

MILLION DOLLAR DREAM

The Self-Designed Formula
to Reach Your Dream

Sridhar Bellamkonda



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Million Dollar Dream

It's Your Turn Now.

**The Self-Designed Formula to
Reach Your Dream**

Dedication

I lovingly dedicate “Million Dollar Dream” to my beloved parents.

To my father, Mr. B. N. Chary, whose unwavering dedication to empowering the Life Insurance Agents community has nurtured hundreds of leaders and left an enduring legacy of service, inspiration, and transformation.

To my mother, Mrs. B. Hemalata, whose silent sacrifices and steadfast support made it possible for my father to devote his life to the welfare of others. Her strength and selflessness have been the unseen foundation of this journey and the guiding light behind.

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Prologue

In every profession, there are patterns and then there are people who redefine them. The world of insurance, especially life insurance, is no different. Every advisor and agent carries a style, a story, and a strength uniquely their own. This vibrant tapestry of approaches, methods, and mindsets forms the heart of *Million Dollar Dream*.

This book stands as a tribute to the countless professionals whose journeys often unseen, often unsung reflect the true spirit of perseverance, individuality, and grit. Observing them reveals a simple truth: success in sales is never a formula to follow but a personal craft to be honed. While each person may walk their distinct path, what binds them is a strong foundation in the basics and the courage to create their own niche.

For the ease of narration, the world of Life Insurance Corporation (LIC) has been chosen as the central theme. Its stories, challenges, and triumphs serve as familiar anchors to illustrate the ideas explored here. However, the lessons in these pages go far beyond life insurance. They speak to anyone engaged in sales, marketing, or the larger pursuit of influencing and building meaningful

connections. Whether selling a policy, a product, or a vision, the core principles of trust, resilience, customer connection, and personal excellence remain universal.

Million Dollar Dream does not aim to prescribe or preach, nor is it written to critique or diminish anyone's journey. It is a sincere attempt to share reflections, ideas, and practical wisdom gathered from the field offered with the deepest respect for every professional walking their unique path.

For those who dare to begin, this book is a companion. For those who persist, it is a mirror. And for those who aspire, it is an invitation.

Disclaimer

For the sake of explanation, the author has chosen a few achievers from various fields such as politics, entertainment, sports, music, and others. This is purely a random selection, made only to support the storyline. The names and examples mentioned are shared with immense reverence, acknowledging their hardships, perseverance, and the inspiring journeys that shaped them into who they are today. There is no intended structure or specific criteria behind this choice. It is a humble submission that the selection is arbitrary and meant solely for illustrative purposes. If this has unintentionally hurt anyone, it is deeply regretted.

Acknowledgments

First and foremost, I thank all the individuals whose stories have shaped this book. Your journeys—of uncertainty, perseverance, and triumph—are the heartbeat of Million Dollar Dream. Without your honesty and openness, this book would not exist.

I am grateful to the mentors, colleagues, and fellow professionals in the insurance and financial services sector who have inspired and supported me over the years. Your insights and experiences have helped refine the ideas and frameworks presented in these pages.

To the readers and learners who continuously strive to improve themselves: your determination fuels this work. I hope this book serves as both a mirror and a guide in your journey.

Special thanks to my family for their constant encouragement and belief in me. Your patience and support gave me the space and strength to bring this dream to life.

Finally, I acknowledge the unseen hands—editors, designers, and well-wishers—who helped shape this book from vision to reality. Your

contributions, though quiet, are deeply appreciated.

Thank you all.

Let this book be the beginning of many more dreams realized.

— **Sridhar Bellamkonda**

CHAPTER ONE

The Turning Point

The room hummed with a strange tension, a mix of fatigue, curiosity, and a flickering hope. Fifty men and women sat in rows of worn metal chairs arranged theatre-style, their eyes drawn toward the front where a banner proclaimed: **Million Dollar Dream Workshop**. Some sat upright, eager, notebooks open. Others leaned back, skeptical, arms folded — guarding years of disappointment behind practiced smiles.

Posters lined the walls: faces of past achievers frozen in triumph, smiling beside gold-embossed plaques bearing the coveted title: Million Dollar Round Table. For many in this room, that title had been more taunt than target, a glimmer they had chased, only to stumble back into the grind of missed quotas and unmet goals.

Some had come because they wanted change. Others because someone else believed they needed it.

The facilitator entered without fanfare. No slides. No handouts. Just a slim notebook, a handful of markers, and the quiet authority of someone who had earned his wisdom the hard way.

Mr. Deshmukh...

His presence didn't fill the room with noise. It grounded it steady, calm, and unmistakable. Dressed simply, his eyes moved across the group, not scanning, but seeing. Not judging, but understanding. He had been in this business long enough to know that most problems didn't start with poor sales techniques or lack of effort. They started with something subtler: a whisper of doubt, a limiting belief, a story repeated so often it hardened into truth.

"Before we talk about how to sell," he began, settling into a chair instead of standing behind a podium, "let's talk about why we struggle."

A ripple of surprise moved through the room. "You've come from different cities, different branches, different journeys. But you're all here because, in some way, you've felt stuck. Like something inside you knows you can do more... but can't quite figure out how."

The silence that followed was both thoughtful and uneasy.

Mr. Deshmukh wasn't here to hand out formulas. He was here to excavate. A man of quiet resolve and deep reflection, he had spent over a decade helping people rediscover the fire they'd buried under targets, pressures, rejections, and routine.

His own path had been anything but easy years of battling failure, facing rejection, feeling unseen. But he had found a way through. Not by chasing success, but by understanding struggle. He once told a colleague, *"It's not about what we do for a living. It's about what keeps us alive while we do it."*

Insurance, for him, wasn't just a profession. It was a canvas for purpose, connection, and dignity. But passion, he knew, couldn't be taught. It had to be reignited from within.

"You're not here to learn ten steps to success," he continued, his voice steady. "You're here to learn the one truth most people ignore: the real product... is you. Your mindset. Your story. Your belief."

He paused, letting the words settle.

"This workshop isn't about scripting what you say to clients. It's about rewriting what you say to yourself." He stood, walked to the edge of the room, and turned back toward them.

"I want to hear your stories. The ones you've lived quietly. The ones that shaped your decisions, your

doubts, your drive. Some will resonate. Some will challenge. But each of them holds the seed of your transformation.”

And so began not a training, but an unravelling. A journey inward, toward voices long ignored and dreams long deferred. For some in that room, it would be the start of a remarkable chapter. For others, the rediscovery of one that had never truly ended.





CHAPTER TWO

Nothing Else

The air in the room had changed. The earlier restlessness was gone, replaced by a quiet stillness, the kind that settles when something real finally touches a nerve. Mr. Deshmukh leaned forward, resting his elbows lightly on his knees. His voice, calm and deliberate, broke the silence.

