enough detail that the world might finally reach the right conclusion. But there is another kind of strength: accepting that not everybody is entitled to the full story.

Privacy is not dishonesty

We have confused vulnerability with disclosure. We assume that a woman is authentic only when she gives us access to the most painful parts of her life.

Rachel's example suggests something more mature.

Cover Story

Rachel Kolisi The Life Beyond the Label

Rachel Kolisi on being seen, being changed and refusing to confuse a public story with a whole woman.



**By The Brave
Collective
Editorial Team**

The world is quick to decide who a woman is. The braver work is deciding who she is allowed to become when the familiar labels no longer fit.

There are women whose names arrive in a room before they do. Rachel Kolisi is one of them.

People know fragments: the family, the foundation, the photographs, the public chapters that became part of a national conversation. Familiarity creates a peculiar illusion. We recognise someone, and begin to believe we understand her.

But recognition is not the same as knowing.

Rachel's story is compelling precisely because it asks a more difficult question than "What happened?" It asks what becomes possible when a woman stops allowing the loudest chapter of her life to become its final definition.

A person can be honest without becoming public property. She can acknowledge change without itemising every wound. She can protect her children, her relationships and herself without pretending that nothing has happened.

There is dignity in choosing what remains sacred.

That choice is especially important for women, who are often expected to turn pain into a lesson before they have had time to live through it. We want the neat caption, the five things she learned, the triumphant “new chapter.” Real transformation is rarely that efficient. Sometimes the lesson arrives years later. Sometimes there is no lesson, only a boundary that should have existed sooner.

Falling forward, badly and bravely

The language of resilience can be unforgiving. It celebrates the rising and rushes past the falling. It asks women to convert devastation into momentum before they have caught their breath.

Rachel's courage is not the glossy kind. It is the courage of remaining present while a life changes shape. It is attending to children, work, purpose and ordinary responsibilities while the inner world is being rearranged. It is allowing grief and gratitude to sit at the same table without demanding that one cancel out the other.

Falling forward does not always look like progress. It can look like rest. Therapy. A smaller circle. A difficult conversation. A decision that makes sense only to the person who must live with it.

It can look like being misunderstood and choosing not to chase the misunderstanding.

Sometimes bravery is not making a bold move. It is refusing to return to a version of yourself simply because she is more familiar to everyone else.

A purpose that is bigger than image

Through the Kolisi Foundation, Rachel has helped build work focused on deeply human realities: hunger, gender-based violence, education and opportunity. That work matters because it moves beyond the symbolism attached to a famous surname. It asks what practical change looks like in communities where inequality is not an abstract idea.

Purpose can become a lifeline, but it should not become another way to disappear. Women who serve are often rewarded for how much of themselves they are willing to consume. Rachel's evolving story invites a better model: contribution without self-erasure.

There is no virtue in helping everyone else while becoming a stranger to yourself.





The woman behind the projection

Self-worth is often described as confidence. In reality, it may have more to do with self-loyalty.

Will you remain on your own side when the public story changes? Will you trust what you know even when other people prefer their interpretation? Will you allow yourself to become someone who cannot be explained by a single role?

These questions are not unique to public women. Many of us have lived inside someone else's summary: the responsible daughter, the difficult one, the successful one, the divorced one, the mother, the wife, the helper, the woman who can cope.

The work is not to reject every identity. It is to remember that no identity is the whole of you.

Becoming without announcement

Not every transformation needs a launch. Some of the most important changes happen quietly, before the language catches up.

A woman chooses not to answer. She stops apologising for a boundary. She asks for help. She discovers what she likes when nobody else is choosing. She begins again without declaring that she has begun again.

There is freedom in no longer needing the next version of your life to reassure everyone who understood the last one.

Rachel Kolisi's story is not powerful because it offers a perfect ending. It is powerful because it leaves room for a woman to be unfinished, private, purposeful and still entirely worthy.

Perhaps that is what falling forward really means: not landing beautifully, but refusing to abandon the woman who is still learning how to stand.

Speaker Spotlight

Khensani Nobanda The Nonconformist



By Taryn Sharman
Brave Collective

Three minutes

It was 2025. Khensani had just walked off a panel at the Cannes Lions Festival of Creativity in France. She had been extraordinary on it, in the way that makes you slightly annoyed on behalf of everyone else who spoke.

It was hot. We were both sweating, which is the detail I always leave out when I tell this story and probably the one that matters. I had a pitch and no appointment.

