

SHARINA AMBASSADORS

Miss World,
Miss Universe, &
More



**SECOND
EDITION**

FASHION

Tips & Advice
From The Experts

DREAM VACATIONS

URGENT WAY

Family Medicine &
Aesthetics Center

8 BEST YOGA POSES

5 BEAUTY SECRETS

CPA CLINICS

MARKETING WORLD

POP ART

CREDIT REPAIR CLINICS

OLGA REZNIKOVA

Blogger &
Business Owner

CONTRIBUTION

SHARINA WORLD BEAUTY MAGAZINE

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Meet The TEAM





Welcome Dear Reader!

It is an absolute pleasure to welcome you all to the second edition of the Sharina World Beauty Magazine. COVID-19 crisis has forced fundamental changes. The societal impacts have been significant. By now, many of us know someone who has been struck ill by the virus and many of us know someone who has lost their life to it. If not, then I pray that continues, just as I pray for the continued health and safety of all my co-workers, our members, ambassadors, families, staff, and friends.

Even though we have been struggling with the crisis for months, it is early to know what lasting effects it will have on our society. How many people will fall ill—and how many lives will be lost—are questions I am not sure we want to know the answer to.

Although the pandemic has limited our ability to publish printed magazine, our staff has worked tirelessly to provide professional tips and positive and inspirational stories through our Sharina World Beauty Magazine, which helps empower and inspire the readers to get involved and make positive impact locally, nationally, and internationally.

Sharina World believes in giving back to the community, and appreciates all the contributions and support from the Ambassadors. A special thanks to the UrgentWay Team as well for successfully performing over 50,000 COVID-19 tests over the year. Together we can achieve more and make a positive impact.



Arjumand J. Khan (Shan)

CIA, CPA, & Executive MBA

Chairman & Chief Executive Officer

Second Edition - Top Contributors



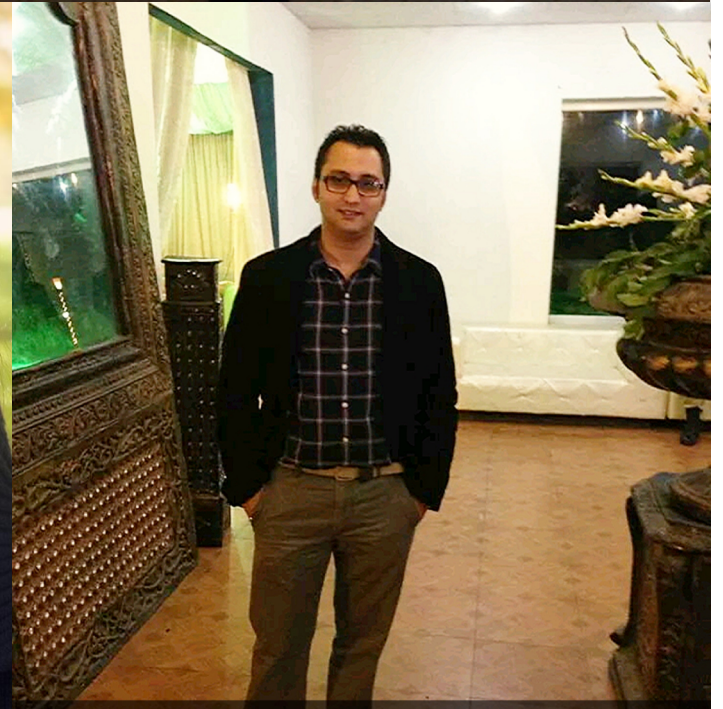
Dr. Faika Khan
Chief Medical Officer



Shan Khan
Chief Executive Officer
Sahil Khan
Chief Development Officer



Olga Perstneva
Chief Program Director



Nasir Siddiqi
Chief Marketing Director

Supervisor Joseph Saladino, Councilwoman Vicki Walsh, and Receiver of Taxes Jeffrey Pravato have been instrumental in raising awareness and controlling the spread of COVID-19 in Hicksville. We are really thankful to them, our team, and everyone else who joined us for the grand reopening of Urgentway Hicksville and support us in this noble cause.

Get tested for COVID-19 in a safe environment and take measures to protect yourself and your loved ones.



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Hicksville, NY 11801

TELEMEDICINE | WALK-INS | COVID-19 TESTING



MANHATTAN



BRONX



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HICKSVILLE



Sharina World Ambassadors

Be Heard, Be Known ... Be A Star!

Share your story and talent and get featured among top global beauty and talent stars





Accelerate your journey
to stardom and
professional opportunities!



Celebrity  *Embassadors*

Agata Szpyrka

Model



Sharina World Beauty Magazine Welcomes Agata Szpyrka to the Sharina World Family

5) Countries Visited/Would Love To Visit In Near Future

USA, France, Italy, Hungary, Croatia, UK, & Taiwan. I would like to visit Bahamas, Bali, or Hawaii.

6) Languages Spoken

English & Polish

7) Education

GED

8) Profession

Model

9) Goals/Aspirations

Building my modeling career, advance in my fitness, open my own business one day, and traveling

10) Any Personal Message

Getting to your goals takes a long time. Being consistent and persistent is the key to success.



1) Full Name

Agata Szpyrka

2) Any Title (Pageant System/Year)

None

3) Platform / Social Cause Supported

Instagram

4) Hobbies

Music, sport, & games





Instagram

Anahí Hormazábal Garay

Miss World Chile 2018 & Miss Charm Chile 2020



Sharina World Beauty Magazine Welcomes Anahí Hormazábal Garay to the Sharina World Family

Full Name

Anahí Hormazábal Garay

Any Title (Pageant System/Year)

Miss Charm Chile 2020

Miss World Chile 2018

I am 22 years old and I am a professional model. Some of my favorites things include singing, dancing, and acting. I am a Christian and I

participate at the activities of the church. Jesus is my example to follow, that is why I love helping people through different social activities. From my childhood, my family taught me values such as empathy and giving because the reward is higher when you give, without asking anything in return. We are here with a purpose, everyone is unique in every single way. This is why my dream is to participate in tourism. The experience of Miss World as a representative of Chile opened my mind. I experienced different cultures through the contest and I felt in love with tourism. That's why I want to be Miss Charm International 2020, this will connect all my dreams and wishes that God has put in my heart.