“Who would like to begin?”

For a moment, no one moved. Some lowered their eyes to their notebooks. Others stared blankly at the floor. Then, slowly, a hand rose from the second row. The name tag on his shirt read Ravi Kumar. He looked like someone used to slipping through unnoticed — a simple shirt, a worn satchel by his feet. But his eyes didn’t shift or flicker. They held steady, as though this moment mattered more to him than he wanted to admit.

“I’ll start,” he said. His voice was calm, though a little uncertain at the edges. “Because this workshop... honestly, it wasn’t even on my mind

until a few weeks ago.” The room shifted. People sat up straighter. The kind of attention that comes naturally when you sense something real was in the air. Ravi went on. “This is my last try,” I told myself one morning. It wasn’t anger. It wasn’t even despair. Just a tired sort of acceptance.

I wasn’t special, I was an average student with average grades. A commerce degree that didn’t take me far. Out there, employers had choices. People with sharper suits, better English, and flashier resumes. I wasn’t even on the list, let alone the shortlist.

So, I started asking myself questions I didn’t want to answer. What now? Is this it?

Should I take up something that just needed me to show up — work with my hands but not much of my head? Daily wage jobs, driving, cooking? There’s nothing wrong with any of those. They take skill. They deserve respect. But something inside me wasn’t ready to give in. Not yet.

I even thought about starting something of my own. A business, maybe some freedom. Maybe a little dignity. But every idea came with a price I couldn’t pay, and even if I somehow managed to get the money, what if I failed? As there is no foolproof formula for success.

It wasn't just the fear of losing. It was the fear of watching the people who still believed in me lose faith. Indian families are interlinked, have common pressures, and have common aspirations. It is never individual ownership. the entire family is connected and sails through each other's journey.

One evening, I bumped into a neighbour. We hadn't talked in years, but some conversations pick up like no time has passed. We caught up, shared a few laughs, and just as he was about to leave, he asked, "So, what are you doing these days?"

I shrugged. "Still figuring that out."

He pulled a brochure from his bag and said, "Try this. In order to start this, there are no big investments required; you'll have flexibility. Take your time and think it over. If you're willing to take up this opportunity, I can help you get started." It was a pamphlet for becoming an LIC agent.

Ravi paused. His voice didn't break with emotion, but with something else, the weight of telling the truth as it is. "At first, I thought, Insurance? Really? Isn't that what people fall back on when nothing else works?" He gave a small, almost sheepish smile.

"But then I wondered maybe it's not about falling back. Maybe it's about starting from where you are and making something of it."

He glanced at Mr. Deshmukh.

“That’s why I’m here. Not because I think this will be easy. But because nothing else has worked. And after all this, something inside me still says don’t quit just yet.”

The room fell quiet again. But this time, it wasn’t awkward. It was a silence filled with something everyone recognized. Not pity. Not sympathy. But understanding.

Mr. Deshmukh gave a slight nod, meeting Ravi’s eyes. “That voice inside you? That’s where it all begins.” And with that, the first story was out in the open.

A ripple had started. It wouldn’t be the last.



CHAPTER THREE

No Other Go

The silence in the room deepened; it was certainly not the silence of discomfort, but the kind that follows something honest that Ravi's story had revealed. You could feel it in the way people shifted in their chairs, slower now, more attentive and more intrigued.

Mr. Deshmukh offered a small nod, a smile that carried both appreciation and invitation. "Thank you, Ravi," he said gently. "You've shown us what it means to take ownership of your journey." He let the words hang for a moment before asking, "Who would like to go next?"

A hand rose from the third row, steady, and deliberate.

The young man who raised his hand wore a crisp white shirt, simple but sharp. His name tag read Arun Narayan. With neatly parted hair and a composed look that suggested a quiet sense of responsibility, he glanced around before speaking.

“I didn’t come into this profession by choice,” he began, his voice clear and composed. “If you’d asked me a few years ago what I’d be doing today, I don’t think this workshop name would even have made the list.”

He paused, as if sorting through memories that hadn’t been revisited in a while. “I was in my final year of engineering at a reputed college. Not just getting by, I was doing well. When placement season came, most of my friends dove into interviews. I wasn’t sure if that world was for me, but after enough nudging from classmates and professors, I sat for a few rounds.”

A faint smile played on his face, part pride, part irony. “To my surprise, I got selected by a top company. They gave me seven days to confirm the job offer. I cannot explain my feelings as I had a job even before I completed my graduation degree.”

Around the room, a few people nodded, maybe in recognition, maybe in quiet admiration. “But I wasn’t at ease,” he continued. “Everyone around me celebrated. But inside, something held back.” He clasped his hands, shifting slightly in his seat.

“My family has been in the insurance business for generations. My father, and my grandfather, saw no reason for me to start from scratch somewhere else. ‘Why begin at zero when you have an established business waiting?’ they probed.” So,

after a series of confrontations, I finally said no to the job I received through campus placement. I said no to the path all my contemporaries were running to chase.

As per all my family members' wishes, I chose to take up my family business (literally), he smiled. "But to my astonishment, I realised that my heart isn't in it", my work was monotonous. "I wasn't really learning. I was just doing errands. Picking up documents, dropping them off, taking clients for medicals. Most of the days, I felt like a delivery boy in my own father's company."

A soft ripple of knowing smiles passed through the room; it was certainly not mockery, but the kind of shared understanding that comes from having been there. "I didn't feel like an agent. I didn't feel anything worthwhile." Still, I tried to shake things up. I reached out to my friends who hold engineering degrees like I do; they are either working at MNC's, have taken up consultancy work, or are managing some business units. I initially did not receive any positive behaviour from them, it wasn't welcoming at all. They even used to tease me. 'Engineer turned LIC agent?' But slowly, some of them listened out of sympathy but slowly perspectives changed, and some even bought policies.

That gave me a bit of confidence. My father noticed that I am slowly taking an interest in pursuing this business, shedding my inhibitions and started to respecting what I do. He also developed confidence in me, started trusting my abilities and gave me a portion of the portfolio to handle independently.

“The business was improving,” friends and relatives approach towards me has changed. I could see a visible change in the atmosphere around me, but is that all? Is this what I wanted? I used to ask myself a question: Am I happy now? But something inside me still felt the vacuum, which I cannot express in my words, but my heart still doesn't accept that this is what I wanted.”

I began attending industry seminars, hoping something would change. I picked up ideas, and some new techniques. They gave me a temporary high. But nothing stuck. The pull of old ways, of how things had always been done, kept dragging me back. “Some strategies felt too extreme for my setup. Others just didn’t feel like me.”

