



# Dare

to dream

# Big

How I Became a  
Millionaire at Age 26!

MERRY RIANA



**Dear Friend,**

I'm [Merry Riana](#). 😊

Thank you for your kind interest in my e-book 'Dare to Dream Big'.

Through [my roles](#) as entrepreneur, author and speaker, I'm living passionately everyday as a source of inspiration to others. And I'm truly grateful and honored to enjoy this privilege.

Every day, one of my favorite activities is to share my daily thoughts and experiences through [my inspirational blog](#).

To date, I've written hundreds of articles, covering categories such as [Inspirational](#), [Woman's World](#), [Money](#), [Relationships](#) and more.

All my writings are inspired from real events and experiences in my life.

If you like what you read here, you are going to love all the other content in store for you at my blog. Be sure to check it out - new content are added regularly every few days.

Now, you can allow yourself to sit back, relax and enjoy this e-book. 😊  
Feel free to pass this on to your friends or family too, so each of us can live an inspired life.

*Touching Hearts Changing Lives*  
Merry Riana

## Start with WHY



Do you want to be [successful](#)?

I bet your answer to that question will be YES!

But do you really know WHY you want to be [successful](#)?

Well, if you don't have a firm YES to answer my 2<sup>nd</sup> question, then I suggest that you take a moment to really think about it.

**WHY must you be successful?**

### Start with WHY!

Like it or not, only when you know exactly the “**Why**”, will you then eventually find out the “**How**”.

Let me give you this analogy.

Imagine that I have a suitcase for you. Inside the suitcase is \$1 Million cash.  
The suitcase is placed in a building that is about a one-hour drive from where you are now.

Here is the deal:

All you have to do is to get to this building within the next two hours.  
If you get there before the end of the two hours, I will hand you the suitcase and you will be a million dollars richer.

There is one catch, however.  
If you are even one second late, our deal is off.  
One second late and you will not get a single cent at all. No exceptions!

So with that in mind, what time would you like to start making your way to the building where the suitcase is at?  
Most people would respond to that scenario by saying that they would leave right now. Wouldn't you?

So off you go.  
You jump into your car and start driving towards the building.

On the way there you are excited and already starting to plan on how you are going to spend your million dollars.  
Then, suddenly, the traffic comes to a complete stop.

You turn on the radio and find that there has been a series of major accidents on the road between you and the building and there is no way to get there!

Now what would you do? Will you give up and go back home?

Or will you get out of your car and walk, run, hire a helicopter, or find some other way of getting to the building on time?

I'm sure you won't just give up so easily, right?

Now, let's suppose for a minute that you are in a totally different scenario.

This time, you are driving to an appointment at your dentist's office.

The traffic again comes to a stop.

Amazingly, there have been major accidents on the road between you and your dentist's office.

What would you do then?

Probably give up, go home and reschedule!

What is the difference between these two situations?

It all comes down to the "Why".

***“If the WHY is big enough;  
the HOW is usually not a problem.”***

I am a [real living example](#) to that statement.

How I was able to turn myself from a girl, who used to survive with just \$10 per week, to the millionaire entrepreneur I am today, was simply by me starting with my big “Why”; my compelling reason.

Truly motivated people are able to identify and tap into the power of a compelling “Why” in everything that they do.

Start with **WHY!**

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# There's Something about Merry



I was born and raised in Indonesia.  
From the age of 18 to present date, I have been living in Singapore.

My name, **Merry Riana**, actually has a very interesting meaning.

*Merry means Happy.*

*Ria in Indonesian means Cheerful.*

So, having the name Merry Riana means that I am supposed to be a very happy and cheerful person. 😊

I am blessed and fortunate to have been able to make my first million at just age 26.

If you think that I have a super rich family who supported me with a lot of capital, or I married a millionaire guy, you are totally wrong!

In fact, if you ever met me 9 years ago when I was back in University (NTU - [Nanyang Technological University](#)), you wouldn't believe that such a young girl would be able to achieve her 1<sup>st</sup> million within just 4 years after her graduation.

I was [15kg heavier](#) compared to [my current weight](#) now.

I couldn't really speak English properly. In fact, when I first came to NTU, I failed my English test and had to take an English Proficiency Class for 1 year.

Because of that, back then during my University time, I was very shy, I didn't really like to talk to people and just mingled around mainly with my fellow Indonesian friends (which made my English even worse, because I never practiced it).

Then you're probably wondering...

### "HOW CAN SHE ACHIEVE HER FIRST MILLION BY JUST AGE 26?"

Well, that's the question that a lot of people ask me quite often.

And the answer to that question is very simple:

It's because

## I DARE TO DREAM BIG!

Have a great vision and be daring enough to have a big dream, because that's how it all started for me.

The reason why I am sharing this with all of you is not to impress you, but to impress upon you that **we are all capable of doing great things in life, if we just first believe in ourselves.**



## What Can You Do With \$10?



*“What can you do with \$10?”*

Well, for me, that \$10 was the amount of money that I could use to survive with my life for 1 whole week here in Singapore.

**How was that possible?**

Let me bring you back in time, many years ago to the year 1998.

The year 1998 was the first time I reached Singapore.

Initially, it was never in my whole [family](#)'s plan to send me overseas to study, because it would be too costly for my parents to afford. I always thought that I would continue my tertiary study in a local University in Jakarta.

However, the year 1998 was the time of the Asian financial crisis.

At that time, Indonesia was not a very safe place for a young girl like me as violence and riots were everywhere.

So, I really didn't have much choice except to leave Indonesia.

Singapore seemed to be the best choice because of its nearby location, safe environment, and good education system.

Since it wasn't my parents' original plan to send me overseas to study, I had to overcome the financial burden. I had to take up many loans, i.e. study loans and tuition fee loans.

I knew that I had to be very careful in spending my money, since I had very limited resources.

I was a very thrifty student back then.

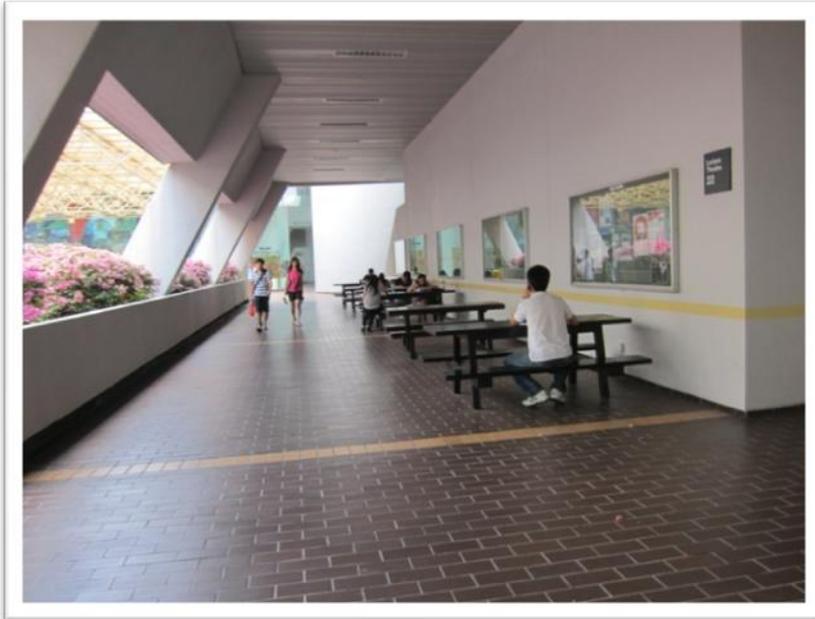
I still remember vividly, how I've survived living in Singapore with \$10 every week for my whole first year in NTU.

It was definitely not easy, but I had no choice. Sometimes, I just ate instant noodles, bread or even skipped meals.



just

## Turning Point of My Life



### MY \$10 STORY

I consider myself a very blessed person to be where I am right now.

Actually, I have a very humble beginning in life. I didn't come from a very wealthy family and I was really struggling financially when I first arrived in Singapore.

I still remember vividly even until today, how I survived with just \$10 a week.

Some of you probably think that it's not possible. But trust me, if it is a must, you'll find a way to survive with whatever means you have.

### SO, HOW DID I SURVIVE?

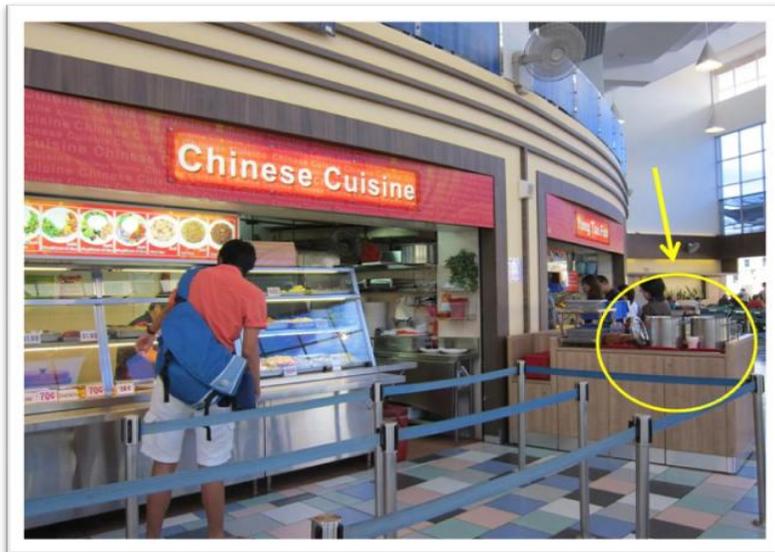
One thing that I did to save money at that time was to get as many **'free meals'** as possible.

It was very embarrassing, but at that time what I did was to go to all the 'Welcome Tea' events that the societies / clubs in NTU were organizing for all the freshmen. Among the clubs were Buddhist Society, Christian Association, Engineering Club, and many others.

And guess what a 'Welcome Tea' event normally has at the end?

Yes...!! You are absolutely correct...

There were refreshments. 😊



So every day, after attending my class; I would normally sit at the bench and study until late afternoon. When the event started (usually in the late afternoon), I would attend their presentation and had my 'FREE Dinner' there afterwards.

I also remember those days when there was no 'Welcome Tea' event and I had to buy my own food.

Very often, I would just buy a small portion of plain rice with one portion of vegetable, which would cost me less than \$1.

In order to make it tastier, I would just add a lot of curry gravy and chili sauce.

See the arrow sign in the picture above?

That was the pot of gravy which I was referring to.

Since it was self-service, I could just take as much as I wanted and of course it was FREE!



For one whole year, there was 1 stall that never had any business from me. Guess what stall it was?

It was the drink stall.

To me, drinking tap water is already good enough, so I thought it wasn't necessary for me to spend money on drinks (even though it only cost 30 cents per cup).

There were many times where I also had to skip a meal or just ate instant noodles.

You may not believe it, but that was really how I spent my first year in NTU. It was definitely a tough life for me, but I guess having experienced those difficulties I got a lot of drive to do better in life.

## THE TURNING POINT OF MY LIFE

There was one moment in my 2nd year in NTU where I felt so fed up about my life, living with all those difficulties. I decided to change my life.

In that moment, I really thought seriously about what my life is all about, and I decided that I didn't want to continue living like that.

I have to be [successful](#); I have to be financially free.

I would say that the turning point of my life was exactly when I made that decision. It happened when I celebrated my 20<sup>th</sup> birthday.



*"It is in your moments of decision that  
your destiny is shaped."*

Anthony Robbins



Just a few days before that, I actually did a lot of thinking.  
I felt that I deserved more.

I knew that my parents had already sacrificed a lot just to send me to Singapore, so I **MUST** make it a [success](#).  
I thought to myself: even if one day I would have to go back to Indonesia, I wanted to go back as a [successful](#) person.