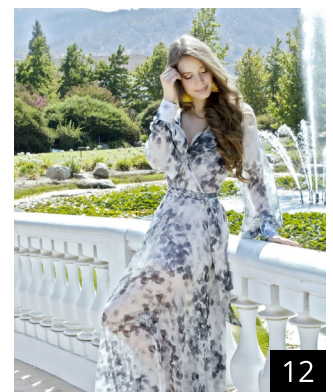
Today, I will tell you about my beautiful country, Chile. A long strip of land between the Andes Mountain and the Pacific Ocean with the most extraordinary landscapes in the world. From north to south, we have places like Atacama Desert, Arquitectonic Cities, Islands, Icebergs, and Country Landscapes.

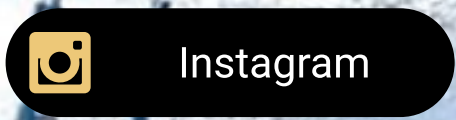
In the center, the capital, Santiago, whose architecture mixes the modern with old.

Among our typical dishes are the delicious beans, empanadas, sea paila, and my favorite, mote con huesillo. Our people are beautiful, honest, and hardworking, but we cannot ignore that there is poverty and inequality, so a recent social outbreak happened. But we have to find solutions. Victor Jara's song "The right to live in peace" dedicated to Ho Chi Ming and the suffering of the Vietnamese people became the motto. We are looking for a fairer and better Chile for all of us.

I have had beautiful travels along my country and I have visited other countries like Peru and Argentina, but definitely my biggest adventure was my trip to China proudly carrying the Chilean band to represent it in Miss World. I was reflected in the type of

empowered and supportive woman who serves as a spokesperson when representing thousands of women and social causes, I found a great opportunity to show who I am and sow love in every person I knew. Before winning in Chile, my pastor told the church: "Your love is enough for all of China", without knowing that if I won I would go to China, and that was when I knew I had a purpose to fulfill there. I fell in love with the experience, I learned from each of the people I met and breaking down the prejudices we made healthy friendships with the girls in the contest. In China, I got to know different places and enjoyed a 7 * hotel resort that had a mini city inside; artistic beaches, cinema, supermarkets, shops, etc. It was beautiful to share with girls from different cultures, my best friends were the girls from the countries: Angola, Virgin Islands, and Portugal. The most significant thing was to have my birthday there, they sang it to me in English, Spanish, and Portuguese and the biggest surprise of all: my mom! Who traveled to China to show me that at all times she would be with me, unconditionally, was inspiring.





A video thumbnail featuring three images of Anahí Hormazábal Garay. On the left, she is shown in profile wearing a blue tiara and a red dress. In the center, a smaller version of the same image is shown. On the right, she is shown from the front wearing a white tiara and a white dress. A red play button icon is overlaid on the center image. To the right of the images is the SHARINA WORLD BEAUTY MAGAZINE logo. Below the images, the text "Anahí Hormazábal Garay" is written in white, and "Miss World Chile 2018" and "Miss Charm Chile 2020" are written in black on a yellow background.

Anita Ukah

Miss World Nigeria 2018



Sharina World Beauty Magazine Welcomes Anita Ukah to the Sharina World Family

1) Full Name

Anita Ukah

2) Any Title (Pageant System/Year)

Most beautiful girl in Nigeria 2018 (Miss World Nigeria)

3) Platform / Social Cause Supported

Improvement/development of education and health care in rural areas. Which included free medical checkup, drug administration, counseling, and classroom renovations as well as donations of school supplies

4) Relationship Status

Single

5) Hobbies

Dancing and traveling

6) Countries Visited/Would love to visit in near future

I have visited India, China, UAE, Egypt, Gabon, Ghana, and Liberia. I'll love to visit many more countries to experience their culture, language, and of course food.

7) Languages Spoken

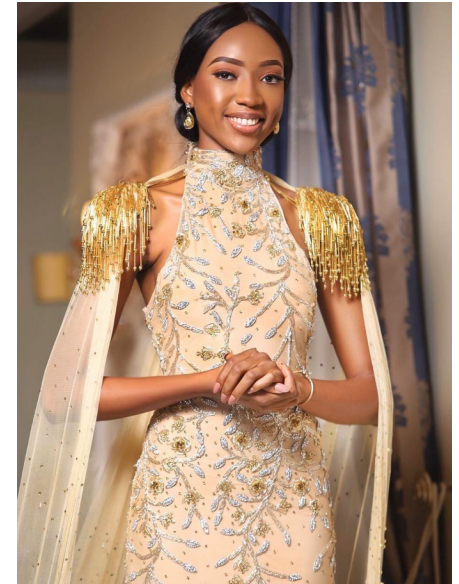
English and a little bit of French

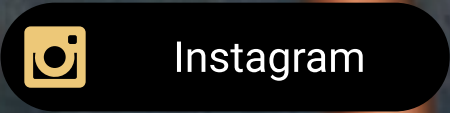
8) Education & Profession

I have a bachelor's degree in Medical Laboratory Science

9) Goals/Aspirations

My goal is to develop myself and business to a great standard, to be the best me I can be and to help in eradicating common diseases through counseling and preventive measures.





Anita Ukah



MISS WORLD
NIGERIA 2018

Bianca Tirsin

Miss Universe Romania 2020



Sharina World Beauty Magazine Welcomes Bianca Tirsin to the Sharina World Family

Full Name

Bianca Tirsin

Any Title (Pageant System/Year)

Miss Universe Romania 2020, Miss International Romania 2018, and was the 3rd Runner Up in the 58th Miss International pageant held at Tokyo Dome City Hall on November 9, 2018.

She is Romania's

ambassador of beauty contests and Blogger in her spare time. Her experience in the world of beauty contests consists of 12 titles won, of which national and 2 international. Ms. Tirsin managed to make her country proud to win two years in a row an international title in the top 5, being the only one in Europe in the top and writing history for Romania.

Education:

I am a student at the Faculty of Economics and Business Administration. My journey started when I was 14 years old, when I wanted to be financially independent. I became hostess promoter for cosmetic products like the Nivea, Dove, Vichy, etc.

I've always enjoyed socializing, interacting with people, helping them choose the best decisions on care products. My destiny was meant to be seen by a fashion designer when I was at the job booth, and to be invited as a model to a fashion show. It was the first time I ever went into the world of fashion, the first time I thought of a modeling career.