She looked at me and said: "You've got three minutes. Go."

So I went. Brave Collective, the event, the room, the women in it, what we were building and why she should stand in front of it. I do not remember what I said. I remember talking fast.

She said yes.

I said, sorry, pardon?

And she said: I can't be there. I'm climbing Kilimanjaro. But the answer is still yes. Let's work out the details in South Africa.

We were six weeks from launch.

She agreed to speak at an event she had no ability to attend, and somehow neither of us thought this was strange.



Why that answer is the whole woman

I have thought about those ninety seconds more than I have thought about most business decisions I made that year.

There is a version of that exchange where Khensani says no, politely, because she is unavailable. There is another where she says yes and quietly reorganises the mountain. Almost everybody I know would have done one or the other. She did a third thing, which was to say yes to the thing and no to the arrangement, and to assume, without apparent effort, that both could be true.

Then she went and climbed her mountain. No press. No brand alignment. No return on investment. On the morning of our event she was somewhere above the treeline doing something that had nothing to do with any of us.

It took me a long time to work out that this was not a scheduling problem. It was the answer to the question I had come to ask her.

The waiting

Her career is usually told as a ladder, and it is a good ladder. Assistant brand manager at Unilever, on Rama of all things, learning how a tub of margarine earns its place on somebody's kitchen shelf. Up through Unilever until she was running the skin category for Africa, the Middle East and Turkey out of Dubai. Diageo. South African Breweries. Vodacom. Nedbank in 2017, and the group executive committee by the following May. Told that way it sounds inevitable. She does not tell it that way.

I had to stop waiting. Waiting to be chosen. Waiting to be told I was good enough. Waiting for a space to open.

There is a version of ambition that women are allowed to have, and it is patient. Do the work. Be excellent. Be pleasant to have around. Someone will notice.

She ran that programme for a while and then she stopped. What she said next, when she spoke to us, is the line I keep coming back to. She had to stop seeing the absence of people who looked like her as a barrier, and start seeing it as an invitation.

Look at the arithmetic of that. The room is empty of you. Everyone agrees this is evidence that you do not belong in it. She decided it was evidence that the seat was free.

Humble in whose books

This is the point in a profile of a successful woman where the listing starts.

Group Chief Marketing Officer at Nedbank. Marketing Industry Leader of the Year. Marketer of the Year at the Marketing Achievement Awards. A BCom from Wits, an MBA from GIBS, the Advanced Management Programme at Harvard. Youth X: Class of '76, her retelling of the student uprising through a modern lens, which won things and, more to the point, stopped people where they stood.

It is a serious list and I do not want to be sniffy about it. But a list is a way of praising a woman without ever quoting her, and on this subject she has said something considerably more useful than any award.



“Humble in whose books? Who said we must be humble? I have a great creative brain.”

I have read that quote more times than is reasonable and it still makes me sit up. Not for the boast. For the first four words.

Humble in whose books. She is not refusing humility. She is asking who wrote the rule, and on whose behalf, and what it has ever done for the woman obeying it. That is a nonconformist question, and a slightly dangerous one to ask out loud at an executive table, which is presumably why so few of us do.

Never the last

“My leadership isn't about being the only. It's about making sure I'm never the last.”

Being the only one is a status. It comes with attention, with a certain protection, and with a very quiet incentive to keep the door narrow behind you. A great many people have taken that bargain.

Khensani named it and refused it, which is harder than climbing a mountain and considerably less photogenic. Because opening the door is not the same as holding it open. Holding it open requires you to notice who is missing. It requires you to challenge the rules that made the room so narrow in the first place. It requires you to spend some of your own influence creating space for somebody who may one day outgrow you.

That is how being the first becomes something more important: making sure you are not the last.



Speaker Spotlight

Carla Venter

Money Without the Mystery



**By The Brave
Collective
Editorial Team**

For many women, money is not a knowledge problem. It is an ownership problem: we are close enough to the finances to carry the responsibility, but not always close enough to hold the power.

Carla Venter has little patience for the performance of financial confidence. She is interested in what sits underneath it: the accounts you understand, the decisions you can make without permission, the future you are actively funding and the questions you are no longer embarrassed to ask.

That distinction matters because capable women are particularly good at looking financially fine. We earn, organise, transfer, pay, rescue and

make the month work. We know when school fees are due and which debit order is about to bounce. We can run a team, negotiate a client and stretch a household budget with startling precision. Yet many of us still do not know the full shape of our own financial lives.