So on my 20<sup>th</sup> birthday, I made a resolution.

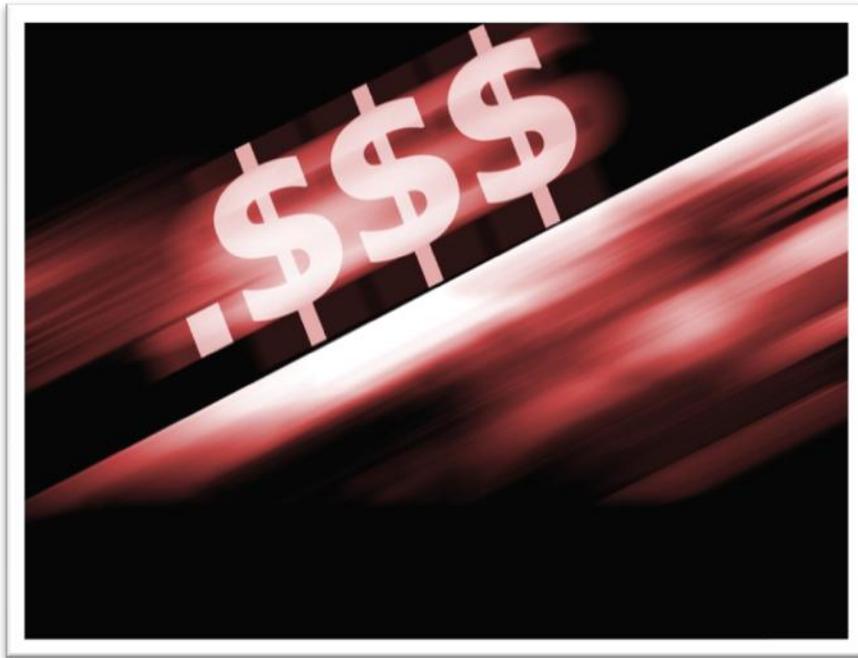
I gave myself 10 years, before I celebrate my 30<sup>th</sup> birthday, I must achieve my financial freedom, where I don't need to worry any more about money. Most importantly, I wanted to pay off my student loans as soon as possible and give a good life for my parents while I still can.

If you had asked me at that time if I already knew how I was going to achieve that or whether I already had a plan, the answer was NO. I totally had no idea. But I knew one thing. I knew that I was dead serious about my resolution and I knew why I MUST achieve it.

**Sometimes in life the WHY is more important than the HOW.**

Because when you have a strong enough WHY, you will eventually find the HOW.  
And that's [how it all started](#).

## From **-\$40,000** To **\$1,000,000**



You've read about how I've made my birthday resolution, which eventually changed my life.

But, some of you are probably wondering, after having a clear vision, then what's next?

There was actually another significant event that drove me to become an entrepreneur.

During my 3rd year in the University, I was doing my Industrial Attachment with an American-based semiconductor company. It was my first official nine-to-five job in the working world.

Initially, I was very excited about it.

But after working there for a few weeks, I realized that I could never reach my goal of achieving [success](#) and financial freedom if I were to work in a nine-to-five job.

### THE MISSING 3Cs

One obvious alternative that came to my mind was to do some kind of business.

But soon I realized that most of the business ideas that I wanted to do need some amount of capital in order for it to work.

In fact, I think there are **3 Cs** that you need to do well in starting up a business.

They are: **Capital, Contacts and Capabilities.**

Those were the three vital elements that I was lacking at that time.

Since I was on student loans, obviously I didn't have much capital on hand. (FYI, my debt was \$40,000!)

I also didn't have any contacts since I was new to Singapore.

The only people I knew at that time were just my peers in school.

On top of that, my English at that time wasn't very good.

And since I studied Electrical and Electronics Engineering, I definitely didn't have any skill or capability in doing business.



But the drive to succeed early compelled me to try out a lot of different things. While I didn't have a clear plan at that time, I was determined to find a solution. I thought maybe I could try to gather the three Cs one at a time.

One of the things that I tried was stock trading to raise my capital so that I could start a business. But instead, I ended up losing most of my savings.

It was a very painful experience. However, I kept moving forward and experimenting with other things. It was like a process of elimination.

***“The drive to succeed early compelled me to try out a lot of different things”***

It wasn't until later that I realized I could capitalize on sales. I saw that many [successful](#) people had a background in sales and I thought I could start out from there.

Going into sales would not require much capital. As long as I could sit in front of someone, I could do my job. In fact, sales would help me get capital and grow [my contacts and network](#).

At the same time, I could build my capabilities and skills along the way. I also realized that my biggest assets were my time, energy and willingness to put in the hard work.

### I'M FREE TO LIVE MY LIFE



Immediately after graduating from school, I was \$40,000 in debt and cut off from any income that used to come from the student loan.

I had to start earning some income fast; for my living expenses as well as to repay the student loan debt.

I had decided to become an entrepreneur and start a business in sales rather than to take the traditional safe path of an employee.

But I faced a lot of resistance about my decision, from my parents, teachers and friends.

My friends thought I was crazy when I told them about my thoughts of becoming an entrepreneur immediately after graduation. Some of those who were not close to me even thought that I was forced to become an entrepreneur because I couldn't secure a proper job.

Although those closer to me knew that I chose this path because of my goals, they were also skeptical and tried to discourage me.

My teachers, tutors and lecturers also thought that it was a bad idea to go into a sales-based business immediately upon graduation.

Of course going into sales would give me less stability in terms of my monthly income. There was also no guarantee that I would be [successful](#).

All of them advised me to pursue a more stable career in the engineering field instead. These opinions didn't really bother or deter me in my determination to do sales. After all, it is my life, and I am free to live it the way I want.

However, I still decided to get my parents' consent for my choice of career. As I had expected, they were extremely uncomfortable with the idea of me wanting to do my own business in sales right after graduation and with a \$40,000 debt to repay.

They wanted me to get a stable job with a fixed income instead. After much persuasion, I eventually came to a compromise with them.

I promised them that I would only try out this business for three months. At the end of three months, if there were no signs of growth or [success](#) whatsoever, then I would stop and give up.

I assured them that when that happens I would get a normal 9-to-5 job with [a stable pay](#) just like what they wanted. They finally agreed and with that, I started my first business in sales.

### A MILLION-DOLLAR STEPPING STONE

The initial resistance that I faced spurred me to want to prove myself even more.

Of course it was not always smooth sailing. I faced a lot of rejections and disappointments. Being human, I had moments when I felt down and disheartened.

But through it all, I never seriously considered giving up.

What made me go on was my desire to provide a better life for my parents and the goals that I wanted to achieve. I'm also very fortunate to have had the support and encouragement of [my husband, Alva](#), who has been my business partner since the beginning of my journey.

***“But through it all, I never seriously considered giving up”***

By the third month after I started the business, I was already making more than the salaries my peers were earning as a fresh graduate. So, I saw the potential of the business and I focused all of my efforts in it.

As I said, my biggest assets were my energy, time and willingness to work hard. So, that was what I did. I was working 14 hours a day, 7 days a week. If you calculate mathematically, I was actually doing 3 years of work in just 1 year.



Top Rookie of The Year Award



StarClub President Award

As a result, I broke many records and won many awards in the industry.

In my first year, I was the **TOP ROOKIE CONSULTANT** in the company and not only that, I also won the title of **STARCLUB PRESIDENT** for having the highest number of sales, beating the other 3,000 experienced and senior consultants at that time.

It was something that I feel really proud of, since no one in the company had ever done it before.





**My very first time giving acceptance speech during the Award Night @ Gold Coast**

For the very first time in my life, I really felt like a Queen.

When I went for overseas trips, the company flew me with Singapore Airlines First Class.

When I reached the airport, while the other consultants were fetched by a Tour Bus, a limousine was waiting for me, complete with a personal chauffeur, ready to take me anywhere I want to go during the whole five day trip.

So cool!

It was a moment that I would never forget because from there I was again convinced that we can be anything we want to be. That same year, I earned over \$200,000. I paid my student loan in one lump sum of \$40,000 ... in cash. That felt really great!

In just four years, I earned my first million dollars.

The reason why I'm sharing with you all this information is not to impress you, but to really impress upon you that everything is possible.

Hard work always pays off; it's just a matter of time.

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## Dare to DREAM BIG

So what's my secret in turning myself to become the person I am today?

The answer is "Because I dare to DREAM BIG".

***“Whatever the mind of man can conceive and believe, it can achieve”***

That is one of my favorite quotes taken from one of the books that have changed my life, ‘*Think and Grow Rich*’, by Napoleon Hill. Every time I think of it, I get goose bumps, simply because I know that I am the real life example of what the quote is all about and [I thank God](#) for I am truly blessed.

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## The Rule of 10,000 Hours

Many people asked me, what are some traits that a person must have in order for them to achieve their [success](#).

Normally, I share with them these 3 most important traits:

*(at least these are what I look for in a potential candidate before they can work together with me in my organization)*

**1. Hardworking**

**2. Discipline**

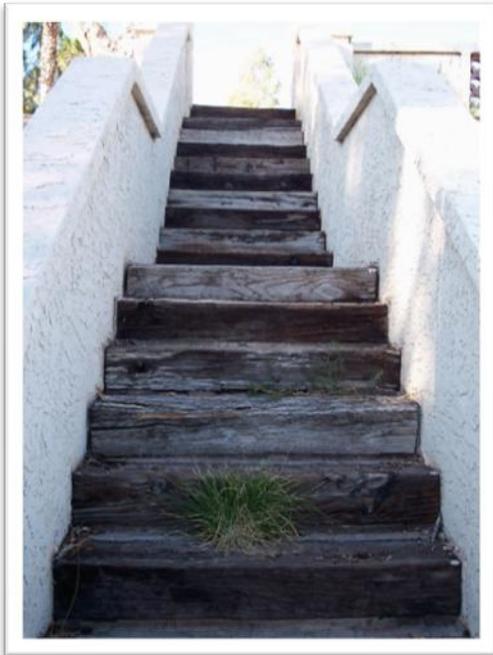
**3. Teachable**

In this chapter, I want to talk more about the first trait, **Hardworking**.

I'm a person who has a strong believe that there is no shortcut to [success](#).

If you want to be [successful](#), you need to be prepared not only to work hard, but to work really hard.

***"There is no elevator to success.  
You have to take the stairs!"***



### **THE RULE OF 10,000 HOURS**

Recently I came to know about the rule of 10,000 hours.

In his new book, **Malcolm Gladwell** said that “The best way to achieve international stardom is to spend 10,000 hours honing your skills.”

The greatest athletes, entrepreneurs, musicians and scientists emerge only after spending at least three hours a day for a decade mastering their chosen field.

Ability, according to Gladwell, is just one factor in [success](#).

Work ethic, luck, a strong support base and even being born in the right year play a far larger role.

Just as the Beatles rose to fame with the explosion of pop culture in the 1960s, so Bill Gates' fascination with the ASR-33 Teletype that he used at school in 1968 placed a shy boy on track to become one of the world's richest men.

"No one – not rock stars, not professional athletes, not software billionaires and not even geniuses – ever makes it alone," writes Gladwell in his book *'Outliers: The Story of Success'*.

His new book argues that there is no such thing as a "self-made man". Instead, the years spent intensively focused on their area of expertise place the world's most [successful](#) people above their peers.

What's really interesting about this 10,000-hour rule is that it applies virtually everywhere.

You can't become a chess grand master unless you spend 10,000 hours on practice.

The tennis prodigy who starts playing at six is playing in Wimbledon at 16 or 17 like Boris Becker.

The classical musician who starts playing the violin at four is debuting at Carnegie Hall at 15 or so.