I have always been the kind of girl who is attracted to boyish things, the outfit consisting of a pair of Nikes, T-shirt/blouse, blue jeans, that girl who is in love with adrenaline, skydiving, and motorcycles.

Challenges:

I have met many situations with many obstacles in my path, with the help of my loved ones I managed to get over them and moved on. It's not easy in this career, there are many demands, hopes, and a great responsibility to represent your country at international level.

Starting to participate from the age of 18, the minimum age of such contests, I felt a slight pressure but a satisfaction for other competitors who thought I was small and that I am not yet prepared for a title of Miss. For other competitors, I guess they weren't worried. I was very glad that I managed to show everyone that Romania has wonderful girls and that even if I was 18, I earned my seat in top 5.

These aren't the only obstacles I've been through. I remember that at my first contest I did not have much support. Where there is no national interest, the preparation must be organized personally. I can say that I have this gift, I was born to be ambassador and Miss, because everything you see on stage is natural and I have never stressed anything that comes from my soul and for which I feel I was born. I was born to be a Miss. I was born to represent my country, Romania, and write history for it at every International competition.



Dreams:

My dream was not the one to become an idol of beauty and the word in the world of beauty.

My dream was to fly and be able to watch clouds every day, and travel and see everyone else. From becoming a pilot, I became the pilot of my life and the people around me that I inspire.

I have plans for the future to expand my business with my blog and open an Academy for Ladies. I wish that the family I'm going to shape in the future will have a healthy life, as I want to open natural stores of bio products in which the goods will be from the garden.

Titles:

The world of Miss contests for me is a challenge that every one of us should live. A self – regaining, the chance to show the skills itself, an experience that comes to the package with responsibility and self – growing. My experience consists of holding the following headlines:

- Miss Arad 2015 (Miss Avon and Miss Eda Beauty)
 - Miss Ardeal 2015
 - Miss Festivalag Area 2015
 - Miss Best Catwalk 2015
 - Miss Tourism 2016
 - Top Model Romania 2016
 - Miss Superanational Romania 2017
 - Miss Superanational 2nd Runner – Up 2017
 - Miss International Romania 2018
 - Miss International 3rd Runner Up 2018
 - Miss Universe Romania 2020
- And my path doesn't stop here!





Goals:

I like to be busy with activities that are part of my passions: modeling, fashion, make-up, music, and of course the world of beauty.

I also launched the Missbianca.net blog. It is a blog in which I tell about my life. The motto is: "The life of a Miss". Through the blog, I try to inspire as many people

and teenagers who want to add value and leave something behind them in this life.

Teenagers today, as I've noticed them so in the shadows, are a yarn that doesn't have much faith in them, often doubt what they might do. So that through my blog I want to change a little mindset, be more open, and the girls understand that: "It's your time to shine, Queen!"

We are all queens in our hearts, we must show the world this. This generation can change everything. More I can only tell you on the blog, do not forget to follow me :).

Contributions:

As an ambassador, I wish to build a better living for poor children. I'd like to help them with a home and give them a new chance in life. I thought I'd set up a foundation through which to build modern and equipped orphanages, which supports poor kids abandoned through hospitals throughout the country.

I am currently supporting and volunteering in my hometown. The program was created by a dear friend, who cares about the community. She is a true example and the first Miss I have met. We worked together to change and renovate the pediatric children section for infectious disease. For two years, this project has been going on.





Instagram

Carole Kahwagi

Miss Earth Lebanon 2016



Sharina World Beauty Magazine Welcomes Carole Kahwagi to the Sharina World Family

Full Name

Carole Kahwagi

Any Title (Pageant System/Year)

Miss Popularity 2014

Miss Summer Lebanon 2016

Miss Earth Lebanon 2016

Miss Lebanon 2017 Finalist

Degree:

Masters in Communication and

Media at Lebanese University

Hobbies:

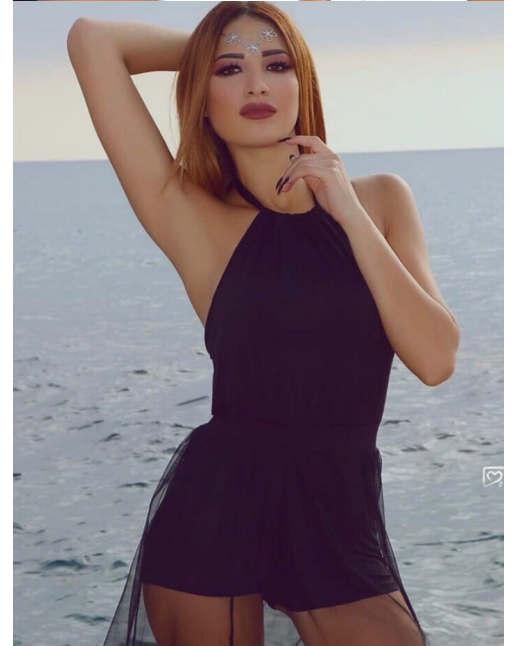
Dancing, Modeling, Acting,

and

Organizing Events

Since the beginning of my youth, my ambition was the world of fame and all these specialties TV and fashion. I always had a goal through all my work. My first beauty pageant was in 2014. I won the runner up plus a special award of "Miss Popularity." Since that moment, I discovered that I have a love for the challenge. Through this experience I discovered that I could repeat this experience with other contests because I had a great feeling on stage and I was very proud of myself. After that I went for "Miss Summer Lebanon" 2016 and I won the title. From there they sent me to represent Lebanon in "Miss Earth" that happened in the Philippines with 90 other countries and there my dream became bigger when I won the gold medal. First, because I went to represent my country Lebanon. Second, I had a cause after the title. It was not enough that my ambition was always greater and I competed for "Miss Lebanon" 2017. I have always been a public figure because I think that I can work on showing people the best picture of life, positivity, and social responsibility. I focus on my image for the purpose of continuity with the things I love, such as acting and fashion.

I was also invited to participate in the ceremony in Erbil as a Lebanese Beauty Ambassador during the diamond international festival and to Ghana to spread awareness for Mother Earth.