I felt stuck in a system I hadn’t built, walking a path I hadn’t chosen. And then one day, flipping through a trade magazine, I saw an advertisement. Just five words: ***Do you have a Million Dollar Dream?***

He smiled slightly, his expression softening with the memory. “Something about that line got to me.

It wasn't just a question. It felt like a challenge." I couldn't shake it off.

"I thought this time, let me try. Really try. Not just to keep the family business going. But to create something of my own. To lead, not follow. To grow, not just maintain. I don't want to make a living. I want to build a legacy."



He met Mr. Deshmukh's gaze directly. "I have no fallback. No other go. This is it." Then he paused.

The kind of pause that doesn't need filling. "The Million Dollar Dream, it's not just about ambition. It's about having the courage to start over, even when you're already in the game."

Mr. Deshmukh stayed still for a moment, looking around the room, not to pick the next speaker, but to let Arun's words settle. Finally, he said softly, "Thank you, Arun. Sometimes, knowing you have no other way-out is exactly what gives you the strength to begin," He glanced down at his notebook, then back at the group. "Let's keep going. Who's ready to share next?"

CHAPTER FOUR

Need to Do Something Else

After Arun's story, the room sat in contemplative silence. You could sense that more than one person was replaying their own life choices in their mind. Mr. Deshmukh glanced around with a knowing smile.



A man seated toward the back of the room cleared his throat. His name tag read "Vikram Patil.." His shirt was tucked in neatly, and his outlook was like that of the kind of person who didn't speak much but always listened carefully. He adjusted his chair slightly and began, voice even but thoughtful.

"My name is Vikram. I worked as an accountant in a private firm. I've been in the same line of work since I graduated. "He paused, as if mentally walking back to those earlier days. "After finishing college, I helped my father's friend with his book keeping. He introduced me to a businessman looking for someone to manage his accounts. The job was a good fit. I was earning decently. As a bachelor, it felt like enough money in the bank and weekends with friends. Life was simple."

A faint smile crossed his face before fading into a more serious expression. "Then I got married. My father retired. I now had a family to take care of and that's when reality began to change. Slowly, I realized that running a household wasn't about just managing a budget. There were unexpected expenses, responsibilities, and the quiet pressure to make sure everyone felt secure. He leaned forward slightly. "Emotionally, I was strong. But financially, I knew I wasn't ready. My salary covered the basics but, that was it. There was no buffer. No room for growth." He looked around the

room. “That’s when it hit me: I needed to do something else. Something beyond the 9-to-5.”

The participants were listening closely now.

“In my job, even if I gave 100%, I knew what the best-case scenario looked like a small raise at the end of the year. Maybe a slightly better job with another company. But nothing that would drastically change my life.”

Vikram paused.

“I didn’t want to be away from my family all day with a second job. I needed something smarter. That’s when a friend—who’s a development officer in Life Insurance Corporation (LIC) suggested becoming a life insurance agent.” He smiled slightly. “It sounded manageable. Flexible hours, recurring income. I thought, even if I do it part-time, it’ll help.” So, I made up my mind to be an Insurance Agent under my friend.

“Initially, my Development Officer (DO) helped me a lot. He joined me on calls, sometimes even closed the sale for me. That extra income made a difference, it gave me hope. I didn’t care about office contests or competitions. I just wanted to make it work.” The extra income improved my lifestyle, and took care of family needs.

But over time, as I started handling calls on my own, the support from my development officer

(DO) tapered off. “My DO had to focus on newer agents,” he explained. “And now, I was left wondering how do I grow from here?”

I tried attending various training sessions. “They worked temporarily. Motivational sessions would light a fire inside me. But by the end of the week, I’d be back in the same loop..” Vikram shook his head gently. “There was always a small improvement, but not enough to get me where I wanted to be. It was like knowing I had potential, but not the exact key to unlock it.”

I came to know about the Million Dollar Dream program from a close friend. “He said he badly wanted to attend this program as he heard a great deal about it but didn't want to attend alone, so he cajoled and convinced me to attend. He asked me to sign up with him, and I did register myself. Ironically, he couldn’t make it to the program due to a last-minute family issue, and here I am for my sake and my friend’s sake.”

Vikram looked directly at Mr. Deshmukh.

“Sir, here I am, because I’ve reached a point where I couldn’t afford to stay where I am. I will put all my strength into learning what it takes to transform, not just my income, but myself.” He paused for a long moment. His voice was calm, but resolute. “And now, I too, have a dream. The

Million Dollar Dream. And this time, I want to chase it without excuses.”

Mr. Deshmukh nodded slowly, then glanced around the room.

“Thank you, Vikram. You’re not alone in feeling the way you just expressed. Many people know they need to do something else. Few take the step to actually do it. You’ve already begun.” He placed his pen gently on his notebook.

“Each of you has your own version of why you’re here. And slowly, we’ll shape those reasons into a roadmap.” He looked up again. “Shall we hear the next story?”

CHAPTER FIVE

I Like This Profession

The surroundings had grown warmer, not just in atmosphere, but in spirit. Each story shared had peeled back another layer of hesitation among the trainees. Mr. Deshmukh glanced at his watch but didn't speak. He knew these sessions were about more than just time; they were about turning points.

A man in his mid-thirties gently raised his hand. There was something composed yet intense about him, he had the look of someone who had chosen his path deliberately, but who now sought something more. His name tag read Mahendra Shah.

"I'd like to go next," he said.

Mr. Deshmukh nodded. "Go ahead, Mahendra."

"My name is Mahendra Shah. I'm a B. Com graduate. And unlike some others here, I chose this profession." There was no arrogance in his tone,

only quiet conviction. He continued, “My father had a friend—his classmate, who struggled academically back in school. My father, who was always the top student, would help him with his studies. After graduation, my father secured a stable government job. His friend chose something unconventional—he became a life insurance advisor.”

Mahendra paused, letting the irony of that contrast hang in the air. “Twenty years later, both are well-settled. My father had all the basics covered a respectable life, a house, and a pension plan. But his friend?” Mahendra smiled. “He was living in a palatial home, drove a luxury car, travelled abroad often, and most impressively had time. Time. For himself. For his family. For life.”

The room leaned in slightly, listening.

“I was fascinated by that, and somewhere deep down, I knew—I wanted that kind of freedom. So, despite some resistance from my family and relatives, I decided to take up this profession. It wasn’t a fallback it was my decision.”



He shared how he carefully researched the best development officers in his region and chose one he believed could guide him well. The officer gave him

initial training and support, and Mahendra began doing business with friends and relatives. But there is a twist.

“To my surprise, most of my relatives had already bought their policies from the same friend of my father’s. The one I had looked up to.” He chuckled softly. “Turns out, my father had referred them all to him, years ago.”