The obsessive approach is particularly evident in sporting icons like Jonny Wilkinson, the rugby player, Tiger Woods, the golfer, and the Williams sisters in tennis. All of them have trained relentlessly since they were children.

Much of Britain's Olympic [success](#) is down to a combination of natural ability and sheer dedication.

Victoria Pendleton's emphatic gold in the women's sprint cycling in Beijing came only after humiliating defeat in Athens four years before. After training for four hours a day, six days a week the 27-year-old finally reaped the rewards.

Rebecca Adlington, the 19-year-old swimmer who won two gold medals at the Beijing Games, has put in an estimated 8,840 hours of training since the age of 12. Bill Furniss, her coach, said: “When I first saw her, what stood out was the fact that she was so willing to take the pain and make sacrifices.”

Such dedication is also apparent in musicians. Maxim Vengerov, 34, is one of the world’s greatest violinists. He was born in the Siberian city of Novosibirsk and, after being given a miniature fiddle at the age of four, displayed outstanding aptitude.

His talent was matched by an immense work ethic.

He practiced seven hours a day, giving his first recital at the age of five and winning his first international prize at 15.

Vengerov said: “My mother would get home at 8pm, cook dinner and then teach me the violin until four in the morning. As a four-year-old boy it was torture. But I became a violinist within two years.”

### MY 10,000 HOURS

So when I first knew about this rule from **Elim Chew**, a very [successful](#) Singapore entrepreneur, the first thing that I did was to do a mental calculation.



When I first started my career in sales, many people doubted whether I would make it, because I had no sales skills or even communication skills at all. But I was willing to work very hard.

My investment then was my time and energy.

So, I calculated the amount of work that I did, literally talking to people non-stop *14 hours a day, 7 days a week for a period of 1.5 years*. I've actually clocked a total of **7,665 hours** and true enough, by doing so, I became [an expert in my field](#). That year I broke the industry record and was featured in the Singapore newspaper.

I have proven that the 10,000-hour rule really applies.

So, I've done my part, and in fact, I'm still doing it for many different aspects in my life right now. What about you? Have you clocked in your 10,000 hours?

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## Follow Your Heart



Many times, in [my seminars](#) or through [my website](#), people came and asked me for advice.

One guy told me that he has been considering going into sales for many years and he knew and believed that he can do well and achieve his [success](#) through sales, but due to his belief that other people's perception about a salesman is not very good, he had hesitated to do it until now.

Another lady emailed and shared with me that she only has an 'O' Level (= Secondary School) Certificate and she has this big dream that one day she will be a [very successful businesswoman](#), but sometimes she also feels very inferior and not confident because she felt that if people know that she only has an 'O' level certificate, they will look down on her.

Sadly, in life, sometimes we make certain decisions which are based not really on what we believe in, but based on what other people think.

I would like to share this interesting story with you:

*A couple bought a donkey from the market.*

*On the way home, a boy commented,*

*'Very stupid. Why neither of them rides on the donkey?'*

*Upon hearing that, the husband let the wife ride on the donkey. He walked besides them.*

*Later, an old man saw it and commented,*

*'The husband is the head of family. How can the wife ride on the donkey while the husband is on foot?'*

*Hearing this, the wife quickly got down and let the husband ride on the donkey.*

*Further on the way home, they met an old Lady. She commented,*

*'How can the man ride on the donkey but let the wife walk. He is no gentleman.'*

*The husband thus quickly asked the wife to join him on the donkey.*

*Then, they met a young man. He commented,*

*'Poor donkey, how can you hold up the weight of two people. They are cruel to you.'*

*Hearing that, the husband and wife immediately climbed down from the donkey and carried it on their shoulders.*

*It seems to be the only choice left.*

*Later, on a narrow bridge, the donkey was frightened and struggled.*

*They lost their balance and fell into the river.*

You can never have everyone to praise you, nor will everyone condemn you.  
Never in the past, not at present, and never will be in the future.  
Thus, do not be too bothered by others' words if our conscience is clear.

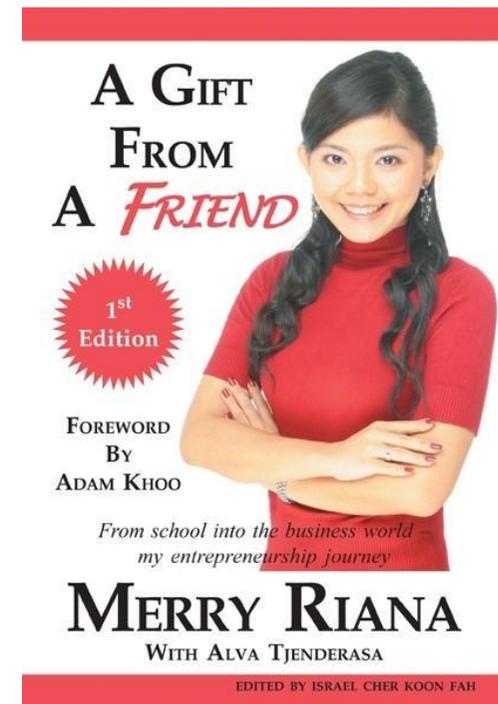
When I first started my entrepreneurship journey 7 years ago, some of my close friends thought that I was crazy and too brave.

When I first did sales in the beginning of my career, a lot of people thought that I wouldn't be able to make it.

When I wanted to write my own book '*A Gift From A Friend*' in 2006, some people laughed and said that nobody will want to buy that kind of book.

Well, if I decided to follow what other people said, I would not be a successful entrepreneur, achieved my first million before age 26 and be a best-selling author.

If I was too bothered by what others think, I would not be able to be where I am today.  
I'm glad I knew what I wanted and went for it.



## You Deserve to be Successful

One of the reasons stopping people from [becoming successful](#) is that they are *afraid to be successful*.

You may be thinking in your head right now:

"How is it possible that people are afraid to be successful? What is it that they are afraid of?"

You will be surprised, but in many occasions during [my seminars](#), a few participants have shared the same concern. They worried that if they become rich, or [famous](#), or too successful, then people may think that they will be boastful and arrogant, and that's why they prefer just to be mediocre rather than outstanding.

In my personal opinion, actually money, [fame](#) and success are neither good nor bad, they are neutral. It's the person who owns them who will decide whether to use it for good or not.

***"One of the reasons stopping people from becoming successful is that they are afraid to be successful."***

Another possible reason stopping people from achieving their success is the *"I don't deserve it"* mentality.

Some people always have this question on the back of their mind:

**"Who am I to be successful, happy, and beautiful?"**

Well, who are you **Not** to be [successful](#), happy and [beautiful](#)?

I would like to share with you one of my favorite poems.

Every time I read it, it never fails to give me positive energy and inspiration.

*Our deepest fear is not that we are inadequate.*

*Our deepest fear is that we are powerful beyond measure.*

*It is our light, not our darkness, that most frightens us.*

*We ask ourselves, who am I to be brilliant, gorgeous, talented & fabulous?*

*Actually, who are you not to be?*

*You are a child of God.*

*Your playing small does not serve the world.*

*There is nothing enlightened about shrinking so that other people won't feel insecure around you.*

*We were born to make manifest the Glory of God that is within us.*

*It is not just in some of us; it's in everyone.*

*And as we let our light shine, we unconsciously give other people permission to do the same.*

*As we are liberated from our own fear, our presence automatically liberates others.*

~by Miriam Williamson~

It is really a very powerful poem, and it has strengthen my belief that I am here for a reason, I am here for a greater purpose, and I was born [to manifest the Glory of God](#) that is within me.

I received this message through Facebook.

(For privacy reasons, the sender's name is not shown.)



It is my greatest joy to know that my life experiences during my personal success journey has made an impact in the life of others.

***As much as I've been inspired by many successful people out there, I too want to be an inspiration for others.***

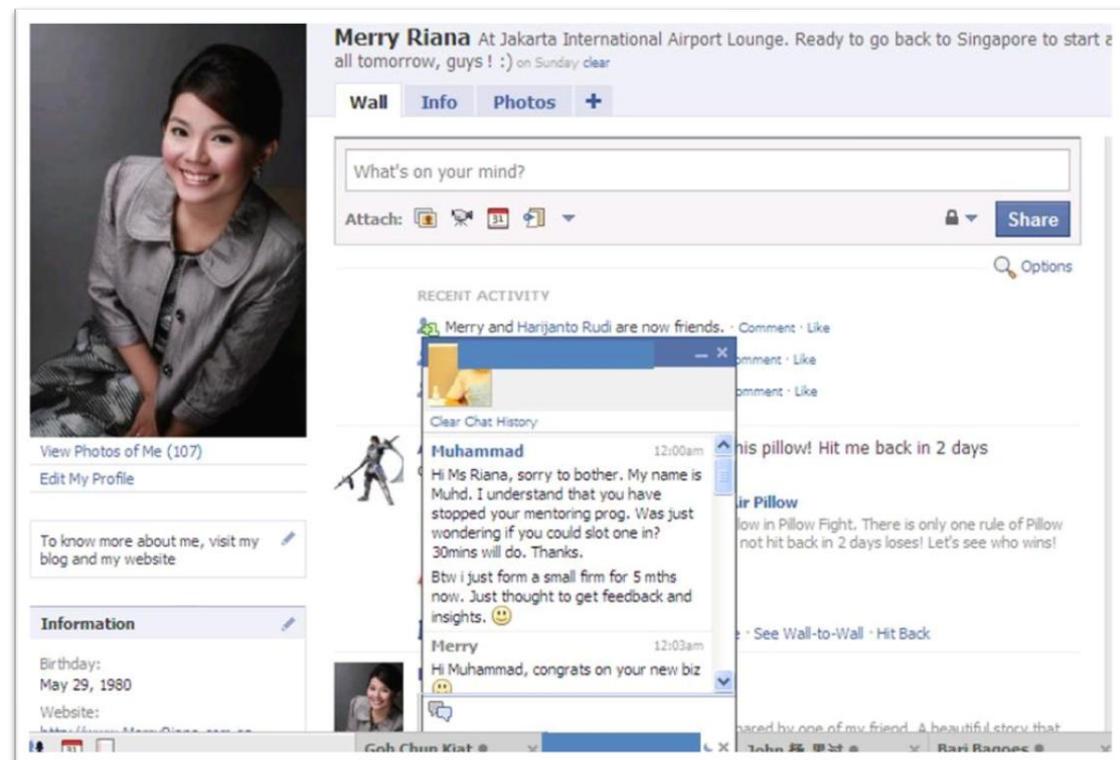
***As much as I've been blessed, I too, do my best to be a blessing for others.***

I have started many non-profit initiatives. One of them is called PME, Personal Mentorship Experience.

Though PME, I dedicated a certain portion of my time every week to [mentor young people](#).

Due to [my busy schedule](#), I wasn't able to do that anymore.

But, I'm doing my best to [always be accessible](#) and to [offer my help](#) for those who need it.



Most of the time, they can connect with me through [Facebook](#) or my personal [email](#) which I always answer personally. Sometimes, if I do have the chance, I'll chat with them on [Twitter](#) too. 😊

*True success in life is not measured by how much you make,  
but by how much of a difference you make in the life of others.*

So, don't be afraid to be successful, and don't think that you don't deserve it.  
Because believe me, EVERY ONE of us deserves to live our best life!

Always choose [to be successful](#).

Always choose [to be outstanding](#).

Then, use your blessings to bless those around you too.

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# My 30<sup>th</sup> Birthday Resolution

## Dare to dream BIG!

That's the message that I always preach every time I get a chance to conduct a talk for aspiring entrepreneurs, students, and also the [public](#). It is something that I truly believe.