Instagram



21



Carole Kahwaji

Miss Earth Lebanon 2016

Debora Landini

Blogger

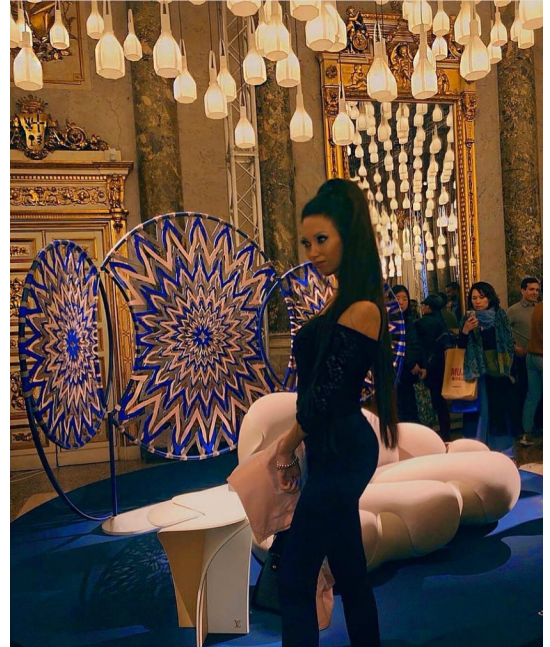


Countries Visited/Would love to visit in near future

Visited Spain, Greece, France, Italy, Monaco, England, & Croatia

Languages Spoken

English, Italian, & Spanish



Sharina World Beauty Magazine Welcomes Debora Landini to the Sharina World Family

Full Name

Debora Landini

Any Title (Pageant System/Year)

Blogger

Relationship Status

Single

Hobbies

Draw





Dr. Bhasha Mukherjee

Doctor & Miss England 2019



Sharina World Beauty Magazine Welcomes Dr. Bhasha Mukherjee to the Sharina World Family

Full Name

Dr. Bhasha Mukherjee

Any Title (Pageant System/Year)

Miss England 2019 - 2020

Platform / Social Cause Supported

Health education - specifically Type 2 Diabetes awareness

Relationship Status

Single

Hobbies

Fitness - boxing, dance, & poetry writing

Countries Visited

France, Germany, Spain, Turkey, Greece, Switzerland, UAE, Oman, India, Nepal, Wales, Scotland, Cameroon, Jordan, Ethiopia, Guinea Equitorial, Austria, Holland

Would Love To Visit In Near Future

Russia, Tunisia, & South America

Languages Spoken

Hindi, Bengali, English, German, & French

Education

Bachelors in Medical Science & Bachelors in Medicine and Surgery

Profession

Doctor

Goals/Aspirations

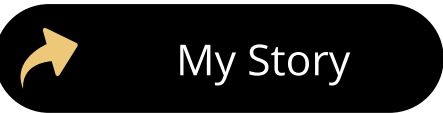
Create a global health education platform by merging my paths of the entertainment world and my medical background

Any Personal Message

The inception of a dream is the first step to making dreams come true

Brief Story - What Got You Where You Are Today

Read my story in link





Fatime Gashi

Miss Manchester & Miss Top Model 2018/19



Education:

Fatime Gashi graduated with a first class honors degree in Biomedicine from Salford University, and aspires to become a doctor. Her dream of becoming a doctor began when she was just eight years old and was diagnosed a life threatening meningitis. It was so bad that doctors were saying to prepare for the worst. "God clearly saved me. From that moment on I've been so passionate about doctors, they saved my life, and that's why I want to be a doctor to help others too."

Contributions:

She is an Ambassador for refugee charity Aniko. "To be called a refugee, many think is an insult. However, to me I believe it shows the opposite, it shows that you have strength and courage...It's never easy to leave your home and all your family behind."



Sharina World Beauty Magazine Welcomes Fatima Gashi to the Sharina World Family

Full Name

Fatime Gashi

Any Title (Pageant System/Year)

Miss Manchester and Miss Top Model 2018/19, and was Miss England 2018 2nd Runner up





Irena Ivanova

Miss Sozopol 2019



castle in Bulgaria, Castle in Love in the Wind in Ravadinovo.

With this title, I participated in the Miss Bulgaria competition, which was held in Sofia and was selected in the TOP 10! My hobby is dancing folk dances. I'd very much like to visit the United States of America! The languages I speak are English and Russian.

If given the opportunity, I would create a foundation that encourages all those women who are not self-confident to be more confident and to believe that women can achieve anything.

For me, natural beauty is paramount, in my opinion, every girl is beautiful in her own way! Be brave, be yourself, smile, and win!



Sharina World Beauty Magazine Welcomes Irena Ivanova to the Sharina World Family

Full Name

Irena Ivanova

Any Title (Pageant System/Year)

Miss Sozopol 2019

I am a 175 cm tall zodiac fish and I am from Dobrich Bulgaria. I am currently a first year student at the University of Economics in Varna majoring in Agricultural Business. I won the Miss Sozopol 2019 title! The competition was held at the only





Irena Ivanova

Miss Sozopol 2019

Melanie Heynsbroek

Miss World Luxemburg 2019



Hobbies

Diving, Ice skating, & Traveling

Countries Visited

All countries in Europe. Egypt, Kenya, Turkey, Russia, Sri Lanka, Maldives, China, Thailand, Indonesia, Peru, & Bolivia.

Would Love To Visit In Near Future

All other countries

Languages Spoken

Luxembourgish, German, French, English, & Russian

Education

Paramedics. I would love to go to the Police School to study Criminology.

Profession

Student

Goals/Aspirations

To be an example for another one and to learn always new things from other people

Any Personal Message

Thank you so much for the invitation and to feature me.
If you have any questions, then you can ask me anytime. I wish you all all the best!