That realization hit him hard. “If I keep selling to people I knew, I’d end up doing just average business—maybe even less. That’s when I told myself, *I have to do more. I didn’t choose this profession to remain ordinary.*” He began attending every training the company offered. “I felt motivated each time and tried applying what I learned. But the spark would fade. I was consistent—but not exceptional.” I didn’t understand why I was not so successful despite adhering to what had been taught in these trainings.

Then, during one of our regular conversations, my friend told me that “I need a goal, a strong desire, and the discipline to outwork others..” Also, try to understand the pain point, what is pricking you. If you can pinpoint that, you will probably be in a better place. I thought a lot about it, it all made sense to me. That’s when I set my goal to achieve MDRT,” Mahendra said. “It became my mission. I started setting smaller goals and started meeting

four new people every single day. My calendar is full of appointments follow-ups, repeat visits.”

And it worked, almost.

“I came close,” he said, voice dropping just a bit. “Very close. But I still didn’t make it.”

I tried reaching out to my trainers but never received a convincing answer. I started thinking that with perseverance, I might reach my MDRT goal, and then what? Will I have to struggle like this all through my life, worrying about failures, rejection, and most of it all discontentment?

He looked at the group now, his tone more open. “I began to think, maybe there’s a better way. A smarter way. Some formula or mindset that successful people are using, the one I haven’t discovered yet.”

That’s when I came across my co-agent from the same branch who had a similar working pattern, and business achievements. But to everyone’s surprise, he leapfrogged and became the branch’s number one agent by achieving all agents’ common dream, MDRT.

“The transformation was shocking,” he said. “Confidence, presentation, results, everything had shifted. When asked for the reason, he mentioned that he had attended “this” program last year. When I probed him for more details, he said this

program is different. It renews you. This thought hit me harder, and I decided to take this plunge and decided to register myself for this program with full hope!!

“As I mentioned earlier, I have taken up this profession by choice. I had fought doubts, debates, even family pressure. I don’t want to just ‘do okay.’ I want to excel. Not to prove anything to anyone, but to prove to myself that I made the right choice.” He sat back slightly, his tone now filled with resolve.

He looked toward Mr. Deshmukh and smiled.

“Yes, I like this profession. And yes, I have a Million Dollar Dream and this time, I’m not settling for “almost I am there....” There was a pause. There was a collective exhale in the hall. Mahendra’s clarity seemed to resonate with many in the room, especially those who had chosen this path not out of compulsion, but aspiration.

Mr. Deshmukh said, “Thank you, Mahendra. You remind us that this business isn’t just about selling policies. It’s about building a life and doing it with purpose.” Mr. Deshmukh closed his notebook softly and looked up once again, his gaze moving slowly across the room. He paused, letting the stillness linger just enough for curiosity to rise again. Then, with a subtle smile tugging at the corners of his mouth, he said, and now he scanned

the room, this time with intention, making deliberate eye contact with almost every participant.

I think it's time we hear from a voice we haven't yet heard. There are many ladies in the room," he said, his voice gentle but firm, "and I know strength and story are waiting.

to be told. It's time we heard one."

A few women shifted in their seats, caught between surprise and hesitation.

Deshmukh didn't single anyone out, but his words hung in the air like an open door one that invited, not compelled. His tone carried neither pressure nor persuasion. Just space. Safe space. He added, "You don't need to be the loudest or the most experienced. You just need to be honest. Because somewhere, your story will mirror someone else's silence." He leaned back slightly, waiting.

CHAPTER SIX

I Didn't Need Permission

By now, the room had grown familiar with the cadence of vulnerability. Stories of setbacks, rediscoveries, and hard-won courage had woven a quiet solidarity among the group. But when the next voice emerged, it brought with it a new texture, gentle, measured, yet unmistakably firm.

Her name tag read Asha Menon. She wore a plain cotton sari, her hair neatly tied back. There was nothing dramatic about her appearance. But there was something in the way she held herself like someone who had spent years holding things together.

"I didn't land here by accident," she began softly. "But it took me a long time to admit that something was missing."

The room, once again, stilled.

"I was a teacher before I got married," she continued. "It was a job I loved—steady,

meaningful, and respected. But after my children were born, I stepped away to focus on my home. What I didn't realise at the time was how slowly, and silently, I began to disappear from my own story."

There was no bitterness in her voice, only quiet clarity.

"I did everything a good homemaker is expected to do, without a complaint. But over the years, the recognition faded. My ideas were overlooked. My presence is taken for granted. It wasn't anyone's fault, really it just happened." She paused for a beat, then spoke again—her tone unchanged, but edged now with something sharper.

One evening, while helping my son with homework, he looked up and asked, 'Mummy, do you work too or just stay at home? That single sentence hung in the air longer than any silence that followed. That question stayed with me," Asha said quietly. "It made me realise I wasn't being seen not even by the people I loved most." It was in that moment of quiet reckoning that something shifted.

I agreed to join as an LIC agent under my neighbour, who is a development officer. This was easy to get as he was chasing me for quite some time to take it up. "It was the first step toward doing something for myself. Not in rebellion but in quiet reclamation."

Balancing her newfound role with existing responsibilities was anything but easy. She managed phone calls between meals, squeezed client meetings between errands, and made space for ambition in a life already overflowing with expectations. Slowly, steadily, she grew earning, contributing, rebuilding.

But nothing around her changed. My work was still seen as a hobby, she said. Something I did to keep myself busy. Not considered as real work. Her hands folded in her lap, her voice never once rising. I was growing on the outside,” she said. “My networking had improved. I began attending meetings, joining trainings, and stepping out more often. I was learning. Expanding. Becoming.

She paused, then added her voice tinged with quiet hurt, but inside my house, nothing changed. The way they saw me didn’t change. No one considered me a working professional. To them, I was still just the homemaker who happened to be good at multitasking.”

There was a beat of silence. Then her words deepened, and sharpened. That attitude broke something in me. I was contributing, earning, showing up. And still, I felt like I was the backup. As though my work was invisible unless I shouted about it. Her eyes didn’t waver; her voice didn’t shake.

So, what was I supposed to do? Start screaming just to be acknowledged? Corner each family member and wave my bank passbooks in their face to prove that I mattered?" A few heads turned, listening more intently now. Her pain was familiar, but her articulation, was powerful. "I didn't want applause," she continued, softer now. "I just wanted to be seen. Not as someone who stays busy, but as someone who works. Who builds. Who matters."

Then one evening, scrolling through her phone, she came across a reel of snippets from the Million Dollar Dream workshop. Women like her, speaking with confidence, sharing how they'd stepped into their own stories. Not just earning but owning their space. Their voice. Their worth. That, she thought. Is what I am looking for.