10 years ago I did one thing that makes me who I am today. When I celebrated my 20<sup>th</sup> birthday, I made a birthday resolution, that in 10 years time (before I celebrated my 30<sup>th</sup> Birthday), I want to be able to achieve my financial freedom; I want to be a millionaire.

At that time I totally had no idea how I was going to achieve that, but believe it or not, I eventually did achieve it.

This year, I'm going to celebrate my 30<sup>th</sup> birthday on [29<sup>th</sup> May 2010](#).

So, a lot of people have asked me whether I am going to make another 10-year resolution.

And my answer is: **OF COURSE!!!** 😊

Actually, I've been thinking about it since last year.

I believe that whatever your mind can conceive and believe, it can achieve. Our thoughts will become things.

## My 30<sup>th</sup> Birthday Resolution:



*For the next 10 years of my life  
(before I reach 40),  
I want to create a POSITIVE  
IMPACT in the lives of at least  
1 million people,  
especially women in Asia.*

*- Merry Riana -*

So, I must be very careful with what I want, for it can really become a reality.

After much reflection and thought, I've finally concluded on what I want for the next 10 years.

I've shared this with a few people, but today I'm going to share it to all of you here.

So, here it is ...  
(Refer to the picture on the left.)

I've been so blessed and fortunate that I've managed to overcome many difficulties in my life.

I'm currently living the life that I could never imagine to be possible.

I really hope that my life story and all that I'm doing right now will serve as [inspirations for others](#), [especially women](#); knowing that if [an average woman like me](#) can really live my dreams, [so can they](#).

I [don't know exactly how](#) I am going to achieve that resolution, but I believe that I will eventually achieve it, just like what happened 10 years ago.

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## TAKE ACTION!

To support you even more in your personal success journey, here are some very useful tools that have supported me in my own journey towards success.

I will share it with you in the form of 10 letters, from me to you.  
Each letter will be inviting you to take 1 simple action.

There are 10 letters, in total.

You may choose to read 1 letter per day and do the suggested activity, thus finishing it all in 10 days.  
You may also choose to read and take action on all 10 letters at once.

It doesn't matter whichever way you want to achieve these tasks.  
What matter most is that, after reading them, you must TAKE ACTION!

Remember, knowledge is not power, it's only potential power.  
The real power is: ACTION.

## 1<sup>st</sup> Letter

### Are You a FRIEND of Merry Riana?

Dear Friend,

How are you? 😊

I am so happy and grateful now that you have decided to join me on this success journey!

To me, success is the ongoing process of striving to become better, to achieve more. It is the opportunity to continually grow emotionally, socially, spiritually, physiologically, intellectually, and financially while contributing positively to others.

FRIENDS of Merry Riana is a community created to gather all like-minded people who wish to take control of their lives and live their dreams.

To become a FRIEND of Merry Riana, click [HERE](#).

Thank you for being my friend!

I wish you and your family all the best.

*Touching Hearts Changing Lives*  
Merry Riana

## 2<sup>nd</sup> Letter

### Let's Connect Through Facebook!

Dear Friend,

I'm not really sure whether I'm already your Facebook friend or not.

To be sure, you can go to my Facebook page by clicking [HERE](#).

I update my Facebook status, photos & videos regularly every single day. I also post my blog there. So, to know the latest update of my activities, do add me as your friend, okay? 😊

By becoming my friend, you will also get to know other positive and success-minded individuals who are among my thousands of friends in Facebook.

No man is an island.  
Even more so in this success journey that we share together.

All of us, at certain moments in our lives, need to take advice and receive help from other people.

*Touching Hearts Changing Lives*  
Merry Riana

## 3<sup>rd</sup> Letter

# Have I Followed You on Twitter Yet?

Dear Friend,

Do you want to enjoy even greater interactions with me?

I'm now challenging you to attain the results you desire and deserve in your life ... and I will help you.

Through my tweets, I will share with you my thoughts and ideas, sometimes just moments after it crossed my mind.

I will also share photos and videos, plus articles and blog posts written personally by me which are guaranteed to invigorate and empower you in your pursuit to fulfill your dreams.

As my Twitter Follower, you are granted total and exclusive access, plus you will be kept up to date on breaking news, events, and more.

And the good news is: I always FOLLOW-BACK all my Followers. 😊

Follow me on Twitter now, click [HERE](#).

*Touching Hearts Changing Lives*  
Merry Riana

## 4<sup>th</sup> Letter

### I Made These Videos for You!

Dear Friend,

Thank you for reading my letters.

I believe you've known a bit more about me by now.

Feel free to email me ([merry@merryriana.com](mailto:merry@merryriana.com)) and share about yourself too.

Last year, I produced a 7-minute video about myself and my current mission in life, to touch more hearts and change more lives.

If you haven't seen it yet, just click [HERE](#) to watch it now.

I also have a short version of the video (which I'm proud to say is as inspiring and uplifting).

To view, just click [HERE](#).

I'm quite sure you'll enjoy viewing them.

*Touching Hearts Changing Lives*  
Merry Riana

## 5<sup>th</sup> Letter

### Have You Read My Blog Yet?

Dear Friend,

I'm just wondering whether you've ever read my book '*A Gift From A Friend*'.  
If yes, I hope you enjoyed reading it.

If you like what you read and want to know more of my success principles and life philosophies feel free to visit my blog.

I do my best to update my blog regularly. Besides my personal life stories, I also like to write about topics that are related to success, business, money, relationship, and anything else that is inspiring and uplifting.

I once read a very meaningful book, "Think and Grow Rich" by Napoleon Hill, from where I learnt that everything starts with an idea.

I often share my ideas and philosophies of success in my blog by addressing the most important and essential component first. The mindset. 😊

To read my blog, click [HERE](#).

*Touching Hearts Changing Lives*  
Merry Riana

## 6<sup>th</sup> Letter

# How Can I Contribute To Your Success Even More?

Dear Friend,

To me, success is the ongoing process of striving to become better, to achieve more. It is the opportunity to continually grow emotionally, socially, spiritually, physiologically, intellectually, and financially while contributing positively to others.

My latest non-profit initiative is Project 100. This project aims to inspire and motivate young people through the sharing of personal experiences, not only those of mine, but also of other successful role-models.

So far, I've conducted interviews with experts from various industries and successful public figures, like [Elim Chew](#), [Adam Khoo](#) and [Irene Ang](#). Many [essential parts of these interviews](#) are accessible by the public.

To nominate someone to be interviewed by me in Project 100, click [HERE](#).

To know more about my other non-profit initiatives, click [HERE](#).

I appreciate your kind friendship!

*Touching Hearts Changing Lives*  
Merry Riana

## 7<sup>th</sup> Letter

### Check out What I've got here!

Dear Friend,

During my personal success journey, I noticed that most people begin pursuing results with great enthusiasm, until external demands and distractions shift their focus and ultimately derail their dreams.

But, I've successfully taken the demand of time and money out of the equation with these wonderful products that are accessible anytime, anywhere – whether it be at the gym, in the car, or at home.

One of the most motivational products, my popular, easy-reading book 'A Gift From A Friend' has appeared many times on best-seller lists, has been translated into 7 languages, and has sold tens of thousands of copies in the region. By applying the principles in this book, you will be able to replicate the accelerated success I have managed to achieve in my life in a major and measurable way.

To view all my inspirational products, click [HERE](#).

You too can master the principles that lead to increased quality of life with these affordable products.  
Maximize your personal power, NOW!

*Touching Hearts Changing Lives*  
Merry Riana

## 8<sup>th</sup> Letter

### Do You Know Why You Must Join Me on Facebook?

Dear Friend,

This task is so important for you to accomplish that I'm asking you again to ensure that you have really done it.

Each and every one of us, no matter who we are, will need help from others.

Get acquainted with other positive-minded individuals who may help to pull you up faster or who may need your help.

All of us have hidden untapped potentials within us ever since we were born, however as we grow older, we have completely forgotten about those potentials.

Our environment plays an important part in whether we would be able to utilize our untapped potentials.

Join our community on Facebook now! Click [HERE](#).

Thank you very much for your kind friendship!

I'll be looking forward to meet you personally in our future events.

*Touching Hearts Changing Lives*

*Merry Riana*

## 9<sup>th</sup> Letter

# I Want To Help You!

Dear Friend,

From all the strategies that I know, this strategy of finding and learning from your personal mentor may be the most important one. So, pay close attention.

Study anyone who's great, and you'll find that they apprenticed to a master or several masters. Therefore, if you want to achieve greatness, renown, and superlative success, you must apprentice to a master. Learn to think like they think to obtain the results that they are obtaining.

All masters take on assistants to do their "grunt work" – to help them leverage their time. Accept it. Do it better, faster, and with a more upbeat attitude than anyone else.

The quickest, safest, and easiest way to do this is to apprentice with someone who leads in that field. Absorb everything you can from the master and then blaze forth together.

If you have any question and you feel that I can help you through the sharing of my experiences, click [HERE](#).

*Touching Hearts Changing Lives*  
Merry Riana

## Final Letter

# Will This Be My Last Letter To You?

Dear Friend,

I am young and I am successful. Throughout my career I've inspired many others to become successful while they are still young through my personal mentorship and training seminars.

Along the way, I also experienced setbacks.  
I have suffered through devastating periods of financial instability.  
Those were hard times.

Fortunately, I rebounded to earn even higher incomes and build even greater fortunes.  
I know the road to wealth, from its annoying potholes to its extraordinary vistas.  
Now I want to show you how I did it – and how you can, too.

I can only provide you the tools and a path, through our community on Facebook that will make it easier for you to become successful while you're still young. However, you have to use the tools and travel the path.

I believe that it is not by chance that you are now reading these words.  
Let's work together to fulfill your financial dreams.  
Join me.

Set your sights on lifting yourself to financial freedom and then spreading your prosperity to your family, to your friends, and, ultimately, to the world.

I challenge you to make your life a masterpiece.

I challenge you to join the ranks of those people who live what they teach, who walk their talk.

They are the models of excellence the rest of the world marvels about. Join this unique team of people known as the few who do versus the many who wish – result-oriented people who produce their life exactly as they desire it.

My life is inspired by the stories of people who use their resources to create new successes and achievements for themselves and others. Someday maybe I will get to tell your story.

If our community on Facebook helps you move in that direction, I will consider myself very lucky indeed.

In the meantime, I thank you for your commitment to learning and growing and developing yourself and for allowing me to share with you some of the principles that have made a big difference in my life.

May your search for human excellence be fruitful and never-ending.

May you dedicate yourself, not only to strive for the goals you have set, but to meet them and set even more; not only to hold the dreams you have had, but to dream greater dreams than before; not only to enjoy this land and its wealth, but to make it a better place to live; and not only to take what you can from this life, but to love and give generously.

I leave you with a simple blessing...

May the road rise to meet you.

May the wind be always at your back.

May the sun shine warmly on your face,  
the rains fall softly upon your fields,

and, until we meet again...  
may God hold you softly in the palm of His hand.

Good-bye and God bless.

Together, we can touch more hearts and change more lives.

*Touching Hearts Changing Lives*  
Merry Riana

PS. This is the 3<sup>rd</sup> time I'm asking you to take action and join me on Facebook. I hope you understand that this seemingly simple action can actually play a very important part in shaping your destiny. If you still want to hear from me, join me on Facebook now! Click [HERE](#).

## Afterword

Thank you for reading my e-book until the end. The fact that you've finished reading this e-book means that you're really committed to achieve an even higher level of success in your life right now. If the articles here have contributed positively into your life in one way or another, you will find that there are many other useful articles that are ready to benefit you in my blog. Here, I list down a few of the blog entries, some of which are my own favorites. To help you to enjoy this learning experience even more, I've grouped the articles into various categories for you. Have FUN!