Sharina World Beauty Magazine Welcomes Melanie Heynsbroek to the Sharina World Family

Full Name

Melanie Heynsbroek

Any Title (Pageant System/Year)

Miss World Luxemburg 2019

Relationship Status

Single



Melanie Heynsbroek



Miss Universe Luxemburg 2019



Instagram

Olga Reznikova

Blogger, Business Owner



Sharina World Beauty Magazine Welcomes Olga Reznikova to the Sharina World Family

1) Full Name

Olga Reznikova

2) Any Title (Pageant System/Year)

Blogger, Business Owner

3) Platform / Social Cause Supported

YouTube

4) Relationship Status

Married

5) Hobbies

Traveling & Reading

6) Countries Visited/Would Love To Visit In Near Future

USA, Italy, France, Germany, Austria, Switzerland, Czech Republic, Poland, & Hungary

7) Languages Spoken

English, Ukrainian, & Russian

8) Education

Master of Administrative Management

9) Profession

Entrepreneur

10) Goals/Aspirations

Make new social platform

11) Any Personal Message

Do not judge people based on nationality, country, or religion. There are good and bad guys everywhere





Instagram

Rebecca Kwabi

Miss Ghana 2019



Sharina World Beauty Magazine Welcomes Rebecca Kwabi to the Sharina World Family

Full Name

Rebecca Kwabi

Any Title (Pageant System/Year)

Miss Ghana 2019

Rebecca Kwabi is my name and my passion for fashion can be traced back to my pre-professional days, whether as a member of my family or among my peers in school and in my community. As a budding fashion designer, I aspire to be one of the most prolific designers on the continent and the world over. My mom inspires me greatly. She's a go-getter and very disciplined.

Compassion runs through my DNA and I'm committed to achieving any set goals.

Before we delve into the intricacies of what I intend on doing, let me state that my project is born purely out of my unflinching desire to bring a smile on the faces of kids who are down the social ladder.

Outside of the public eye, I am a young and energetic lady from a humble home which is the reason behind empowering myself and women in general. I come from a family of seven, and I happen to be an identical twin. I speak just English as an international language as well as three local languages, predominantly Ghanaian. I'm currently enrolled in a fashion school. I'm 175 cm tall and I love rice balls with peanut butter soup as well as any other local dish, though I love to try new things.

Hobbies

Singing, dancing, sketching, traveling, reading articles, and swimming.

Marital status

Single

Countries Visited

Togo, West Africa, and London

Education

Undergraduate

Profession

Fashion Designer

Cause

Being a strong believer in the priceless value of education, every child needs quality education, be it formal or

informal to guarantee a solid future. The UN Sustainable Development Goal 4 (SDGs4) emphasizes on quality education which encapsulates school uniforms, good teaching material, requisite facilities, etc. I am of the firm conviction that every Ghanaian child is entitled to these privileges but it is rather disheartening that an appreciable chunk of Ghanaian kids, through no fault of theirs, are lacking these privileges. This is sad. This is a blot on our conscience as a people.

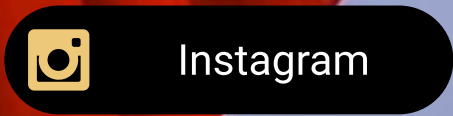
My sojourn to the Omarkope D/A Primary School at Ningo in the Greater Accra Region was a painful eye-opener. I was moved by seeing the future leaders of my country studying in dilapidated structures and lacking the very basic amenities. There were only two teachers, there were no uniforms for the kids and teaching materials were nothing to write home about.

Due to the sorry state of the building, whenever it rains, the pupils would have to vacate the school premises because the place always gets flooded. This certainly, is not the country we want to build.

I believe my association with the Miss Ghana brand will help. The ripple effect of this avoidable setback is that these kids end up dropping out of school, others devote less time for their studies and hawk their wares on the street to make ends meet. Some also assist their parents in the farm and many other dehumanizing ways to survive.



MISS GHANA 2019



Sandra Ballina

Rising Star



Sharina World Beauty Magazine Welcomes Sandra Ballina to the Sharina World Family

Full Name

Sandra Ballina

Any Title (Pageant System/Year)

Rising Star

Relationship Status

Happily Married

Hobbies

Playing piano, painting/drawing, gym, & books

Countries Visited/Would Love To Visit In Near Future

Countries visited is a very long list, I will mention the ones that I would love to visit which are Iceland, Alaska, and Hawaii