I realised I wasn't just looking for income. I was looking for identity, for recognition, for the chance to walk into a room and feel like I had to prove my worth. She looked up then. Her eyes are calm. Her spine was straight and that's why I'm here. Not just to grow my business, but to rebuild my story. Not with noise but with clarity. With strength. With belief."

She paused, and then, with a faint but unmistakable smile, added and yes, I have my own Million Dollar Dream.

There was no applause. No fanfare. Just the reverent hush of a room that had just witnessed something quietly powerful.

Mr. Deshmukh smiled.

“Thank you, Asha,” he said. “You remind us that power can be quiet, too.” He closed his notebook gently and looked around, his gaze resting on each face for a moment.

Each story we’ve heard so far carries a different beginning, but they all arrive at the same realization: “We want more, we’re capable of more and now, we’re here to learn how.”

He stood up, stretching slightly.

We’ll take a short break. When we return, we’ll begin unpacking what’s been holding each of you back and how to design your own breakthrough.

CHAPTER SEVEN

The Strength Behind the Stories

Asha's story is a powerful reminder: sometimes, transformation doesn't look like a breakthrough. Sometimes, it's a woman choosing herself again and again until that choice becomes unshakable.

Mr. Deshmukh let the silence settle once more, allowing the weight of each story to ripple across the room. Then, he finally stepped up to the board and began to write slowly, deliberately.

Five names.

Five journeys.

Five distinct strengths.

He turned to face the group again. "These are not just stories," he said. "They are blueprints, not of success but of courage. And courage looks different on each of you. He pointed to the words on the board.

Ravi, your hunger..

Arun, your vision..

Vikram, your discipline..

Mahendra, your conviction..

Asha, your resilience..

These are not soft traits. They are success multipliers.

The room listened, eyes fixed. No one scribbled notes now. They were present. You see,” he continued, techniques come and go, trends change, and products evolve. But your strength, your *inner reason*, that’s your constant. He paused and looked at the group more closely now, a flicker of emotion in his voice. Most people don’t fail because they don’t know what to do, they fail because they forget *why* they started.

He stepped away from the board, folding his arms loosely. These five stories may sound personal. But they aren’t just personal. They are *universal*. You’ve each heard something today that felt uncomfortably close to your journey. That’s not a coincidence. That’s your reminder.

He walked slowly down the aisle between the chairs.

You don’t have to become Ravi, or Asha, or Mahendra. You just have to become *fully* you, the

version that stopped showing up when fear or fatigue took over.

He returned to the front and smiled.

“That’s what this workshop is about. Not ten hacks to close a sale. But the inner work that allows you to show up *differently*, not just in front of clients, but in front of the mirror.”

He closed the marker with a soft click.

Deshmukh faced the audience and said, “Let us begin the next phase: identifying your patterns, your blocks, your beliefs. What’s working? What’s quietly pulling you back? But for now..”

He looked around one final time, eyes settling on the group not as a collection of individuals, but as a growing force.

“...breathe this in. These are not just stories. These are mirrors.” And with that, the group broke for tea, not with idle chatter, but with something deeper brewing. Conversations would begin. Thoughts would stir. Because the stories had done their work.

They had planted something. And soon it would begin to grow.

CHAPTER EIGHT

Portraits of Possibility



Mr. Deshmukh returned to the front of the room, where the board still bore the names of the five colleagues who had shared their truths that morning. The energy in the room had shifted. It was no longer just about where they had been; it was about where they could go. He looked around with calm clarity.

“So far,” he said, “we’ve heard from the people among you. Your fellow colleagues. Each one of them opened up with remarkable honesty. They

spoke of challenges, yes, but more importantly, they spoke of decisions. Decisions to start again. To believe again. To do more than just survive in this profession.”

He paused, letting the weight of those stories settle.

“Now,” he continued, walking slowly to the table, “let me tell you something just as important.”

He picked up a new sheet of paper. It was different from the scribbled notes on the board this one was typed, neatly printed. Purposeful. “These are also people from your fraternity. Not outsiders. Not celebrities. Just advisors like you who chose to do something a little differently. Who found a rhythm, a niche, a style and owned it.”

He held the page in both hands as if holding a testament.

“Nine torchbearers,” he said, “each with a unique approach. Different cities, different languages, different methods—but one common result: excellence on their own terms.”

He read the names slowly, with reverence.

“R. Bhasker. Sudhaker Reddy. S. Rama Rao. Srinivas Goud. Mithun Mishra. Geetanjali Nair. Bhushan Sanghani.”

Then he placed the list on the table and looked back up at the group, a knowing smile on his face. "They weren't born experts. They weren't handed success. But they made intentional choices. They built something others now admire, and most importantly they started from where many of you are sitting today."

He stepped aside and gestured toward the board again. "You've heard stories of starting over. Now, let me show you what it looks like to *scale up*. These are portraits of possibility. I want you to listen carefully not just to what they did, but how they thought."

And with that, he began. "Let me tell you how they did it."

R. Bhasker: The Corporate Architect

"Bhasker didn't just build an insurance practice, he built a company. Imagine walking into his office: a front desk, a telecalling section, a client service desk, a dedicated follow-up team, and even a coffee machine buzzing in the corner. It runs like a corporate unit, with departments, targets, review systems, everything."

"He didn't start that way. He began with a simple notebook and a handful of clients. But he had a knack for structure. He realized early that his strength wasn't just selling, it was organizing. He

knew how to delegate, to train, and to track. Over time, he built a team of 35 staff members. His clients? Over 10,000. His policies? High-value, meticulously selected."

"His success didn't come from doing everything himself. It came from building a system that worked even when he wasn't in the room."

Sudhaker Reddy: The Relationship Strategist

Mr. Deshmukh continued, "Where Bhasker built a system, Sudhaker built trust.", he didn't knock on doors or cold-call leads. He hosted dinners. Private events. Festival gatherings. During these events, he didn't pitch a product, but he built a bond. He knew how to remember anniversaries, how to show up for a client's child's wedding, and how to make welfare calls without an agenda."

"His clients were High Net-Worth Individuals, yes, but more importantly, they were people who felt seen and valued. His business grew not through marketing, but through remembrance, through presence."

"He didn't need volume, he needed depth. His unique selling point is building relationship, and he created it consistently."

S. Rama Rao: The Global Connector

Let me tell you about the next achiever from the list, he is "Rama Rao, who turned the idea of proximity on its head."

"You might think being far from your clients would hurt your business. He doesn't think like that. He made distance his advantage. He flew across the country, and sometimes the world just to attend a wedding, a naming ceremony, a small reunion. He wasn't just present, he was remembered. All his clients have been included in all their small and big gatherings. "His strength? Gifting, gratitude, and global presence. He built his brand among NRIs, business families, and returning professionals. He didn't just ask for referrals, he became the trusted referral."