### Inspirational

[I'm Inspired by Merry Riana because...](#)

[Keep the Faith](#)

[Merry Riana on Canvas](#)

[Be Positive Be Merry](#)

[Must Career Women Sacrifice Their Families?](#)

### Money

[How to Have a Guilt-Free Christmas Shopping](#)

[Making Friends With Your Money](#)

[10 Tips on How to Save More Money](#)

[Merry Riana's Giving Account](#)

[Merry Riana's Fun Account](#)

### Relationships

[A Story about Marriage](#)

[10 Tips on How to Really Love Your Husband](#)

[Are You Being 'Choosy' In Your Relationship?](#)

[The Secret to a Successful Relationship](#)

[20 + 1 Ways to Make Others Happy](#)

### Others

[Flip Mino HD Tutorial](#)

[LG Optimus 7 Review](#)

[Must Watch!!! -> Miss Universe 2010 Contestants](#)

[Just For Laugh](#)

[Christmas Light Up ☺](#)

### The Merry Riana Show

[Featuring Dr Leslie Tay](#)

[Featuring Aji Rokhadi](#)

[Featuring Aaron Tan](#)

[Featuring Sylvester Sim](#)

[Featuring Jasmine Tye](#)

### Videos

[TOUCHE Presents Women of Substance 2011](#)

[Metro TV \(Behind the Scene\)](#)

[Merry Singing With Her Husky Voice](#)

[LG Advertisement](#)

[LG Asia Life's Good Ambassador](#)

All these writings are not for you to read in 1 day. It's best if you can just read 1 article per day, and Take Action to apply the lessons that you've learned into your own life. Do this for at least 1 month and you'll be surprised on the positive changes that you'll experience in your mind and heart. Remember, in order to *earn* a lot, you must *learn* a lot first. ☺

## Share This with Others

If you found that this e-book has benefitted you, feel free to share it with others too. You can also use any part of this e-book for your own usage, such as in your presentation, blog, website, etc. Just remember to mention and create a back-link to [MerryRiana.com](http://MerryRiana.com) as its original source.

## What Others Say

*“Merry Riana is one of the most enterprising and driven individuals that I have had the good fortune of knowing. One of the things that I most admire about her is her commitment to her goals and her 'anything can be done' attitude. Despite being a foreigner and being young, it did not stop her from pursuing incredible goals of building a business, creating wealth and even writing a book. One of the keys of her success is her great investment of time and money in the development of her people. Merry is truly a testimony to the power of the human spirit and a great role model to youths that the greatest of dreams are possible despite the odds they face.”*

Mr Adam Khoo  
Chief Executive Officer  
Adam Khoo Learning Technologies Group  
SINGAPORE

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*“Merry Riana’s book ‘A Gift From A Friend’ is a must-read book for those who are still in school, going to choose a career, and for everyone who wants to succeed! Awesome, easy to read and illuminating!”*

Mr Tung Desem Waringin  
Best-Selling Author “Financial Revolution”  
INDONESIA

## What Others Say

*“Merry Riana is truly a beauty with brains. She is set to be an inspiration to many others. Her book ‘A Gift From A Friend’ is a worthwhile read if you aspire to take action and succeed in life.”*

Ms Wendy Kwek  
Spirit of Enterprise 2004 Award Winner  
Master Trainer of Entrepreneur Action Program  
SINGAPORE

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*“Merry Riana’s book ‘A Gift From A Friend’ is very inspirational. I recommend this book especially for those who are still young. The author of this book, Merry, has extraordinary blessings from God. She has an entrepreneurial spirit that deserves to be admired, looking at her very young age. She has a big passion and a bright future. May God guide and bless her abundantly.”*

Mr Ciputra  
Chief Executive Officer  
Ciputra Group  
INDONESIA

## What Others Say

*“Refreshing, invigorating, and intellectually stimulating! Merry Riana's motivational book “A Gift From A Friend” is indeed what it is. An excellent gift of ideas - prodding proactive actions for achieving one's dream and financial success. Reading her extremely lively thought provoking book, her down-to-earth no holds barred style is a sheer pleasure. To me, it was like reading Napoleon Hill's "Think and Grow Rich" again except that concepts were easier to understand and illustrated by wonderful analogies that are logical and practical.*

*A must read for anyone who wants to achieve something great in life! Oh... As Merry said, "want to" is not good enough. "Must do" is the way to go, and Merry proves that it can be done. She did it!”*

Ms Elim Chew  
President / Founder  
77th Street  
SINGAPORE

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*“Untuk siapa saja yang tertarik pada topik business, secara teori maupun secara praktek; buku Merry Riana ‘A Gift From A Friend’ akan menjadi bacaan yang menerangkan pikiran anda. Saya sangat merekomendasikan buku ini.”*

Mr Sugianto Kusuma  
Chief Executive Officer  
Agung Sedayu Group  
INDONESIA

## What Others Say

*"Using simple but powerful and inspirational stories Merry Riana gets you to think about your choices in life. The most inspirational one is her personal story. Her book 'A Gift From A Friend' can be life changing for you."*

Dr Dennis Wee  
President  
Dennis Wee Realty  
SINGAPORE

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*"Merry Riana is someone who is multi-talented. I believe she will be a source of inspiration for many people. Merry's book 'A Gift From A Friend' is a must-read if you aspire to transform a dream to a success in this life."*

Mr Sudhamek AWS  
Chief Executive Officer  
Garuda Food  
INDONESIA

## What Others Say

*"Merry Riana has left a strong impression since our first meeting at NTU Cashflow Game session while she was undergoing her undergraduate program. She continues to be conscientious and passionate in working toward her financial independence and has achieved top honors in the insurance industry at a young age. She exemplified extreme leadership quality and is a true inspiration to all who know her. She is a good role model for the younger generation. We know she will be a success in whatever she pursues."*

Mr Bellum Tan  
Chief Executive Officer  
Richdad's Training (S.E.A.)  
SINGAPORE

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*"Merry Riana has shown the true definition of fighting spirit for my team. She is the role model for young generation who make the most of her life by being productive since a very young age. She still has a lot coming in for her, and I personally believe she will make it big!"*

Mr Budiman Tanjung  
Head of Consumer Banking  
Bank DBS Indonesia  
INDONESIA

## What Others Say

*“Merry Riana is young and energetic and has great zeal and enthusiasm in attaining whatever goals she has set for herself. She sets high standards for herself and the people she relates with. She strives to act as a role model of great inspiration to young individuals. At a tender age, she dares to dream and through great diligence and strong discipline, she has enjoyed personal and professional success.”*

Ms Jessica Leong  
Managing Director  
J.C Integra Counseling and Consultancy Services  
SINGAPORE

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*“Merry Riana has kindly shared her valuable experiences with our teachers and students, especially in emphasizing that we can achieve everything that we dream of as long as we are motivated to do it. She is a real-life example that having a strong spirit and never giving up are the keys to success. Passionate, dynamic and inspiring Merry Riana. She has the mastery of what she is telling about. We have learned a lot from her rich experiences.”*

Sr. Francesco, OSU  
Principal  
School of Santa Ursula BSD  
INDONESIA

## What Others Say

*"Merry Riana's profile speaks volumes about her. She has a mine of information about Youth Entrepreneurship. Merry inspires youths to go beyond books; dare to venture into business and still find time to care for the community. Her drive to make a difference in society should be radiated to as many individuals, in Singapore, and also to the world."*

Ms Angeline V Teo  
Founder / Principal Consultant  
d'Oz International  
SINGAPORE

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*"Merry Riana's sharing inspired many of our top agents and leaders to think about the opportunities for further growing their insurance / financial services business. The ideas that she offered were practical and supported by her personal experience. I think the audience was able to grasp the concepts very well because her presentation was crafted from a practitioner's point of view. The credibility that she brought and the ideas that she shared about referrals gave the audience more confidence in growing their business through referrals. She also managed to keep them interested and engaged by getting them to participate in activities during the presentation. Feedback from agents and leaders tell me that we accomplished our objectives."*

Mr Charlie Oropeza  
Group Managing Director  
Hong Leong Assurance  
MALAYSIA

## What Others Say

*“The music album ‘A Christmas Gift’ started as a love project where one young lady, Merry Riana, decided to contribute her loving service to the Church. Soon, it touched more hearts and attracted many others to join in to contribute as well.”*

Most Rev Msgr Nicholas Chia  
Archbishop  
Catholic Church of Singapore  
SINGAPORE

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*“We would like to express our greatest gratitude for your sharing with our consultants during our annual learning event, the National Sales Congress 2009. From the feedback of your audience, they found that your sessions were very interactive with a lot of involvement from the audience. With your inspiring and energetic presentation of your personal experiences, you have successfully convinced all of them that nothing is impossible. Being very presentable, pleasant and friendly, we are happy to have you as our speaker.”*

Mr Woo Man Loong  
Assistant Vice President  
MAA Assurance  
MALAYSIA

## What Others Say

*"For someone her age, Merry Riana's achievements have been remarkable. More than the material wealth she has built in a short span of time after graduation, her success is about stories of courage to dream, of triumph over adversity, of resolve to make a difference, and of gratitude in being able to contribute to the community. In short, Merry epitomizes the character of today's outstanding achievers, always persevering, always inspiring."*

Mr Chang Long Jong  
Deputy CEO  
MediaCorp  
SINGAPORE

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*"Merry Riana delivered her ideas in such a simple and easy-to-understand manner. From the sharing of her experiences and the exercises during her session, our distributors have deeply learnt the concept of vision, action & passion, and how to live every day by holding on to our dreams. Her training has definitely met our expectations."*

Mr Vu Hong Thai  
General Director  
Vina-link Group  
VIETNAM

## What Others Say

*“The book ‘A Gift From A Friend’ is a good book written by a young and aspiring entrepreneur, Merry Riana, who dares to dream and has the courage to do. The spirit of success is dependent on the courage to seek and to strive. Fortune favors the brave. Well done!”*

Mr Ron Sim  
Group CEO  
OSIM International  
SINGAPORE

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*“Merry Riana is one of the interesting and inspiring people whom I have been very impressed with. She possesses something which is vastly lacking in today's peers of her age and in even those more senior than her i.e. good character and attitude towards life. Particularly I admire her readiness to share her knowledge and experience with others. Merry's appreciation of her worth today is by helping others through her books and courses so that more people are able to realize their dreams and their objectives in life. She is shedding light to the path leading to successful life and therefore what she has been doing is contributing towards the betterment of mankind and society as a whole. I believe that Merry's effort and contribution thus far is worthy of recognition and I hope she will continue to pursue her commendable endeavor.”*

Mr James Ang  
Chief Executive Officer  
Crocodile International  
SINGAPORE

## What Others Say

*“For anyone interested in the topic of business; theoretically and practically; Merry Riana’s book ‘A Gift From A Friend’ is an illuminating read. I recommend it highly.”*

Mr Charles Wong  
Director  
Charles & Keith International  
SINGAPORE

*“Merry Riana was a recipient of NTU’s Nanyang Outstanding Young Alumni Award 2006. This award recognizes NTU alumni under the age of 40 years old and whose endeavors in their chosen professions are worthy of recognition and have brought honor to the University.*

*Being a successful entrepreneur at such a young age, Merry was frequently interviewed in various media, to share her success story which she has attained shortly upon her graduation from Nanyang Technological University in 2002. Her organization, Merry Riana Organization, aims to nurture youths into living their dream, and subsequently giving back to the society. She has also authored a book “A Gift From A Friend”, an inspirational book on her entrepreneurship journey. We are indeed proud of Merry’s accomplishments.”*

Mr Soon Min Yam  
Director of Alumni Affairs Office  
Nanyang Technological University  
SINGAPORE