There is a gap between managing money and owning the decisions around it. Carla's work lives in that gap.

The avoidance

Avoidance does not always look chaotic. Sometimes it wears a good blazer and pays its bills on time. It says, "My partner handles the investments." It says, "I will start when I earn more." It says, "I am saving," without being able to explain what the saving is for. It says, "I am just not a numbers person," as though financial power were a personality type rather than a practice.

The danger is not simply that we may be making poor decisions. It is that we may not be making the decisions at all.

Carla's approach is refreshingly unsentimental. She does not shame women for what they do not know, but neither does she romanticise not knowing. Money touches where we live, how long we stay in a damaging situation, what care we can access, what risks we can take and what choices remain available to us. Financial literacy is useful. Financial agency is essential.

Money is never only money

The spreadsheet is the easy part. The harder work is noticing what money has come to mean.

For one woman, spending is proof

that she has escaped scarcity. For another, saving is the only way she feels safe. Some women over-give because generosity has become the price of belonging. Others undercharge because asking for more feels like a moral failure. We inherit scripts about money long before we earn our first salary, and many of those scripts continue running quietly in the background.

This is why a budget, on its own, rarely changes a life. The numbers may reveal the behaviour, but they do not explain it. Carla invites women to look at both: the transaction and the story attached to it.

What are you trying to prove when you spend? What are you afraid will happen if you say no? Why does looking at your bank statement make you tense? Whose definition of success are you financing?

The difference between income and wealth

One of the most expensive assumptions a woman can make is that earning well means she is building wealth. Income is movement. Wealth is what remains, grows and continues to serve you when the movement slows.

A bigger salary can create a bigger life without creating a safer one. The car improves, the holidays become more ambitious and the fixed costs quietly rise to meet the new income. From the outside, everything looks abundant. Underneath, there may be no meaningful buffer, no investment discipline and no clear view of retirement.

Carla's argument is not that women should stop enjoying their money. It is that pleasure feels different when it is chosen rather than financed by denial. The point is not deprivation. It is alignment.

Your bank statement is not a moral report card. It is evidence. It shows what your present self repeatedly chooses and whether your future self has a seat at the table.

*Income can
make a life look
successful.
Ownership is
what makes it
secure.*

A small, unglamorous revolution

Financial power is built through actions that rarely photograph well. It is reading the policy document. Increasing the debit order. Asking how the adviser is paid. Updating the beneficiary. Naming the debt. Knowing where the passwords are. Having the conversation before there is a crisis.

It is also learning to tolerate the discomfort of being a beginner. Many women would rather remain confused than risk sounding uninformed. Carla turns that logic on its head: the intelligent question is not the one that makes you look clever. It is the one that prevents an expensive mistake.

The first act of financial courage may simply be opening everything: every account, every policy, every loan, every investment. Put it in one place. Write down what it is, what it costs and what it is meant to do. Clarity creates options. Vagueness protects the status quo.

The Carla audit

- Can you explain your financial position without calling someone else into the room?
- Do you know the difference between what you earn, what you own and what you owe?
- If your income stopped for six months, what would happen?
- Are your financial choices funding the life you want, or maintaining a life you have become afraid to change?
- What is the next decision you have been postponing because you do not feel "ready"?

Ownership, not permission

The most powerful shift is not from poor to rich. It is from passive to owned.

Financial ownership does not mean doing everything alone. Good advice matters. Partnership matters. Expertise matters. But delegation is not abdication. You can work with an adviser and still understand the strategy. You can share finances with a partner and still know where everything is. You can ask for help without handing over your right to decide.

Women are often told to become confident before they act. Carla offers the more honest sequence: act, learn, ask, repeat. Confidence catches up.

You do not have to solve your entire financial life in one brave weekend. But you do have to stop treating confusion as a permanent identity.

The numbers are not judging you. They are waiting for you to look.

Speaker Spotlight

Lihle Ngxokolo-Nqini The Knitting Machine



By **Taryn Sharman**
Brave Collective

A mother and her son go into town to buy a television.

They come home with a knitting machine. The other children are waiting, and when they see what their mother has actually spent the money on, some of them cry. They had wanted the television. Anyone would have. Instead there is this heavy, unglamorous machine, and a mother who sits them down and begins, patiently, to teach them how to use it.