"Every event he attended added five new clients. Not because he sold, but because he served wholeheartedly."

Srinivas Goud: The Operations Machine

Moving on, there is this gentleman, Srinivas Goud. "Srinivas didn't host dinners, and he didn't travel much. But he knew one thing better than anyone else: how to create momentum."

"His office runs like a call center. Three branches. Over a hundred tele-callers. Ten proposals a day.

His desk is stacked with printouts, his walls with progress charts." His power wasn't in presence; it was in process. He knew that if he could multiply touchpoints, he could multiply trust. And he did. "He built a business that breathes conversion. Not glamour—but grit."

Mithun Mishra: The Referral Engine

Mr. Deshmukh looked around the audience as if to see how much they were able to grasp, whether they were with him or not. He sensed all were totally involved. "Mithun had one rule, never let a good experience end with just a thank you. Every client he worked with became an advocate. He would personally ask for referrals, yes, but more than that, he earned them."

He stayed in touch with his clients, reminding them about their due dates. He never left his clients on their own, sending season's greetings, reminders, checking in on families, celebrating milestones, and remembering small things.

"His belief was simple: when someone trusts you with their financial future, they'll also trust you as their friends. And they did. He turned every client into a campaigner. Not by asking, but by caring."

Geetanjali Nair: The Digital Trailblazer

"When I told you so many stories about how different approaches have been adopted for success paths, how could I not mention the Golden Lady, who has been an inspiration to the women's fraternity, who thought "sales" was primarily a male domain," said Mr. Deshmukh.

"While others waited for clients to call, Geetanjali made sure she was always visible. Her phone wasn't just a tool; it was her office. She created short videos explaining policies, wrote simple blog posts breaking down insurance myths, and regularly shared client testimonials online."

She is technology savvy, and she has used it to her benefit. "She understood her audience. Busy professionals, young parents, digital natives weren't going to attend seminars. She ensured that she showed up through google ads when someone scrolls or searches for financial advice.

"Geetanjali built trust through technology, and it worked for her."

Bhushan Sanghani: The target Specialists

Mr. Deshmukh while satisfied that the audience is still intrigued, set his tone and started "The next in the line about whom I would like to talk about is Bhushan Sangani. "Bhushan didn't cast a wide net.

He went deep. He focused on one community, an occupational group in his city and learned everything about them. Their pain points, income cycles, family structures, and goals. He became not just their advisor, but their advocate."

"So, when someone from that community needed insurance, there was no doubt whom they'd go to. He wasn't one of the options, he was the only option." Bhushan's strength wasn't range; it was resonance.

He continued, "Of course, this profession isn't without its hurdles." Saturated markets, shifting regulations, and digital disruption, each bring new complexity. But here's the truth: those who adapt, who learn to listen deeply and build trust authentically, still rise. Success doesn't ignore these challenges—it overcomes them through resilience and reinvention."

CHAPTER NINE

The Universals of Success

The room was still charged with the momentum of discovery. Seven advisors, seven distinct blueprints, each proving that success in the insurance world had no single formula only the courage to find your own.

Mr. Deshmukh stepped forward once again, but this time, he held a different kind of list.

“We’ve seen what’s possible within our industry,” he said. “Now let’s not look beyond it.” He glanced around the room. “Because sometimes, the clearest answers don’t come from those sitting next to us, but from those walking completely different paths. From people who didn’t sell policies, but who sold ideas. Who built not just businesses, but movements.”

He paused, then added:

“These are not stories of insurance. They’re stories of insight, of perseverance, of leadership which

carry universal lessons.” He walked to the board and wrote in bold letters: Success is not industry-bound. It is mindset-bound. Then, he began to tell their stories.

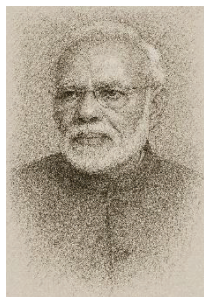
He turned to the board and wrote:

**Politics. Sports. Entertainment. Business.
Music.**

Politics

Narendra Modi – The Mass Connector

From a tea seller to the Prime Minister, Modi's journey is defined by emotional resonance with the masses. His strength lies in **communication**—simple words, strong conviction, and a deep understanding of his audience. He doesn't just give speeches; he gives *people* a feeling of being seen.



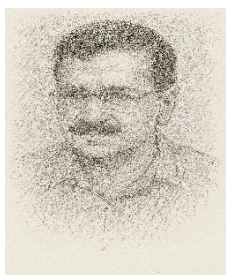


Shashi Tharoor – The Intellectual Diplomat

Armed with global experience and eloquence, Tharoor brings **refined articulation** into Indian politics. His tools are language and logic, and his success lies in presenting complex ideas with clarity, earning respect across divides.

Mamata Banerjee – The Street Fighter

Grounded in grassroots activism, Mamata's power comes from **emotional conviction** and direct connection with the people. Whether walking barefoot or staging protests, her authenticity makes her unforgettable.



Arvind Kejriwal – The Disruptor

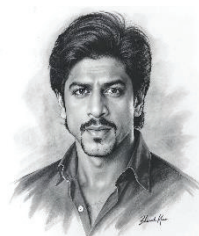
An activist-turned-leader, Kejriwal's strength lies in **problem-solving with transparency**. He disrupted traditional politics by speaking

the language of the common man—and backing it with systems.

Entertainment

Shah Rukh Khan – The Self-Made Superstar

With no godfather in the industry, SRK built his career on **charm, hard work, and resilience**. From playing negative roles to ruling hearts globally, his journey speaks of grit and authenticity.



Aamir Khan – The Perfectionist

Selective with roles but immersive in each, Aamir's strength is **research and emotional depth**. He brings credibility to every story he tells—and makes India listen.



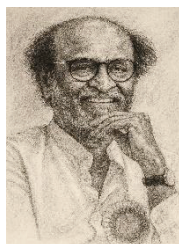


Kangana Ranaut – The Rebel Voice

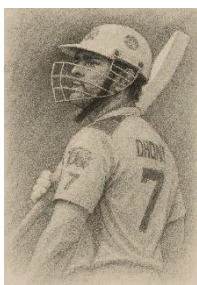
Outspoken, bold, and often controversial, Kangana's style is **unapologetic individuality**. She challenged norms and built a space that didn't exist before—for herself and others.

Rajinikanth – The Phenomenon

From bus conductor to cultural icon, Rajinikanth's strength is **charisma and humility**. He owns his uniqueness and that became his power.



Sports

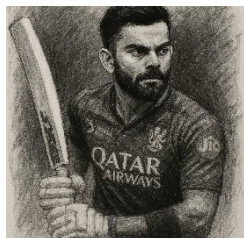


M.S. Dhoni – The Calm Finisher

Cool-headed under pressure, Dhoni is **strategic, humble, and composed**. He shows that you don't have to shout to lead. One can win by being quiet and consistent.