Languages Spoken

English, Spanish, French, Serbian

Education

Bachelor's Degree in International Business & Master's Degree in Marketing

Profession

My profession is a flight attendant

Goals/Aspirations

I would love to become fluent in Russian language

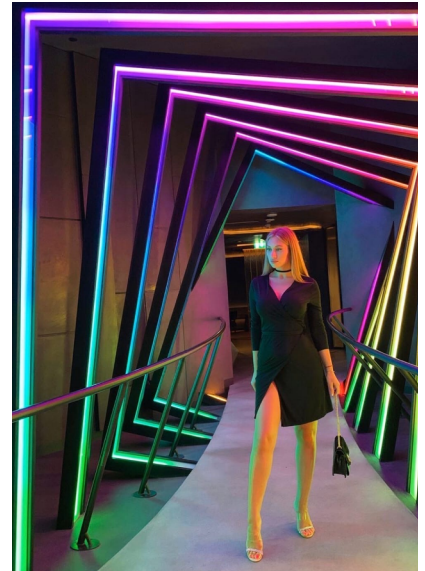
Any Personal Message

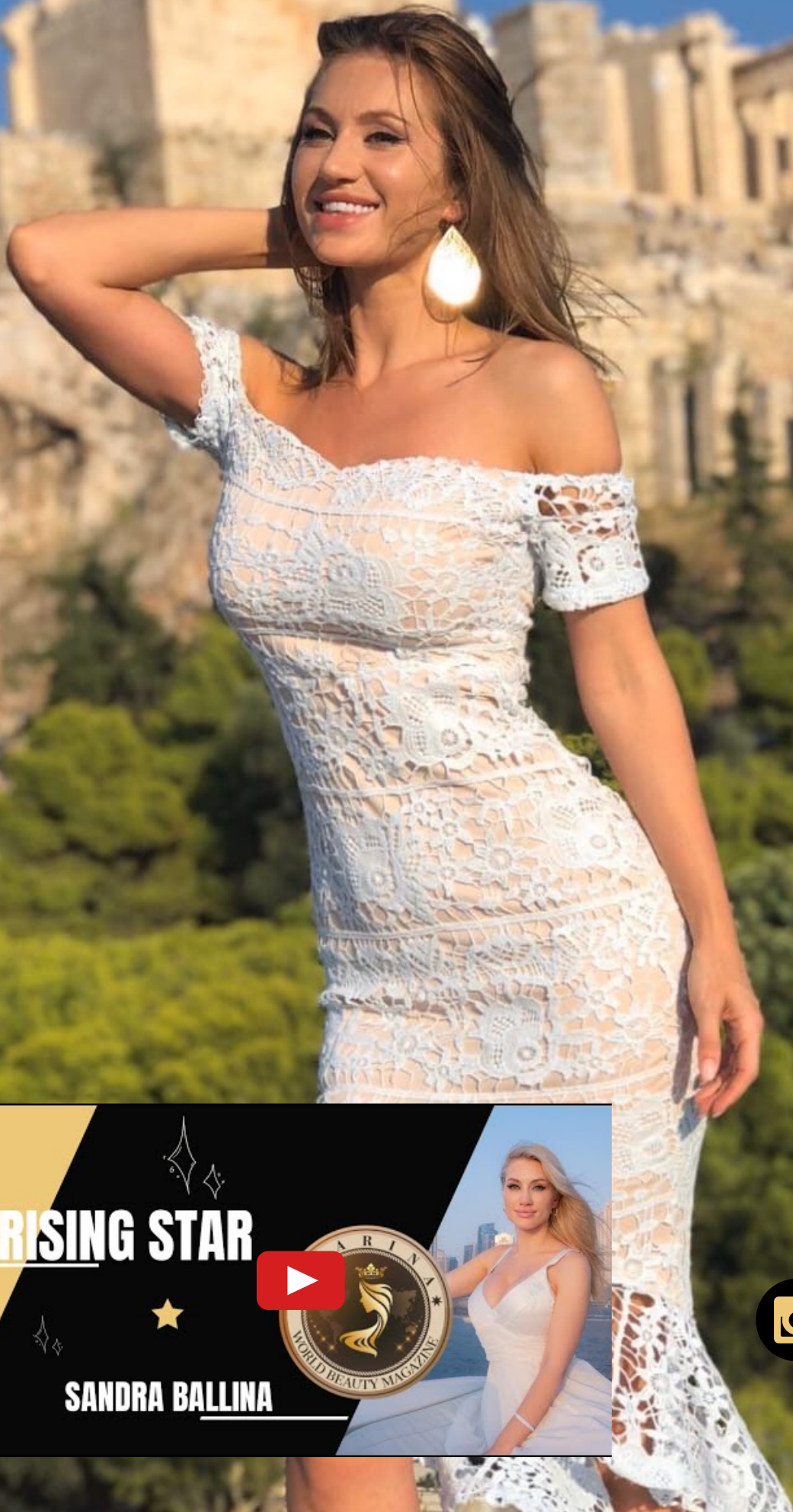
Listen to your heart and your body, treat them with respect

Brief Story - What Got You Where You Are Today

I was born in Croatia and later moved to Serbia with my family. Always had a love for arts and dance. I studied economics in Belgrade and started working as a financial analyst. After some time, I realized I would like to expand my life and I moved to Dubai.

After living in Dubai for a few years and working as a flight attendant, I met a pilot. We fell in love, got married, and moved to Mexico!





RISING STAR



SANDRA BALLINA



Instagram

Sylvia Sebastian Bebwa

Miss Tanzania 2019



Sharina World Beauty Magazine Welcomes Sylvia Sebastian Bebwa to the Sharina World Family

Full Name

Sylvia Sebastian Bebwa

Any Title (Pageant System/Year)

Miss Tanzania 2019 - 2020

Relationship Status

Single

Hobbies

I love dancing, dealing with electronics, & creativity

Countries Visited/Would Love To Visit In Near Future

London & Rwanda

I would love to visit Madagascar, Barbados, Maldives, Jamaica, and Israel

Languages Spoken

I speak English & Swahili

I wish to learn Spanish and Hindi

Education

Advanced Level

Profession

Model

Goals/Aspirations

My goals is to engage myself with medical assistance via international organizations such as UN & UNICEF and also to pursue my career in fashion industry

Any Personal Message

My personal message is that we all don't know what future holds onto us but we all have to be happy with strong mind and kind heart to conquer

Brief Story - What Got You Where You Are Today

I was just a simple girl who never knew life would change me so fast into a positive mindset. I had given up so many times in life. I could say I was never kind to myself but

since I came to realize that I am more than what I thought I was, I began to follow my dreams. The power of trying dragged me into who I am right now and above all my faith. Here I am, in the record of the nation as Miss TANZANIA 2019. All I would say is that, I was here, I mattered, and helped contribute - it's all a blessing!





Sylvia Sebastian Bebwa
Miss Tanzania 2019/20



Instagram

Zaira Ansokova

100 Most Beautiful Women Of The South Of Russia 2020



Sharina World Beauty Magazine Welcomes Zaira Ansokova to the Sharina World Family

Full Name

Zaira Ansokova

Any Title (Pageant System/Year)

100 Most Beautiful Women In The South Of Russia 2020

Zaira is a teacher, with 3 honors degrees, of the

highest qualification category of the College of Information Technologies and Economics of Kabardino-Balkarian State University.

In addition, Zaira is a model, she graduated from two model schools "Podium Nalchik" and "White Crow". Love to travel, take pictures, star in videos, sing, and read poetry. She participated 3 years in a row in the literary project "2 hours of poetry" and won three times.

She dreams of always seeing her family and friends healthy and happy.

Best Traits In Character

Responsible, Active, Purposeful, & Reliable

Life Motto

Anything will help to make your wish come true

What Does A Women Desire?

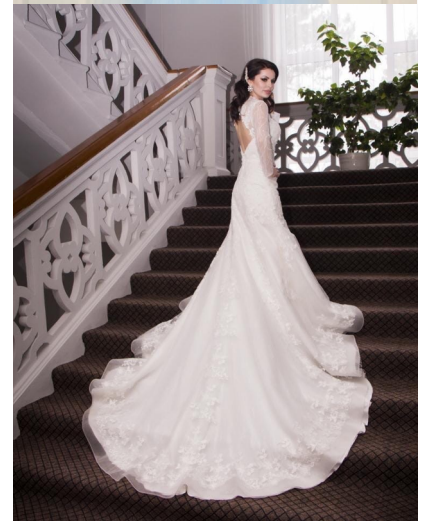
Female Happiness

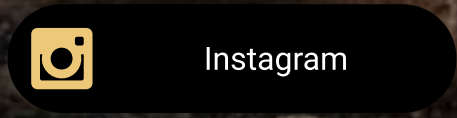
What Qualities A Real Man Have?