The family laughs about it now. They can afford to, because that machine turned out to be the most valuable thing any of them has ever owned. But I want you to stay in the moment - the one before anyone knows that. A woman with very little money chose a tool over a treat, skill over comfort, the long thing over the easy one, and she did it in the face of her own children's disappointment.

She bought them a future and let them be sad about it for an afternoon. That is a particular kind of love, and it is not the soft kind.

Lindelwa

Her name was Lindelwa Ngxokolo, and she raised four children on her own in Zwide, a township outside the city then called Port Elizabeth and now called Gqeberha.

She was, by every account of her, resourceful in the way that people are when there is no other option. She knitted. She sold what she made at the local market. And she taught all four of her children to do the same, not as a hobby and not as

a craft project, but as a way the family kept itself fed. Laduma. His older sister Tina. Lihle. Mangaliso. Four children, one machine, one skill passed hand to hand.

She died when Laduma was fifteen.

Sit with this household for a moment. A teenager, his older sister, two younger siblings, a mother gone, and between them a knitting machine and the thing she had taken the trouble to teach them before she left. Tina and the kids kept it going. The knitting did not stop. It could not, because it was not a pastime. It was the family's spine.

What the son started

You may know the next part, because a great many people do.

Laduma took the skill his mother put in his hands and, undergoing the Xhosa initiation that marks the passage into manhood, asked a question nobody had answered well. What does a young man wear when he comes home from that? He designed knitwear for amakrwala, patterned after Xhosa beadwork, and he called it MaXhosa. It began as menswear in 2010. It became one of the most recognised luxury brands to come off this continent, worn by Alicia Keys, shown in New York and Milan, exported to Paris and Tokyo.

It is a remarkable story and it is told often, and in the telling it usually stops there. The boy, the mother, the machine, the global brand. A clean tale that takes you from township to fashion capital.



Every heritage brand has an origin story. Very few of them tell the operational story behind it.

But a brand is not a story. A brand is fifty-something people who need to be paid, a factory in Johannesburg, retail on three continents, a lifestyle range of rugs and cushions and wallpaper and tiles, and a thousand unglamorous decisions a week that determine whether the beautiful thing survives contact with the market.

Somebody runs that. Her name is on almost none of the coverage.

The daughter who runs it

Meet Lihle Ngxokolo-Nqini - Managing Director of MaXhosa Africa, and Laduma's sister. She trained in public relations, not fashion and not business, and she arrived at a company that had, by her own account, no structure and no defined roles. So she did everything. She handled communications while holding down another job and helping with fashion shows on the side, in the way that women in family businesses so often do the load-bearing work while the name over the door belongs to someone else.

Ask her about leadership and she does not give you a philosophy. She gives you a method. Situational, she calls it, because no two situations are alike and no two people she leads are the same. She has said, plainly, that she does not much care to be called a person in power. She would rather be called a person who leads.



Lihle does not want to be called a person in power. She wants to be called a person who leads. Those are not the same job.

That is not modesty. It is the language of someone who has had to make hard, organic, real-time decisions inside a business that grew faster than its scaffolding, and who worked out that the leader she needed to be changed depending on who was standing in front of her. She has been open about how difficult opening the New York store was. She has been open, on the record, about the brand not yet being where it wants to be, which is the single most honest thing a person running a luxury house can say out loud.

And she has been doing all of it while studying towards an MBA, online, at night, because there is a company to run, a child to raise and a mother's skill to keep alive all at once.

Home

In August 2024, on the fourteenth anniversary of the brand, the three children went home. Laduma, Lihle and Mangaliso launched a foundation in Zwide, at Ubuntu Pathways, and they named it the Lindelwa Foundation, after their mother. Two years earlier Laduma had opened a MaXhosa store back in Gqeberha and named that for her too. The brand that began with a woman knitting to feed her children has become the vehicle through which those children carry her name back to the exact place she raised them.

Think about the shape of that. It starts in Zwide with a machine bought instead of a television. It travels to New York, Milan and Tokyo. And then it comes home to Zwide, deliberately, and puts their mother's name on a foundation meant to do for other children something like what she did for hers.



A mom taught four children to make something out of wool and necessity. They turned it into a house, and then carried her name back through the front door.

Own it

The Brave Collective is built around three pillars, and one of them is heritage of a particular kind. How you “own” your self worth, your net worth and your network.