Virat Kohli – The Intense Performer

Aggressive and passionate, Kohli's strength is **relentless discipline**. He raises the bar and demands more from himself and his team.



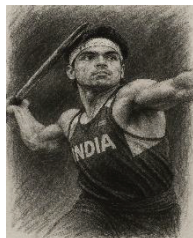
P.V. Sindhu – The Quiet Storm

Graceful yet lethal on court, Sindhu's strength is **focus and calm precision**.

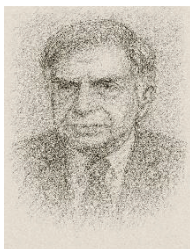
She lets her racket speak louder than words.

Neeraj Chopra – The Breakthrough Believer

India had no gold in athletics—until Neeraj. His **bold belief**, humble demeanor, and unwavering focus rewrote what's possible.



Business



Ratan Tata – The Ethical Visionary

With integrity at his core, Tata built trust beyond profits. His **values-driven leadership** earned him admiration across generations.

Narayana Murthy – The Tech Pioneer

Soft-spoken and ethical, Murthy's strength is **value-based professionalism**. Infosys wasn't just a company; it was a movement of clean enterprise.



Kiran Mazumdar-Shaw – The Barrier Breaker

Building a biotech giant in a male-dominated space, her strength is **vision and resilience**. She turned skepticism into success.

Dhirubhai Ambani – The Dream Architect

He scaled from petrol pump attendant to empire builder. His strength? **Ambition, persuasion, and the art of storytelling.**



Music



Lata Mangeshkar – The Nightingale

Her voice transcended generations. Lata's strength was **purity and discipline**, making her the soul of Indian cinema.

A.R. Rahman – The Sound Innovator

Spiritual and experimental, Rahman's magic lies in **soulful innovation**. He doesn't make music—he creates an experience.





Honey Singh – The Rule Breaker

Criticized by some, adored by many—his strength is **youth connection and branding**. He dared to be different and found his audience.

Shreya Ghoshal – The Consistent Virtuoso

From TV competitions to film fame, her strength lies in **adaptability and emotional range**. She balances tradition with modernity effortlessly.



Mr. Deshmukh returned to the board and wrote:

1. **Strong grasp of the basics**
2. **Relentless hard work**
3. **A personal dream that fuels them**
4. **A style that is uniquely their own**

"This is the real formula. Across industries. Across people."

"This," he said, tapping the board, "is what every top performer across industries has in common. There is no copy-paste formula. But there is a

structure. A mindset. A commitment to practice. Above all a discovery of your *own way* to win."

*"You may not be Bhasker or Dhoni or Shah Rukh or Ratan Tata or Lata Mangeshkar. But you can be **you**—at your best. And that is more than enough."*

He smiled.

"Your Million Dollar Dream doesn't start with imitation. It starts with intention."

"And now, let's begin crafting your own model of success."

CHAPTER TEN

The Forgotten Lesson – Why We Skip the Basics

The room had been filled with awe. The names of achievers, inside and outside the industry still echoed in their minds: Ratan Tata, Ms Dhoni, Bhasker, Geetanjali, and Rama Rao. Big dreams. Big success.

Mr. Deshmukh let the energy settle. Then, he returned to the front of the room calmer now, more grounded. You’ve just heard stories of people who reached incredible heights, he said softly. “But before we go further, let me ask you something important.”

He scanned the group, voice lower but focused.

“If the basics are so important... why do most people ignore them?”

The room went still. A few eyes darted toward him. Others looked down. He let the silence breathe for

a few seconds before answering his own question. “Because they’re not exciting,” he said. “They don’t come with applause. They don’t feel like breakthroughs. They feel slow, repetitive, and ordinary.”

He began walking again, not pacing, but grounding his steps.

Okay! Now let me tell you something I’ve observed in every single top performer, be it in sports, in music, or in business. They fall in love with the ordinary. They turn repetition into ritual. They don’t just *do* the basics—they *master* them.

He stopped beside a participant and tapped gently on his notebook. “Success is not built in the big, dramatic moments. It’s built into the boring ones. The follow-up call that gets ignored. The policy form you should double-check. The presentation you prepare for even when it’s your 100th time.”

He stepped back to the board and picked up the marker.

“These invisible moments? They are your training ground. Your stage, you have to perform on the stage, practice hard to be on the stage, and honour it. Those are the people who go from average to exceptional.”

The Structure of Basics: What Every Advisor Must Know

He drew a sturdy rectangle on the board a base with two pillars. “I want to break this down.

Let’s define what *basics* means in our field. Unless specified vague effort gives vague results.

You can’t master what you haven’t named.”

On one sheet, he wrote: **Knowledge** On the other: **Working Habits**

A. Knowledge – What You Know

“Your foundation begins with what you *know*. This is non-negotiable.”

1. ***Product Knowledge*** – Not just features and numbers. But *how* the product fits a client’s real need.
2. ***Industry Context*** – How insurance works. Why does it exist? What trends are changing the game?
3. ***Market Awareness*** – Who are your competitors? What are they doing better—or worse?
4. ***Anticipated Challenges*** – What roadblocks can you expect? What objections are common?

5. ***Company Strengths*** – What makes your offering unique or trustworthy?
6. ***Customer Segments*** – Who do you want to serve—and what do they care about?
7. ***Growth Mindset*** – Are you only solving short-term needs? Or building long-term impact?

B. Working Habits – What You Do

“Knowing is one part. *Doing* is the other. This is where most people fall behind.”

1. ***Time on Task*** – Are you working, or just thinking about working?
2. ***Pre-Call Preparation*** – Are you walking into a meeting hoping it goes well, or making sure it will?
3. ***Time Management*** – Are your hours being spent on impact, or just activity?
4. ***Follow-ups*** – This is where most sales are lost. Are you tracking and following through?
5. ***After-Sale Practices*** – Servicing. Renewals. Gratitude. This is where trust is built—or broken.

He circled a phrase on the board: **Update Daily**. “If the world changes and you don’t, you fall behind. Stay current. Be curious. Stay ahead.”

The Role of Practice: What Sports and Music Can Teach Us

He then turned to the board and wrote two words:

Cricket and Classical Music

“Let me show you something from outside our world again.” All top cricketers, no matter how seasoned, return to the nets to practice *the basics*, how to defend, how to drive, and how to time a shot. Not because they forgot the basics, but to stay sharp.

He smiled, then added:

“If you notice, it is no different for classical musicians. The greatest vocalists begin each day with practicing the same “swaras”, the same “ragas.” For every musician the *foundation is sacred*. They build mastery by *revisiting the ordinary* every single day.”