Responsibility, Courage, Reliability, Honesty, Fidelity, & Understanding

Do You Have A Personal Recipe For Success?

You need to believe in yourself and listen to your heart





Summer Fashion 2021

Coronavirus pandemic hit the fashion industry hard. While the pandemic is improving each day thanks to the vaccine, COVID-19 and its impact is still spreading. Granted, there was a major spike in online sales and a demand for comfortable “work from home” clothes, but it wasn’t enough to make up for the overall drop in sales and hit on the global economy.

Thankfully, fashion observers believe that the industry will regain its dominance in summer 2021. In particular, innovative and bold designs will be seen at fashion fairs around the world. This will be a significant relief from the face masks that dominated the fashion industry in the last months of 2020.

Creating an attractive and stylish look is not so easy. It’s not just that the stars use the services of stylists, artists, and designers. Mostly designers highlighted summer dresses from lace, in bright and original prints, models with open shoulders and back. Next, millions of women won the love of new mid-length dresses, elegant and luxurious, able to transform any woman.

A special place this season was occupied by asymmetric options for dresses with original decoration and decor. Summer clothing 2020-2021 in the form of dresses is considered universal for different occasions and events. Long dresses on the floor also interested girls who want to attract attention.

Also, for summer wardrobe, skirts and shorts are needed. The most trendy skirts are pleated style. Among the shorts, there are stylish options with pockets and short denim shorts. Summer clothes in the form of tops, shirts, and blouses with bare shoulders, ruffles, and flounces, bindings and ties are considered trendy, so it’s worthwhile to replenish the wardrobe with such models.



In the hot weather, trousers and jeans do not seem relevant, but in fact it is not so, because it is very fashionable to wear stylish trousers and jeans in light or bright shades of the palette, and classic blue jeans should always be present in your summer wardrobe.

Pay attention to the white, yellow, green, blue, purple, and pink models of trousers and jeans in the skinny style, shortened, as well as wide trousers in the pajama style, palazzo, bananas, etc.

Stylish trousers and beautiful jeans are always easy to combine, because it is much easier to choose a top for them than for the same skirt.

In addition, you can always complement trousers and jeans not only with light styles of the upper part of the set, but also choose elegant jackets and summer cardigans for a perfect image.

The Trouser theme continues in this category. Designers presented denim suits, stylish models of suits with a jacket with a three-quarter sleeve and wide trousers, straight cut, as well as suits with trousers and vests.

There is so much to expect from fashion designers and manufacturers in summer 2021. Although most of the leading fashion trends are yet to be released, these trends will be among them.

Therefore, get your shopping bag ready.



Sharina World Offers You Some Fashionable Combination For Your Summer Look







Summer New Arrivals



2nd Floor Jasmine Mall Bahria Town Lahore

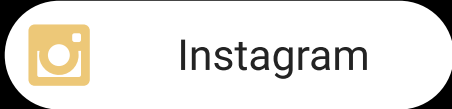
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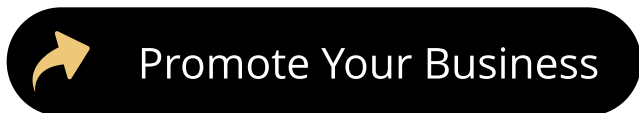


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Marta Krevsun

Wear An Emotion

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exclusive collections

The Marta Krevsun Design T-Shirt line was born from the desire to wear an emotion, a simple and versatile garment, but at the same time unique and authentic.

The Marta Krevsun Design T-Shirts are studied in detail by the artist who follows, in person, the process of realization from A to Z. The paintings (all unique pieces) painted by the artist, subsequently, become the designs for the T-Shirt.

Marta Krevsun also shows considerable attention in the choice of accessories such as labels, stickers, packaging et al. According to the artist, what completes the product must communicate the authenticity of the product, giving a touch of class and elegance, avoiding very subjective and visually charged solutions. For this reason, prefer the kind of minimal labels with the Marta Krevsun Design

logo in black on white, also communicating their unisex character. In fact, the classic fit t-shirts can be worn by both sexes at any age.

The collection includes paintings dedicated to nature and animals with an exotic taste that involves bright colors, perfect during the summer season.



Instagram



Product Number: MK05

50

Marta Krevsun
DESIGN®



Product Number: MM01

Marta Krevsun
DESIGN®

The artist's paintings carry with them a deep symbolic meaning. For example, the peacock symbolizes spring, rebirth, longevity, and love. The parrot indicates talent and intelligence and it is also the symbol of freedom.

The eye, the ancient symbol present in different cultures, has numerous meanings including those of protection, transcendence, and spirituality. The abstracts, on the other hand, have a freer interpretation, based on the emotions they arouse to the observer.



Marta Krevsun also launched the “Childhood Memories” Special Edition T-Shirt. It is about graphically creating a custom design based on the consumer's requests.

A beautiful way to have childhood memories with you and surprise those who are dear to us.

The thing that makes these T-Shirts special is that they are made with Love.




Childhood Memories
 Special Edition T-shirts



Wear your “Childhood Memories”!
 All that you need to customize your T-shirt is:

- Favorite picture of you
- Your favorite cartoon character and color



*“I don’t just wear a T-shirt,
 I wear a piece of art.”*

 @martakrevsun_design
 martakrevsun7@gmail.com



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5 Beauty Secrets of Top Models

Beauty models have a reference appearance: slim fit bodies, thick shiny hair, a nice face, a smile, and of course, perfect skin. Ah, if only you knew how many girls from the modeling business have to work so hard to look so perfect! We should also talk about skin. Every day they are given a heavy make-up, and sometimes more than once, constantly irritating the skin with endless washings and new layers of cosmetics. So who, if not them, should know everything about face care! We studied excerpts from an interview with five top models and these are the beauty secrets they shared.

1. Not touch your face with your hands

Kendall Jenner: I always paid great attention to face cleansing, even before I started working in the modeling business. But it's especially important for me right now, because every day I have to use so many decorative cosmetics. I wash my face at least two or three times a day. My older sisters always gave me and Kylie practical



advice on skin care: after all, she had already gone through all the problems associated with care that I was just starting to encounter. So, she said: "Never touch your face with your hands and, moreover, do not squeeze anything. Do not forget to always wash before bedtime and always use cream under the eyes."