Lihle Ngxokolo-Nqini inherited a skill, a name and a machine, and she has spent a decade “owning them” - turning them into an enterprise, quietly, while the story was told about somebody else. That is not a complaint and she has never made it one. It is simply the truth of a great many women in family businesses, and it deserves, once, to be said out loud.

Her mother chose the machine over the television, and was right.

Her brother built the brand, and was brilliant.

She made it run, and kept the whole thing standing, and carried their mother home.





Speaker Spotlight

Romy Townsend She Hated the Idea



By Taryn Sharman
Brave Collective

I did not know Romy Townsend at all.

I want to say that as our starting point, because everything that follows below comes from a few hours with a stranger, and because the not-knowing turned out to be the very point!

What we got to first was Romy's career, and it is genuinely impressive. From the small town of Gqeberha. A father who was an English literature lecturer and a mother who never finished matric, which is an entire childhood in one sentence if you sit with it.

Student loans. Waitressing. A young woman who worked out early that when it came to the topic of money, it is a set of doors, and hers were shut.

So she opened them. She is one of the most directed people I have met. Not scrambling, aimed. Constantly asking where the opportunity is, what she needs to learn, how to make herself valuable enough that overlooking her becomes expensive.

Financially independent, proud of it, and quite unwilling to make any of that more palatable for the people in the room.

She tells it well. She has clearly told it before, which is what most of us do with the parts of our lives we have made peace with.

Then I asked her about her personal life.

The pivot

I asked about her spiritual life. I asked about the moments that changed her. I asked the things you cannot answer within a CV, and a woman who had been completely fluent for an hour started choosing her words one at a time.

Romy had a perfect answer ready for every question about her career. The personal ones are the ones we dig deep to go and find.

It was hard for her. She did not pretend otherwise, and I did not rush her.

What struck me was that she could have handed me something adjacent. Most people do, at that exact moment. A story that sounds open and costs nothing. She could have done it easily and I would probably not have noticed.

She went and found the real answer instead. It took her a while. She gave it to me anyway, and I have been grateful for it since.

The fireside chat that was never to be

Some time later, I asked her to close our event. The last slot. The stage, a room full of women, the thing everyone carries out to the car park with them.

She said: what about a fireside chat.

I understood immediately why Romy had asked for that, and it's why I said no.

A fireside chat is two people in armchairs having a nice conversation. Someone else asks the questions. You answer, warmly and well. It is the most comfortable format we have, and Romy is very good at it, which is exactly why she offered it to me.

We wanted her voice. Not the polished interview version done before. The other voice is her Brave moment - the one she guards, and had spent our whole conversation deciding whether to show.

She hated the idea.

She said yes anyway.

Which is the point

Here is what I have come to think, having known Romy a very short time and asked her things she did not want to answer.

The hustle is real and it is not the story. She built what she has by learning how the system actually works, where decisions get made, who makes them, and then placing herself on purpose where she could be found. She will tell you the universe delivers, and she means it.

All of that is competence, and competence is a wonderful place to rest. She has more of it than most, and she has earned every bit. She has a line about why we avoid the things that frighten us.

We fear the failure more than we want the opportunity.

You get so busy pricing what could go wrong that you never price what might go right. Her instruction after that is three words and she does not soften them.

Do it scared.

It is easier to take from someone who has just done it in front of your eyes.

What she gave us

I am not going to tell you Romy walked off our stage transformed. She would laugh at me, and it would not be true.

She guards herself. She has her reasons, most of which she has not told me and does not owe me, and I have come to think of that guarding as one of the more sensible things about her. It is not a flaw she has yet to overcome. It is something she built, carefully, out of a life that asked a great deal of her, and it is hers to keep.

Romy was extraordinary. Bold, and warm, and more open than I had any right to expect from someone who had spent our first hour together deciding whether to trust what we have been intentional about creating at The Brave Collective. She did not perform it. She meant it. You could feel the room lean in, and afterwards you could feel it stay.

Bravery is not becoming someone else for an hour. It is doing it as exactly who you are.

That is what I want you to take from her... you do not have to become open, or fearless, or comfortable, to be brave. You do not have to dismantle the thing you built to protect yourself. Romy did not hand over her walls. She chose, deliberately, to let five hundred strangers see past them for a while, and then she gets to have them back, because they are hers and she earned them.