He turned to the group.

“Top performers don’t graduate from the basics. They *honour* them. This surely keeps them where they are..”

Basics Can Be Built

He drew one final word on the board: **Basics**

Then, beside it, a simple progression:

Boredom → Practice → Mastery

“The good news?” he asked, smiling gently. “Every single one of these basics can be learned, repeated and strengthened. If you feel weak in any of them, it’s not failure. It’s just an area you haven’t trained enough yet.”

He placed the marker down and looked back at the group. You want to stand out in this business? Don’t chase shortcuts, *chase fundamentals*. He paused, his final words landing like a truth long known, finally remembered. Let us admit that the most extraordinary performances, the ones that look effortless, are always built on effort that no one saw.

CHAPTER ELEVEN

The Power of Your Own Way

The sun had begun to dip outside the training hall, casting long shadows across the posters that once seemed like distant dreams. But now, they felt different—more like mirrors than milestones. The room, once filled with doubt and uncertainty, now pulsed with quiet conviction.

Mr. Deshmukh stepped forward once more, but this time, there was something different in his voice. Something deeper. Personal. “These last two days,” he began, “have not just been about techniques or theories. They’ve been about *truth*.”

He looked around the room, meeting eyes one by one some glistening, some focused, some overwhelmed. All changed. “We’ve spoken of challenges, yes, but more importantly we’ve spoken of courage. I have seen something awaken in this room: a sense of self-worth. A quiet, growing belief that says—*Yes. I can do this.*”

He smiled gently.

“And let me assure you that you too *can*.”

“Whether it’s Srinivas Rao, Sudhaker, Gitanjali, or Neeraj—each of them mastered the *same* foundation first.”

He listed it aloud:

- Clear product knowledge
- Strong understanding of the company and industry
- Discipline in follow-ups and daily routines
- Consistent practice and effort

“These are the non-negotiables,” he said.
“Everyone who succeeded—started *here*.”

Step Two: Play to Your Strengths

He continued:

“Once you are grounded in the basics, you discover what can make you *unique*.”

“Identify your strengths and focus on them.” Learn from the examples we have discussed today. How some became experts in retirement planning, how some connected well with homemakers. Some come with exceptional communication skills they can talk to anyone, anywhere. Some possess administrative skills like meticulous planning and management with data and documents. So, Mr.

Deshmukh said, “They all did one thing: *They figured out where they were strongest—and they kept working in that zone until they became masters of it.*”

Step Three: Match Your Clients to Your Strengths

“Having identified the strengths, you know which type of clients you’re best suited for,” he explained. “And when you meet those clients, you don’t miss the opportunity. You close the sale.”

He paused. “Success is not random. It is *repeatable*. You need to fix the pattern for it.

Step Four: Continuous Prospecting – Fuel for the Future

He turned back to the board and added a new heading:

Prospecting Is a Habit, Not an Event.

“If your business must keep running, you need a continuous supply of the right kind of prospects. “He asked gently,” So, who are *your* prospects? The room was silent.

Then he answered:

“Your prospects are the people you’re most comfortable talking to, the ones you’re most likely to convert.” He smiled. If you are good with friends

and relatives, great! Go make more friends. Stay connected. Widen your personal circle.”

“If you’re confident with high social network individuals, attend the weddings, the functions, the seminars, the networking mixers *go where they go*.”

He paced slowly.

“If you’re comfortable in corporate settings, target that space,” “If small business owners trust you, focus there,” “Whatever your comfort zone is,” he said, “*nurture it deliberately*. That is your pipeline.”

The Takeaway: Design Your Way

He drew a simple flowchart on the board:

**Basics→Strengths→Matching→Clients→
Consistent Prospecting**

“This,” he said, tapping the board, “is your system, which is built around *you*.”, “No two systems will look exactly alike. But they all rest on the same three pillars: solid basics, self-awareness, and smart prospecting.”

He looked around the room.

“You don’t need to reinvent the wheel. But you do need to make sure the wheel fits your road.”

CHAPTER TWELVE

Your Own Formula

Mr. Deshmukh stood at the front of the room one final time. The whiteboard behind him was filled with stories, frameworks, and reflections, arrows, circles, questions, and quotes. The room was quiet, but not tired. It carried the weight of something new: readiness.

He took a breath.

“We’ve studied successful professionals. Listened to stories. Learned principles. But today, it all comes down to one thing, *your own formula*.”

The Common Foundation

“Let’s start where everyone starts,” he said, writing across the top of the board:

The formula of all successful professionals is the same, *up to a point*.

“They all begin by mastering the basics: product knowledge, industry understanding, discipline in

working habits, and daily effort. There are no shortcuts here. This is where every journey begins—and must begin.”

Then Comes the Divergence

We should remember that after the basics, the path becomes personal.

He turned and wrote in bold:

Strengths + Smart Prospecting = Momentum

They Faced Their Weaknesses, Too

“But that doesn’t mean they ignored their weak spots,” he added.

“The most successful ones made a conscious choice: to improve what was in their control.”

He listed some examples:

- **Communication skills** – improved with practice and feedback
- **Presentation skills** – sharpened with coaching or observing mentors
- **Making friends with strangers** – developed by saying yes to more invitations, more conversations, more introductions

“These weren’t overnight transformations,” he clarified. “They were *trained improvements*. Done in the background, quietly, consistently.” “Let me also

say this clearly: this is not the end. This workshop doesn't close a chapter, it opens one."

"In the coming year, we'll walk this road together. We will meet online once every quarter—three web meetings designed to check in, reflect, learn, and most importantly, *keep going*. I will be there, every single time."

He took a long pause, then added with a spark in his voice, "The audience are inquisitive to know more, for them this is the best program they have ever attended. They all gave full attention to hear what is coming out of their mentor." Mr. Deshmukh looked around and continued, "Okay, now in the fourth quarter, we will meet again in person." To reflect, to *celebrate*.

The room stirred with energy again. "We'll dance. We'll sing. We'll laugh. We'll play. And we'll celebrate a year of showing up for yourself, for your future, for your dream."

He gestured toward the group, his tone conveying a quiet intensity.

"Here we go, we will hear your stories, and your transformations, and *you* will become my portraits of success for the next *Million Dollar Dream* program. You will be the ones to light the path for others."

He stepped back, drawing a long breath.

“How is that?” he said, a playful glint in his eye. “*How does that sound?*” There were smiles now. Some claps. A few nods turned into tears. Something had shifted, not just in the room, but within. Not as a facilitator. But as a witness.

“Your Million Dollar Dream is no longer just a concept. It’s a commitment. Starting today, it’s in your hands and *it’s your turn now.*”