## What Others Say

*“I believe Merry Riana is one of the most successful young women and motivational trainers which God will use with the power of the Holy Spirit in these last days for market place revival. The Holy Spirit showed me that in 2008 God will raise up many new young millionaires equipped with His strategies and I believe Merry Riana is one of them. She has taught in our ministry and conference the topic of ‘Are You The Next Millionaire?’ for Christians and most of them are very glad about her simple teaching that touched the hearts of most of them. Previously I didn't know about Merry Riana, until when I visited one motivational book store where I found her book and I felt that I should invite this woman to do the seminar ‘Are You The Next Millionaire?’. I could feel in my spirit since I met her and her husband, that God will use her with more powerful wisdom and revelation so that God will be able to change the paradigms of many people. As an Evangelist and Prophetic minister, I can see beautiful future in them to help people and winning souls for Jesus Christ through her teachings. I highly recommend Merry to share or conduct motivational sessions in your group, church, ministry and your business.”*

Rev Joel Ivan  
Evangelist and Prophetic Ministry  
New Hope Prayer and Evangelism Ministries International  
INDONESIA

## What Others Say

*"I have known Merry Riana for many years and have known her to be highly motivated to be successful without losing sight of the balance needed in one's life.*

*I feel Merry's leadership and focus are well beyond her years. As we know her accomplishments, both professionally and personally, are truly commendable."*

Mr Edward Navarro  
Regional Head of Insurance  
Citibank  
SINGAPORE

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*"In business, new trends are created by new blood, and veterans can excel if they listen to the voice of the youth. Merry Riana's book 'A Gift From A Friend' not only contains old truths, but also makes my old ideas new again. I am thrilled to read it!!!"*

Mr Kenny Yap  
Executive Chairman  
Qian Hu Corporation  
SINGAPORE

## What Others Say

*“Outstanding Leadership - By the age of 26, barely 4 years after graduation from NTU, Merry Riana built not just a commercially successful company, but an "organization" of some 40 comrades sharing her vision, mission and passion to make people believe in themselves.*

*Self Efficacy - Merry faced obstacles but managed them with determination and dignity because of a deep seated sense of self belief. She did what she wanted to do – to start a company and achieve success in a couple of years. She became a millionaire by the age of 26, which is an achievement by any standards. More significantly, she has earned a strong reputation as a trainer and coach in entrepreneurship and strategic marketing - something that requires much confidence especially at her age. Her energy can be described as contagious!*

*Admirable Desire to Give Back to Society - Merry initiated two non-profit activities to help promote youth entrepreneurship and mentoring. And she has chosen to do this in a meaningful and sustainable manner. Again, I can't think of that many young people who would have thought about doing this, let alone actually doing it.*

*I know Merry would be an inspiration to many other young people.”*

Mr Viswa Sadasivan  
Chief Executive Officer  
The Right Angle Group  
SINGAPORE

## What Others Say

*“Merry Riana has a wonderful blessing from God. She has a remarkable entrepreneurial spirit although she is still very young. She has a great talent for a great future.”*

Dr Lee Chee Wee  
Chief Executive Officer  
Lynk Biotechnologies  
SINGAPORE

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*“Buku Merry Riana ‘A Gift From A Friend’ bukanlah buku teori tetapi benar-benar ‘buku praktek’ ... 1+1 bukan 2 tapi 11! Karena MRO bukan hanya tempat kerja, berkarier, berkarya, tapi suatu ‘komunitas untuk hidup’ – ada kesatuan, kesehatan, kepedulian, kebersamaan, keragaman.... Tapi mereka ‘menggiring bola’, yang merupakan satu tujuan, sampai goal ke gawang, sehingga keberhasilan adalah milik team work, milik bersama!  
Semoga ‘buku kerja’ ini akan memotivasi, menyentuh hati dan spirit siapa saja yang membacanya yang dapat memberikan, meyakinkan mereka dan memberikan inspirasi untk mau mempraktekkannya dimana pun mereka berada (di kantor, di keluarga, di lingkungan social, di masyarakat, di kegiatan religius, dll)”*

Mrs Estherina Arianti Djaja  
General Manager  
Taman Palem Group  
INDONESIA

## What Others Say

*“Merry Riana masih muda tetapi kaya akan hikmat dan kearifan. Dia tidak menulis kisah yang mengada-ada dan sulit dibayangkan tetapi pengalaman nyata dari hidupnya sendiri dengan kesulitan-kesulitan di dalamnya yang juga mungkin dihadapi oleh sebagian besar dari kita, di mana salah satu di antaranya yang paling umum adalah tantangan ekonomi. Dia memberi teladan bahwa meskipun dibatasi oleh berbagai kesulitan, dia dapat membuat terobosan untuk keluar dari situasi demikian dan meraih kebebasan finansial dalam usia yang terbilang muda. Memang, Merry Riana sendiri pun mengakui bahwa perjuangannya tidaklah mulus-mulus saja; dia berjuang sekuat tenaga untuk dapat meraihnya. Namun pada akhirnya dia berhasil, dan dalam waktu yang terhitung singkat pula.*

*Satu hal yang amat mengagumkan pada diri Merry Riana adalah, dia dipacu oleh impiannya untuk berbagi buah hasil perjuangannya dengan orangtuanya, pada saat mereka masih dapat menikmatinya. Maka Merry Riana memperjuangkan impiannya tersebut dan dia menang. Itulah kunci dari kesuksesannya. Pesannya jelas: Setiap individu, tidak soal usia dan pengalamannya, memiliki kesempatan untuk melakukan hal yang sama. Asalkan memiliki keinginan kuat dan mengejanya dengan gigih seperti Merry Riana, terbentang kebebasan finansial seperti yang telah dia nikmati sekarang. Merry Riana adalah bukti hidup; tidak ada yang dapat menyangkalnya.”*

Mr Januar Tedjo Kusumo  
Executive Vice President  
Bank Buana Indonesia  
INDONESIA

## What Others Say

*"The first time I heard about Merry Riana and her accomplishments, I immediately contacted her to request for an interview. I believe her achievements will benefit listeners, especially to inspire and invigorate the younger generation that being successful is never an impossible dream. Most importantly, Merry is another example showing there are no shortcuts to fortune, nothing can replace pure, sheer hard work."*

Mr Saifulbahri Ismail  
Assistant Programme Director  
Radio Singapore International  
SINGAPORE

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*"Merry Riana is a dynamic and highly engaging speaker. Her enthusiasm and zest were contagious and definitely, her audience were inspired to dare to dream big, take action and succeed in life. It is truly an honor and privilege to have her come to TJC to share her success story with the students and to educate them on financial literacy."*

Mrs Lee Lilian  
College Counsellor  
Temasek Junior College  
SINGAPORE

## What Others Say

*“Merry Riana has brought inspiration to the young aspiring people in Singapore. She has shown us that we can be both humble and successful at the same time. In her presentation, she came across as real and human as anyone. However, it’s through her determination and focus to succeed that inspire us to be successful even when we are young.”*

Pastor Aries Zulkarnain  
Pastor  
City Harvest Church  
SINGAPORE

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*“Merry Riana is a very positive and strong woman who portrays compassion, optimism and determination. I knew her when she participated in the my paper Executive Look contest, where she was one of the finalists. Then, Merry was always smiling and willing to help the people around her. I can also see that she is a loving and patient mother, through her interactions with her daughter. Her achievements as a young woman has been nothing short of remarkable and inspiring, and yet she is always humble and unassuming in her ways. Merry is truly an all-rounded successful woman, worthy of emulation.”*

Ms Joy Fang  
Journalist  
My Paper  
SINGAPORE

## What Others Say

*"It is amazing what Merry Riana has achieved, despite her young age. Ever professional, Merry is a true role model and an inspiration to women, both young and old."*

Ms Tay Suan Chiang  
Correspondent  
The Sunday Times  
SINGAPORE

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*"The exemplary models that I've met usually are much older people. But the pattern change when I met Merry. She's still very young, yet she has shown excellent results of hardworking, and uses it to reach out and helps fellow young generation. We should look at Merry to motivate ourselves to keep reaching for the stars."*

Mr Aji Rokhadi  
Assistant Programming Manager  
Okto Channel  
SINGAPORE

## What Others Say

*"Merry proves to me that there is this word called "exceptional". Because of her, I am inspired and believed that as human we deserve to become exceptional and achieve what we dream of however big it is."*

Ms Desy Indrawati  
Writer  
Mosaic Magazine  
SINGAPORE

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*"I first met Merry in 2007, when the magazine I was then-editor of interviewed her about being a self-made millionaire at 25. Beyond her outstanding entrepreneurial success, it was her humble, friendly nature that left the deepest impression. It's wonderful to see how far she has come while juggling her business, grooming young talents, giving back to the society, winning awards... on top of being a wife and mum to a toddler. I was especially impressed to read on her blog that when she had a few unexpected spare hours one afternoon, she brought her daughter to the Jurong Bird Park for an impromptu treat -- before rushing off to her next meeting. As a fellow new mum, I'm inspired by Merry to look out for opportunities, no matter how busy I am, to create such quality bonding moments with my son too. I believe Merry draws her strength from her faith and it is what keeps her grounded and renews her daily to keep pursuing her dreams. Truly an inspiration to all young people, women and working mums alike."*

Ms Stella Thng  
Editor  
Lime Magazine  
SINGAPORE

## What Others Say

*“Merry Riana is a living example and an inspiration of how we should live a fulfilled life. It's not only about making money, but it's also about how we live a wholesome life spending time with our family, friends and giving back to the society in one way or another. She has also proven to the world if she wants to achieve anything, all things are possible.”*

Mr Cayden Chang

Co-Author

Do You have What It Takes to Be Boss?

SINGAPORE

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*“Merry Riana's achievement has been astounding for someone her age. Not only is she very driven and ambitious in her work, she is also a doting parent to her little girl and a loving wife to her husband. Merry continues to inspire many others to dream big and go for their dreams. Never say Never Attitude. May her work of passion touch more lives around the world.”*

Ms Ang Jolie Mei

Life Celebrant

Life Celebrant Pte Ltd

SINGAPORE

## What Others Say

*"Talk about Great Women of Our Time, Merry Riana comes to mind without any hesitation. Her achievements at such a young age speaks for itself and this could have only come through great courage, hard work and never giving up on her dream. Others should take a lesson from Merry Riana's great determination and will to succeed. She is one of a kind. "*

Mr Angelo Augustus  
Managing Director  
Pertama Holdings Limited (Harvey Norman)  
SINGAPORE

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*"Merry has demonstrated her entrepreneurship talent at a young age. She is doing something unique by helping others to develop their capabilities. I believe given the time and experience, she will develop more programs to spur herself to greater height. The award will be a good recognition and timely encouragement of what she has achieved."*

Mr Chan Chong Beng  
Chairman  
Goodrich Global  
SINGAPORE

## What Others Say

*“On October 29, 1941 - Winston Churchill in his speech to students of Harrow School: ‘Never give in. Never give in. Never, never, never, never, never give in’. Merry Riana is a fine example.”*

Mr Peter Boo  
Managing Director  
Rainmaker Nutrition  
SINGAPORE

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*“Merry Riana is truly a significant woman of our times. Not only is she successful in her own right, she has dedicated her life to make others successful as well. She is the epitome of what we need in this world, someone who is selfless and willing to share her secrets of how to achieve extraordinary success with integrity and diligence. Her life motto of Touching Hearts and Changing Lives speaks so clearly her goal in life. At such a young age, she has so many years to bring blessings to others! I endorse her wholeheartedly!”*

Mr Jeffrey Goh  
Motivational Trainer  
TrainingLink Resources  
SINGAPORE

## What Others Say

*"Merry can always be seen as a cheerful, independent and energetic lady. There's always a big difference between goal setting and goal achieving and Merry has shown / proven that she is an achiever that can bridge that gaps. Definitely an inspirational role model!"*