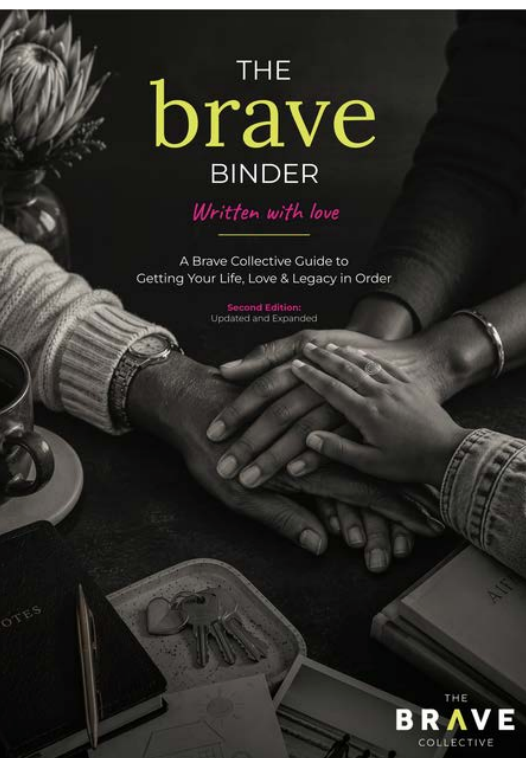
That is a gift, and it cost her something to give, which is what makes it so special.

Thank you Romy!

The Audit: A practical companion to this issue



By The Brave
Collective
Editorial Team



*The ultimate
gift of love
you can give
your family*

– Jill

Last year we gave you a binder and called it putting your life in order. Passwords, policies, the letters you would want somebody to find.

It was a good binder. Thousands of you downloaded it. We suspect rather fewer of you filled it in, and we say that with no judgement whatsoever, because that is the nature of the thing.

This year the binder gains a section, and the section is called **the audit**.

Why

Because the original binder answered the question: if something happened to me, would the people I love be able to find what they need?

It did not answer the question we asked at our recent event: do I know what I have?

Those are different questions. The first is an act of love for other people. The second is an act of love for yourself, and it is considerably harder, which is why we did it second.

How to do it

Badly. Do it badly. Do it with the wrong numbers and the columns not adding up and one account you cannot find the login for.

There is no version of this that you complete in one sitting, and the belief that there is has stopped more women from starting than any other single thing. One page. One file. One account. One act of bravery.

And when you have finished, when the numbers are on the page and the names are written down, you will feel something that is difficult to describe to somebody who has not done it.

It's not triumph. It's more than that: it's the feeling of standing in a house and knowing the deeds are in your name. It's a kind of peace.



Real Brave Binder Testimonials

My affairs will now be more in order. I'm happy knowing that everything will be in one place, making it simple for others to navigate.

– Debbie

I feel good knowing I'm DOING instead of talking/intending. Action creates momentum to tackle other brave things on the list and in my life.

– Mandi

Getting a Life File together has been on the cards for a while...but as we all do...we put it off...do it next week or month, so this is great... My three daughters and their families are overseas, and I would like to make their lives stress free when it comes to finding my details when they eventually need them - so I feel excited to get it all finished and my affairs in order.

– Di

This Brave Binder definitely provides a sense of accomplishment and peace of mind knowing that [my loved ones] won't have to worry too much about where to find everything should something happen to us... it is a lot trying to sort a person and families "things" when they have nothing to work with.

– Sheryl

Thank you for organising this "chapter in my life". I do not mind talking about death. Death does not scare me and I am also not sure if I should be concerned about what happens after I am gone, but it will be good to put things in place for other people.

– Barbara

I am a very organised person but this is one area of my life I haven't really gotten to and know I need to.

– Precious



We do not avoid the number because we are afraid of the number. We avoid it because we are afraid of who we will have to become once we know it.

Fearocious

The Looking



By Taryn Sharman
Brave Collective

Last year in these pages I wrote about fear. About how the brain that terrifies you is the same brain trying to keep you alive, and how walking into the fear is the only way past it.

I stand by all of it. But I left something out, and it has bothered me for a year.

I wrote about fear as though the hard part was the walking in. It is not. The hard part is the looking.

The thing we do instead

Here is a pattern I know intimately, and I suspect you do too.

There is a number somewhere that you do not know. The balance. The valuation. The salary the man doing your job is on. The actual state of the business. The number of hours you have given to something that has not given anything back.

You do not “not-know” it by accident. You have built an entire life around not knowing it. You are busy. You are so productively, so admirably, so exhaustingly busy, and none of that busyness ever quite intersects with the clarity on “your number”.

