



Title: HSBC Revolution Credit Card Conscious Living Series With Rachel Lim

Joakim: Hello, it's Joakim Gomez, and I'm here with HSBC to find out more about Conscious Living. Now, Conscious Living is the buzz phrase these days but it could mean so many things. From being financially savvy, to being happy and healthy mentally and physically, or pursuing your passions. Today I'm here at Love Bonito and let's ask its co-founder Rachel Lim, otherwise known as Ms. Rach, what she thinks.

Joakim: Wow wow wow wow look who it is, one of the OGs, co founder of Love, Bonito, and future working mom! It's Rachel Lim. How do you feel about that title?

Rachel: Hello.. Very scared. I have so many worries, don't get me started, but we will get there when it comes.

Joakim: Do you here that leg step? But anyway, Rachel, I wanna get straight to it. Conscious Living. What is your take on that phrase?

Rachel: I think Conscious Living is something that I also, you know, want to be more aware and conscious of. To not just sail through life, not knowing what's happening, how we are evolving and the changes around us. Being intentional and being conscious is something that I strive to be. For me it was also taking that conscious step and decision to drop out of school to start the business. Because back then, I was coping, juggling between school, my final year of university, and work. (Uh huh). And I wasn't excelling at both, right? (Yeah). So I have to make a choice and I decided to strike when the iron is hot.

[Fuel your passions while earning up to 10X Rewards with the HSBC Revolution Credit Card]

Joakim: Some would say it all paid off, I mean you went from the OG blog shop to now like a fashion empire. Two outlets here in Singapore...

Rachel: Three!

Joakim: Three! Three physical outlets. (Yes) See I kena corrected so fiercely. (laughs) And what I learned earlier: you had no formal background in business or anything like that. How did you navigate through the entire world of Love, Bonito then?

Rachel: I think when we first started right, none of us had fashion background, business background so it was really a lot of learning along the way, making a lot of mistakes, and so there were a lot of things that we had to discover and try on our own.

Joakim: Any tips for financial management for people watching right now? Where did you learn your tips from? Because they don't teach this in school!

[Manage your finances flexibly with the HSBC Singapore app]

Rachel: Yeah, they don't! And they should. I think for me I was heavily influenced by my mom, because back in the days, you know, 1997 with the Asian Financial Crisis, my family was really hit hard. And I had to watch her prioritise our family expenses between necessities like food, and niceties like a haircut. It's important to be aware and conscious of, you know, where our money is going every month, for example right? To know what we are spending on, so that when the time comes when we need to tighten our belt, be it for a rainy day, or for big ticket items like a wedding, buying a house, or you know saving up for a baby, you know where to cut from.

[Track your spending with e-Statements on the HSBC Singapore app]

Joakim: Aside from Love, Bonito, personally as well, I'm pretty sure you've gone through plenty of ups and downs. How do you get through that?

Rachel: I think I'll always remember what one of my mentors shared. He said, "When things are going well, don't let it get to your head. When things are not going well, don't let it get to your heart." I think that's a great reminder to me, you know, to constantly stay grounded in every situation. I am very conscious of what I consume and feed my mind everyday. I think one other thing that really helps me is also self-care. To take time out to recharge, rejuvenate, whatever that means for you. (Yeah). And for me, you know it's really during the weekends like on Sundays to carve out time to spend time with my family, go for meals.

Joakim: The next question is this: So many online stores now. What made you want to open a physical store for Love, Bonito?

Rachel: Ultimately at the end of the day Love Bonito believes in the human connection. Especially in a day and age where everyone's on their mobile phones and you know everything is done digitally, I think that human connection is very, almost sacred and special, and that's a goal we want to create in our stores as well. To be able to create a space that's safe, that's experiential, that's fun, for women to come in to discover herself, her style, and also to have fun shopping basically.

Joakim: So this is present day. What is the future for you and Love Bonito?

Rachel: The goal of Love Bonito has always been to journey with women through the different stages of her life. The first interview, the first date, her marriage, her first kid. I think for us we want to create more product lines that will cater to the different stages of a woman's life further. So I think that's the goal to expand the assortment and to also expand in terms of markets to reach out to more women.

Joakim: Will motherhood change anything?

Rachel: Yes! I'm sure, I am well... (Worried, yes, worried) Yes... I think it will definitely change me. I admit I want to go on a conscious, intentional journey of noticing and knowing you know the changes that I'm going through, not just physically but also emotionally, mentally. So I think yeah, looking forward to that. And I'll be sure to share with you.

Joakim: One more favour. Can you please show me around this beautiful shop?

Rachel: Oh sure, yeah let's go!

Joakim: Let's go!

[Start shop tour]

[Offset your bills with Pay with Points on the HSBC Singapore app]

Joakim: If you had a men's size, I would so get this pattern.

Rachel: So this is the mirror room where a lot of customers like to come in to take photos of themselves

Joakim: How is this a funny face

Rachel: What?

Joakim: Floating what!

Joakim: This is so strange but so fun, love it.

[End shop tour]

Joakim: To end it all off, managing your finances is more important than ever today. And we should not be afraid to tackle this head-on. From your next outfit to your new home, or like Rachel, taking that leap of faith to pursue your passions. We should always plan ahead and spend within your means. Thank you very much for watching. Check out the other episodes to HSBC's Conscious Living Series. My name is Joakim Gomez and I'll see you soon!

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