Ms Khym Flockhart  
50 Gorgeous People 2009  
Female Magazine  
SINGAPORE

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*"Merry is a woman who made impossible possible. With determination, courage and passion, she broke many records and made outstanding success at such young age. She has a big heart and care for people, and she gives hope and inspiration to many people especially Asian women to dream big and never give up."*

Ms Mamiko Ito  
Chief Executive Officer  
Abundant Women  
CHILE

## What Others Say

*“Merry was the first person to talk to me during the whole Female 50 Gorgeous competition. She exudes confidence, intelligence and is naturally friendly.”*

Mr Hubab Hood  
50 Gorgeous People 2009  
Female Magazine  
SINGAPORE

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*“Merry is an amazing woman who has achieved so much at such a young age. Her life story, though short, is a journey of strength, pure grit and determination. She is a burst of sunshine with a magnanimous personality - one wonders how she manages to juggle her work, training, mentoring, motherhood and more, with her ever-ready smile.”*

Ms Pearlin Siow  
Author  
Do You have What It Takes to Be Boss?  
SINGAPORE

## What Others Say

*"I first learned about Merry, when I was in NTU. I remembered reading about her in the school's monthly newsletter and feeling proud and inspired at the same time. Proud because she's from NTU, inspired because she has achieved so much at such a young age. I left the school canteen with a resolution; if she can achieve many great things, so can I. She was soon in my list of influential people whom I admire. I never imagined meeting this wonderful woman in person, until last year. We were both finalist for the FEMALE 50 Gorgeous People and I instantly recognized her. I mean, when you have been admiring someone, you will recognize that someone in person. I straight away went up to her and said, 'Hey, you're from NTU right? I think I read about you.' She smiled and acknowledged me. And we became fast friend soon after. For a lady with a magnitude of achievements like herself, she is surprisingly humble about it. But I was deeply touched when she brought that friendship of ours even further, by sending me a book written by her, A Gift For A Friend. It was such a great gift indeed. To Merry, continue to inspire others. Cause you've inspired me."*

Ms Lili Nassier  
50 Gorgeous People 2009  
Female Magazine  
SINGAPORE

## What Others Say

*"Merry is a breath of fresh air and, at the same time, possess the force and purpose of a hurricane. What Merry has accomplished despite her young age is truly amazing and an inspiration to many. Beyond her personal success, she has chosen to serve and help people to achieve their dreams in life as well -- and she does it while looking great all the time!"*

Mr Adam Wong  
National Best-Selling Author  
Lucky Bastard  
SINGAPORE

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*"Merry Riana's achievements show the drive and determination of today's professional women. She has the capability to stimulate imagination and encourages all to pursue their goals. I am impressed by Merry's contribution to the community. I am sure she will continue to excel and push beyond boundaries."*

Prof Lee Chun Wah  
Assistant Chair  
Wee Kim Wee School of Communication and Information – NTU  
SINGAPORE

## What Others Say

*“In the short few months which I have known Merry, I find her to be an inspiring character and always ready with a smile and word of encouragement. Despite her many achievements, it is refreshing to find a character that is humble and down to earth underneath.”*

Ms Jessica Goh  
Executive Look 2010  
My Paper  
SINGAPORE

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*“Merry Riana's high standards and passion for learning prove infectious, her commitment are contagious. She inspires others to vigorously create and present new ideas. Her thought and talks bring imagination spring to life. Her style is to lead, educate and encourage others to reach the stars with proven ideas and a passion to put them into action. Merry Riana, a Great Young Woman has moved from success to significance and leaves a positive legacy. I am glad I have the privilege to attend her workshop/seminar. Thank you, Merry, I enjoyed your talk tremendously. You are indeed a Treasured Gems in our society. May your efforts, contributions and actions make this world a better place to live, love and grow.”*

Ibu Ani Untung  
Advisor  
Indonesian Professionals' Association  
SINGAPORE

## What Others Say

*"Merry Riana is easily one of the most inspiring female entrepreneurs to have graced Singapore the past 3 years. The Rags to Riches Story of an 18-year old Indonesian student, who arrived on our island to pursue her studies, and despite being in debts of study loans, cleared them within 6 months upon graduation, and became a self made millionaire by age 26 - this is indeed a poignant fairy tale. Her School of Hard Knocks serves an inspiration to everyone that with determination and massive action, dreams can be a reality."*

Mr Justin Chua  
Author  
The Millionaire Story  
SINGAPORE

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*"Personally, Merry has been a great motivation. Her story of courage and resolve to make a difference has inspired me. Most admirable, she gives back to society by starting 2 non-profits on youth mentorship & entrepreneurship."*

Mr Mark Cheng  
Author  
It's I'MPOSSIBLE  
SINGAPORE

## What Others Say

*"Merry Riana has an admirable entrepreneurial spirit and a burning aspiration to succeed at her young age. She is enthusiastic and earnest to share her success story and inspirational to motivate others to excel. She has immense potential to have great achievements with her talent, diligence and amicable character."*

Prof Chang Chip Hong  
Electronics & Electrical Engineering  
Nanyang Technological University  
SINGAPORE

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*"Merry's outstanding accomplishments at such a remarkable young age are a testament to her drive, discipline, determination and having the desire to dare to dream. With such wonderful qualities, it is of little wonder she has achieved so much, both in her career and her contribution to society where her care and concern for the community know no boundaries. Her journey of overcoming the odds and surmounting whatever problems that she faces in life is one that should be shared and be used to inspire many others.*

*It is an honor and my privilege to be acquainted with such a fine young lady. Her friendship is indeed 'A Gift from A Friend'."*

Mr Teo Aik Cher  
Best-Selling Author / Illustrator  
Why Procrastinate?  
SINGAPORE

## What Others Say

*"Merry is definitely one special person whom you will meet, that will energize you with her beautiful inspirations and leave you with an unforgettable impression that will last Ages. Even a simple moment with her speaks so much about the humility of her success and yet, her positive smile spells the truth of her continuing desires to succeed in many things to come. "*

Mr Jonathan Lim  
Musical Director  
Universal Studio  
SINGAPORE

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*"Whilst I have only known Merry for a very short period, she has reminded me that being someone with a bubbly positive character and determined personality can take one far. Her bubbly personality is contagious and her sincerity a rare gem for someone who has tasted some level of success. She continues to set a good example among the business community by making a difference in people's lives instead of just making money."*

Mr Wong Hoong An  
Founder & Director  
GTW Holdings Pte Ltd - HungryGoWhere.com  
SINGAPORE

## What Others Say

*“Merry is my inspiration. I am so proud of her & her achievement!”*

Ms Wong Shuyu  
50 Gorgeous People 2009  
Female Magazine  
SINGAPORE

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*“It is my happiest honor to know Merry where having witnessed her go from being a student to becoming one of Asia's most spectacular entrepreneur... all of it within a few short years and all of it while maintaining a cheerful family.*

*Her drive is overwhelmingly inspiring and not forgetting, her abilities to motivate people go beyond ordinary. She is living proof that having a powerful personal drive can make one's dream an actual reality.”*

Mr Tylus Lim  
Founder / Lead Instructor  
Attract Empire Seminars & Bootcamps  
SINGAPORE

## What Others Say

*"I've known Merry for a few years now and observed her success story unfolding. From where she started, in debt, with no experience and against the odds, she rose and achieved the kind of success many others won't in their lifetimes, and did it in such a short period of time. That alone is a significant and highly inspirational achievement. But she decided that it was just the beginning of her journey to positively impact her environment. She has committed herself to helping thousands of others achieve the kind of success she had achieved. She doesn't have to, but she is doing it anyway. That's the kind of person she is: inspirational, determined to make a difference and help others, so that she can change lives."*

Mr Sant Qiu  
Best Selling Author  
Niche Dominators  
SINGAPORE

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*"Turning adversities into advantages, Merry epitomizes the spirit of achieving one's dreams, inspiring all of us the endless possibilities that open up once we set ourselves to dream. Her selfless way of sharing and teaching through her book and seminars, have impacted and touched the lives of many."*

Mr Bryan Ong  
Author  
It's I'MPOSSIBLE  
SINGAPORE

## What Others Say

*"Merry Riana is one of the most positive and forward thinking person I have met in a long time. She possesses the indomitable human spirit in spades, and brings out the best, from everyone around her. Merry's sincere and genuine desire to contribute back to society, and help people fulfill their potential, reflects a generosity and humanitarian side, that is all too rare in modern society. She has not only distinguished herself by being young and successful, but also through remaining amazingly down-to-earth, humble and approachable, in spite of her numerous achievements. I am very fortunate to have her as a friend, and inspiration."*

Mr Aaron Tan Mien Shawn  
Creative Director  
Overt Media  
SINGAPORE

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*"Merry Riana's never give up spirit has spurred and inspired many people especially those who went through similar tough time as her during her younger days. She is an iconic role model for her positive attitude and strong determination. We applaud for Merry's achievements today; and being a dream pursuer, we are certain that she will excel far and a promising journey is just a step away."*

Mr Simon Goh  
Managing Director  
Home Success  
SINGAPORE

## What Others Say

*"I had the privilege to get to know Merry at our SPH event My Paper Executive Look 2010. Despite her success and wealth, she was tremendously humble and eager to learn and she got along exceptionally with everyone like she was one of them. I truly believe this is the secret to her success - a true love for people and a deep passion for whatever she does. It's not about her titles, wealth or success, it's about something beautiful she possesses in her heart that truly blesses everyone around her. She is such an inspiration, not just to women but also men."*

Mr Tommy Lim  
Associate Creative Director  
My Paper  
SINGAPORE

# MERRY RIANA

*Touching Hearts Changing Lives*

## Young Millionaire

In just a short period of 4 years after her graduation, Merry Riana has earned more than S\$1,000,000 through her business.

This phenomenal achievement is featured as an article titled 'She's made her first million at just age 26', in The Straits Times on 26th January 2007.

As an icon in the regional, financial, and educational communities Merry has broken down barriers to become one of the most admired and watched individuals in the media today.

## Successful Entrepreneur

At her young age, Merry Riana has achieved many successes that a lot of people twice her age have never even attempted to do. She has won many awards and broke industry record time and time again.

Within the last 3 years, Merry has grown her Organization, MRO (Merry Riana Organization), to a size of more than 60 people. All its members are outstanding young individuals who believed in her vision and have been working together with her to achieve their dreams together ever since.

## Award Winner

In December 2006, Merry was conferred the Nanyang Outstanding Young Alumni Award by the President, NTU (Nanyang Technological University), Dr Su Guanng. This award was presented to her as NTU young alumna, who has gained national standing due to the significant contributions made in her profession, bringing honor and distinction to the University. She received this award from Mr Gan Kim Yong, Minister of State for Education and Manpower.

In 2008, Merry was awarded the Spirit of Enterprise Award. This award was presented to her as one of Singapore's most successful and prominent business leaders. She received this award from Mr Lee Yi Shyan, Minister of State for Trade and Industry.



# MERRY M RIANA

*Touching Hearts Changing Lives*

## Dynamic Trainer

Merry Riana is well-known as one of the most powerful and dynamic trainers in the region. As one of the most sought-after corporate speakers today, Merry always brings her large personality and even larger heart into her talks and seminars to encourage and impart wisdom to her audience.

Over the last 5 years, Merry has motivated and trained more than 50,000 professionals, managers, executives, business owners, salespeople, teachers, and students to tap their personal power and achieve excellence in their various fields of endeavor in areas like Entrepreneurship, Neuro-Linguistic Programming, Financial Planning, Strategic Marketing and Sales, Motivation, Presentation and Communication Skills, and many more.

## Finance Expert

Merry Riana has been called 'a force in the field of personal finance' and a 'one-woman financial advice powerhouse' by her thousands of clients and seminar participants.