Because once you know, you have to do something.

Once you have read the statement, you cannot un-read it. Once you have asked what he earns, you cannot pretend the gap does not exist. Once you have counted the hours, you have to decide whether you are going to keep giving them.

Not knowing is not ignorance. It is a strategy. It is the most sophisticated avoidance mechanism the human mind has produced, and women in particular have been encouraged to run it our entire lives, because a woman who has not counted is a woman who cannot ask.

What ownership actually costs

I want to be honest about this... When you count and truly take stock of your life, things break.

You find out that a relationship you have been calling a partnership is a subsidy. You find out the business you have been proud of has been paying everybody except you. You find out that your nest-egg/ retirement/ wealth/ debt number you have been afraid of is worse than you feared, or, more disorientingly, far better, and that you have been living small for no reason at all.

People will not thank you for counting. The arrangement worked for them.

You cannot own what you have never counted. And you cannot ask for more than you have permitted yourself to know you are worth.

So do the smallest version

Open one thing. One account. One contract. One conversation you have been having in your head and not in the room. Sit with the number for ten minutes without deciding anything, because deciding is what you are actually afraid of and you can postpone that part.

And notice what happens in your body. That tightening in the chest, the urge to close the tab, the sudden certainty that you should do this next week when things are calmer. That is the fear. It is old, and it is trying to help, but it is wrong.

Walk into it. You have done it before.

Know what it is - the number. Know what it is or could be worth today, tomorrow, and in your future. Know that it is yours, and that nobody can take it, and that you are the one who decides what happens inside it.

The counting is the bravery. Everything after that is just admin.



Self-worth

The Number You Will Not Say Out Loud

Ask a woman what she is worth and watch what happens to her face.

First the flinch. Then the deflection, usually a joke. Then, if you wait, a number, delivered as a question, with an apology folded into it. I suppose around, I mean, it depends.

Ask a man the same question. He will tell you. He may be wrong. He will not be uncertain.

This is not a confidence gap. That framing has done us enormous harm, because it locates the problem inside the woman and suggests the solution is for her to feel better. She does not need to feel better. She needs to know.

The reason she cannot say the number is that she has never been permitted to establish it. She has been praised for being helpful, indispensable, easy to work with, a safe pair of hands. She has never once been told what she is worth, in figures, and so she has quietly concluded that the answer is whatever she is currently being given.

Self-worth is not a feeling you cultivate. It is a figure you establish, and then refuse to go below.

Establish it. Find out what the market pays. Find out what the man beside you charges. Write the number down where you can see it.

Then say it out loud (current or future), to one person, without the apology and without the question mark at the end.



Net Worth

Money Is Not the Goal, but It Is the Power

We have said this sentence at every event for 6 years and I want to take it apart, because I think it is heard wrongly.

People hear: money is not the goal. Reassuring. Money is a bit grubby and we are above it, and how nice that we can talk about it without wanting it.

The second half is the half that matters. It is the power.

Power to leave. Power to say no to the client who humiliates you. Power to take the year off, to fund the thing nobody will fund, to sit across a table from someone who assumed you needed them and discover that you do not.

Every woman who has ever stayed somewhere she should have left knows exactly what money is. It is the distance between the life you are living and the life you would choose. And the distance is measured in months. How many months could you survive if you walked out tomorrow?

Do you know? Actually know, not guess?

The question is never how much do you have. It is how many months of freedom does it buy.

Most women have never calculated it. Some, when they do, find they have more freedom than they were using. Others found they had none, and had been telling themselves they were choosing to stay.

Both discoveries are useful. Only one of them is comfortable. Count the months.



Network

Write the Names

The word network has been ruined. It suggests a room of people exchanging cards, each hoping to extract something, none of them intending to answer the call.

So let's try this:

It is eleven at night. Something has gone wrong. Who do you call?

Write the names. Actually write them. Not the people you would like to be able to call, or the people who would be flattered, or the impressive names you collect. The people who would pick up.

For most of us the list is short, and it does not overlap much with our professional network, and there is at least one name on it that surprises us.

You do not have to rise alone. But you do have to know who is actually there.

Now write the second list.

Whose eleven-at-night list are you on?

This is the pillar that cannot be owned in the ordinary sense, because you cannot own a person, and any attempt to treat relationships as assets deforms them. But you can know what you have. You can notice that the woman you have not called in three years is the one who would come.

And you can call her.

That is the instruction... Call her!