A best-selling author, magazine and online columnist, and one of the top motivational speakers in the region today, Merry is undeniably one of the most recognized experts on personal finance.



# MERRY M RIANA

*Touching Hearts Changing Lives*

## Influential Networker

Merry Riana not only broke several industry records but also broke-down barriers for young people all over the region. She believes that networking accelerates goal achievement. She builds value-based networks that help grow her businesses to create a lifetime of success. Networking helps her realize transformational opportunities.

Charismatic and inspirational, Merry did not accomplish her goals all on her own. She has quite an impressive circle. Her amazing network allowed her to pursue her dreams and become a marvel of the fields she is in.

## Media Personality

Merry Riana's success and achievements are regularly featured in regional media like the newspaper such as The Straits Times, Today, and The Sunday Times, and magazines such as Smart Investor, Your Choice, Career Central, Cleo, Simply Her, Human Capital, Lime, Indonesia Tatler, Prestige, Palem, Seventeen, Smart Investor, Lifestyle, E3 World, SIM Interactive, and Female.

Merry has also been interviewed on-air by Warna 94.2 FM, Radio Singapore International, Radio Pelita Kasih 96.3 FM, Heartline 100.6 FM, and TV Channel Suria, about her successes and achievements which she has reached in such a short period of time.



# MERRY RIANA

*Touching Hearts Changing Lives*

## Best-Selling Author

In July 2006, Merry Riana successfully published her first book "A Gift From A Friend", which, within the first month of its launch, has successfully made its way into the Best-Seller list in the major bookstores in Singapore & Indonesia.

Currently, "A Gift From A Friend" is available in English, Mandarin, and Bahasa Indonesia. At the same time, it is in the process of being translated into its Vietnamese and Filipino version to reach out more to the regional market.

## Rising Artiste

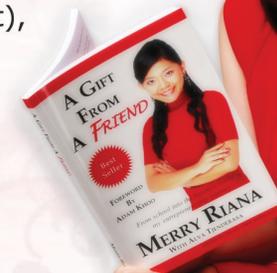
In 2007, Merry Riana produced her first album 'A Christmas Gift', which is a collaboration project with 5 church youth groups to help them raise funds, featuring five songs performed personally by herself. In August 2009, she performed solo at a concert organized to celebrate the feast day of the Church of St Mary of the Angels.

Besides singing, Merry is known for her love of fashion. She rarely uses stylists, preferring instead to dress herself, mixing and creating her own style. She has been engaged professionally as a model for The Aspirant magazine, and retail fashion shops such as Wood Wood, Cicada / Xue, Toss, and XOXO Boutique.

## Charity Advocate

Equally important to Merry Riana is her dedication to today's youth. After writing 'A Gift From A Friend' she realized that the trials she overcame in the beginning of her success journey could be used to connect with young people who struggled with similar issues. She has long believed that education is the door to freedom, offering a chance at a brighter future.

Aligned with Merry's commitment to contribute back to society, she has pioneered many non-profit initiatives. Through these initiatives, Merry has mentored hundreds of young individuals (Personal Mentorship Experience), contributed hundreds of her books (Project: A Gift From A Friend), raised thousands of dollars through her Christmas CDs (Project: A Christmas Gift), inspired thousands of young people through her numerous free talks (Project: Pay It Forward), and interviewed many successful public figures (Project 100); all for the purpose of supporting, educating and empowering young people in the region.



# MERRY RIANA

*Touching Hearts Changing Lives*

Over the past 3 years, Merry Riana has emerged as the most dynamic, entertaining and sought-after female speakers in Asia.

Speaking and training throughout Asia, Merry provides answers, informs, challenges, and inspires sales forces and upper management for many of the largest and most successful companies.

Merry is dedicated to implement strategies for creating an extraordinary quality of life for individuals and organizations throughout Asia.

As the recognized leader in human-development training, she creates and simplifies the tools and resources that transform customers' lives.

## *PERSONAL MASTERY*

*The New Science of Personal Transformation*

## *LEADERSHIP MASTERY*

*The Right Mindset for Effective Leadership*

## *COMMUNICATION MASTERY*

*The Basics of Powerful Communication*

## *SALES MASTERY*

*The System for Strengthening Emotional Impact & Increasing Sales*

## *REFERRAL MASTERY*

*The Ultimate System to Create an Unlimited Flow of Quality Prospects*



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

# 10 Reasons You Should Listen To Merry Riana

## 1. Merry can make you RICH

In just a short period of 4 years after her graduation, Merry has earned more than S\$1,000,000 through her business.

## 2. Merry can make you SUCCESSFUL

Within the last 3 years, Merry has grown her Organization, MRO (Merry Riana Organization), to a size of more than 60 outstanding full-time staff.

## 3. Merry can make you A WINNER

Merry is the Winner of Nanyang Outstanding Young Alumni Award (2006), Spirit of Enterprise Award (2008), MyPaper Executive Look Readers' Choice Award (2010).

## 4. Merry can INSPIRE you

In July 2006, Merry published her first book "A Gift From A Friend", which has successfully made its way into the Best-Seller list in Singapore & the region.

## 5. Merry can MOTIVATE you

Over the last 5 years, Merry has motivated and trained more than 50,000 professionals and managers to tap their personal power and achieve excellence.

## 6. Merry can be your ROLE - MODEL

Merry's success and achievements are regularly featured in regional media like the magazines, newspapers, radio (938LIVE, Warna 94.2FM, Radio Singapore International, Heartline 100.6 FM), and TV (Channel News Asia, Suria, Razor TV).

## 7. Merry can MENTOR you

Among Merry's respected mentors and role-models are Mr Ron Sim (Group CEO, OSIM International), Mr Charles Wong (Director, Charles & Keith International), Mr Adam Khoo (CEO, Adam Khoo Learning Technologies Group), and many more.

## 8. Merry can ENTERTAIN you

In 2007, Merry Riana produced her first album 'A Christmas Gift', featuring five songs performed personally by herself. In 2009, she performed solo at a concert.

## 9. Merry can ENLIGHTEN you

Through her non-profit initiatives, Merry has contributed hundreds of her books, donated thousands of dollars, and inspired thousands of young people; all for the purpose of supporting, educating and empowering young people in the region.

## 10. Merry can MAKE A DIFFERENCE

You and your people want someone who can make a difference.  
The difference is Merry Riana.

Merry Riana is well-known as one of the most powerful and dynamic trainers in the region. As one of the most sought-after corporate speakers today, Merry always bring her large personality and even larger heart into her talks and seminars to encourage and impart wisdom to her audience.

Over the last 5 years, Merry has motivated and trained more than 50,000 professionals, managers, executives, business owners, salespeople, teachers, and students to tap their personal power and achieve excellence in their various fields of endeavor in areas like Entrepreneurship, Neuro - Linguistic Programming, Financial Planning, Strategic Marketing and Sales, Motivation, Presentation and Communication Skills, and many more.

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In just a short period of 4 years after her graduation, Merry has earned more than S\$1,000,000 through her business.

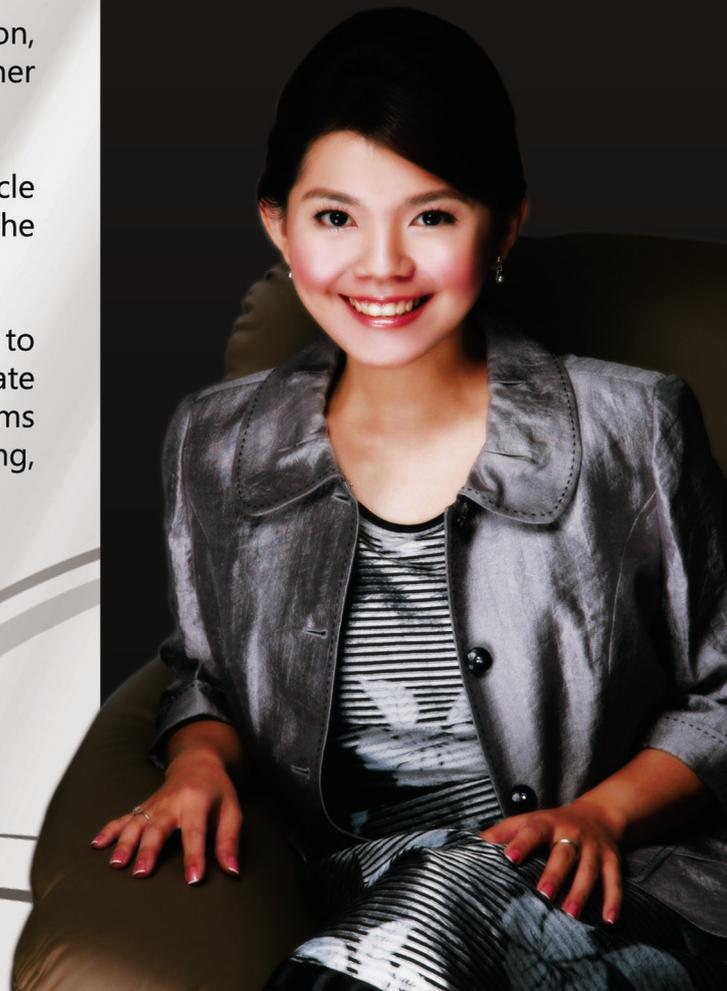
This phenomenal achievement is featured as an article titled 'She's made her first million at just age 26', in The Straits Times on 26<sup>th</sup> January 2007.

Merry is on a mission to provide avenues for others to reach their ultimate goals. In her words: 'I'm passionate about inspiring people to fulfill their own goals and dreams through education that is engaging, uplifting, entertaining, and of course, fun! This is my dream realized.'

## About Merry Riana

# Corporate Clients

Singapore Armed Forces  
National University of Singapore  
Nanyang Technological University  
Singapore Management University  
Singapore Institute of Management  
National Library Board  
Kinokuniya  
World Book Fair  
Development Bank of Singapore  
Prudential Assurance Company Singapore  
IPP Financial Advisers  
City Harvest Church  
Make-A-Wish Foundation  
Rotary  
Adam Khoo Learning Technologies Group  
d'Oz International  
Elisher Communications  
Indonesian Professionals Association  
Agung Sedayu Group (Indonesia)  
Tarumanegara University (Indonesia)  
Havilah Pratama Mandiri (Indonesia)  
Inti College (Indonesia)  
Sancta Ursula Senior High School (Indonesia)  
New Hope Ministry (Indonesia)  
Oriflame (Indonesia)  
Hong Leong Assurance (Malaysia)  
MAA Assurance (Malaysia)  
Vina-link Group (Vietnam)  
Shanghai University (China)



"Merry Riana has shown the true definition of fighting spirit for my team."

**Mr Budiman Tanjung**  
Head of Consumer Banking  
DBS (Development Bank of Singapore)

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"Merry Riana's sharing inspired many of our top agents and leaders to think about the opportunities for further growing their insurance / financial services business."

**Mr Charlie Oropeza**  
Group Managing Director  
Hong Leong Assurance

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"From the feedback of her audience, they found that Merry Riana's sessions were very interactive with a lot of involvement from the audience."

**Mr Woo Man Loong**  
Assistant Vice President  
MAA Assurance

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"Merry Riana delivered her ideas in such a simple and easy-to-understand manner."

**Mr Vu Hong Thai**  
General Director  
Vina-link Group

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"Merry Riana's enthusiasm and zest were contagious and definitely, her audience were inspired to dare to dream big, take action and succeed in life."

**Mrs Lee Lilian**  
College Counsellor  
Temasek Junior College

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"In her presentation, Merry Riana came across as real and human as anyone."

**Aries Zulkarnain**  
Pastor  
City Harvest Church