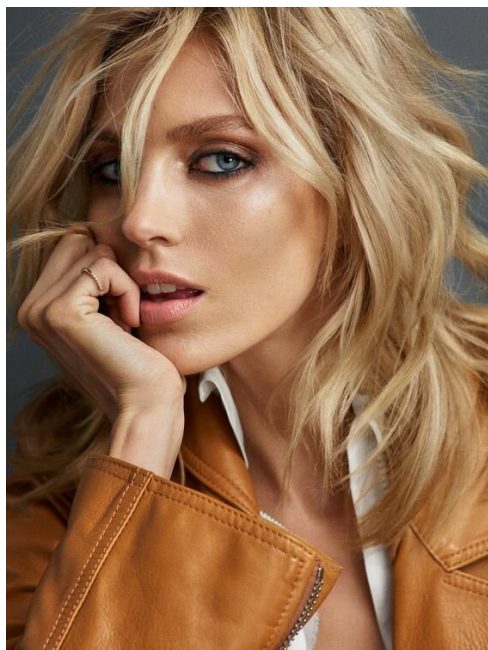
2. Wash your face properly

Jamie King: The skin under the eyes is very thin and delicate. In order to not to injure, I developed my own way of washing my face. I lower my face under slightly warm water, the mascara applied to the eyelashes softens. And then I begin to gently rub the eyelashes (and only them) under water. Thus, I do not even touch once the skin under the eyes, because excessive exposure can lead to the early appearance of wrinkles around the eyes.





3. Combine multi-line care products



Anya Rubik: I like to combine completely different products when taking care of my face. There are a lot of branded and organic cosmetics in my makeup bag. I love the day cream with rose extract Dr. Hauschka. And by the way, this brand has amazing masks. I try to apply moisturizing masks several times a week. I like one in the Nuxe brand. But if I feel that my skin needs just mega hydration, I use coconut oil for my face and body.

I also have cream from the farmers' market. It has a very specific smell, but in the morning the skin just shines. I like to mix products from different lines, because I believe that each person's skin is absolutely unique... in addition, it changes depending on the time of year, age, and many other factors. In short, it is simply impossible to find a single line of product that is suitable for all occasions.

4. Let the skin "rest"

Erin Heatherton: Using too many care products can irritate the skin. A couple of times a week, if my skin is in good condition, I just wash with warm water. I also try to eat a lot of foods rich in vitamin A, so that the skin is cleaner.



5. Sometimes simple recipes are the best

Lily Aldridge: to make a great body scrub yourself, just mix together coconut oil and sugar. Try it! This scrub not only exfoliates and moisturizes the skin, but also smells divine.



8 Best Yoga Poses

1. Utkatasana (Stool Pose)

This pose tones the abdominal organs, back, and diaphragm.

On a breath, we stand up straight, raise our hands, joining our palms. Exhale: "sit down" on an imaginary chair. The lower we sit, the more hips will work. On each exhale, we find our "House of Strength" and feel how the muscles of the press begin to work.



2. Virabhadrasana - 3 (Pose of the Hero - 3)

Stretch one leg back and, exhaling smoothly, begin to lower the body, arms extended forward. At the end point, the body should be parallel to the floor, and the line from the fingers of the back foot to the fingers of the extended arms should be extended. Look down, relax your neck, and stretch your crown forward.



3. Plank And Its Variations

The plank is an ingenious exercise for the whole body, including the muscles of the abdominals and cortex (spine). In Plank, the main thing is not to drop the pelvis down and not to lift it up. Imagine that the body is a stretched rubber band that lengthens with each exhalation.

3a) A plank with an emphasis on hands. The palms stand exactly under the shoulder joints, shoulder width apart. Attention in the "House of Power", we hold the body with the muscles of the press.

3b) Plank with one leg up. First we hold three to four cycles of breathing one leg, then the other. All bar requirements are retained.

3c) Plank with outstretched arm to the side and with outstretched arm forward. Also, first hold one hand, then the other.

3d) A plank with a bent knee. On exhalation, bend the knee and try to "stick" it to the chest.

3d) A plank with emphasis on the elbows. In this position, we also hold the whole body in one line. All attention and all efforts are concentrated on the area around the navel. On exhalation, we squeeze the stomach even more and strain the abs muscles.



4. Dhanurasana (Bow Pose)



The pose that needs to be performed after the planks, as it compensates for the tension of the abdominal muscles by stretching them. In addition to the obvious effects (rejuvenation of the spine), it also increases the activity of the liver, thyroid and genital glands, kidneys and adrenal glands, and also fills the solar plexus with energy. Closely monitor the sensations in the lower back: pain should not be. If there is pain, then lower your legs and lower the tension.

5. Yoga Mudrasana

This embodiment of Yoga Mudrasana gently massages the organs of the abdominal cavity, stimulates the intestines, and helps remove excess body fat from the abdomen.

As you inhale, squeeze your hands into fists (the thumb rests under the other four) and lay them on the navel. With an exhale, bend down, lower your head to the floor, and hang your elbows down. After a while you will feel a ripple. Stay in position 304 of the breathing cycle, and continue to breathe deeply with your stomach.



6. Paschimottasana (Stretching Position Of The Western Part Of The Body)



This pose is called "Oxana wasp waist", because it most effectively removes fat from the abdomen and stimulates digestion. And the "Western part of the body" is the back. It is called Western because usually yogins practice facing the East to greet the rising sun. Sit up straight. To begin with, you can do the pose of the staff (Dandasana): we rise on our hands and fall. By doing this, we ensure that the back becomes vertical. Then, on the inhale, raise your hands up, and on the exhale, lie down on your feet. The legs may be

straight or slightly bent. Choose a convenient option for you. So we lie down for three or four cycles of breathing, continuing to breathe deeply in the stomach. This is what will provide massage of internal organs. Paschimottasana also has a beneficial effect on the heart and endocrine system.

7. Twist

We sit down with a straight back (hands are extended forward), on exhalation we curl to the right, to the left. Repeat several times.

8. Sit-Ups

When you inhale, you will sit with your back straight and stretch your arms forward (your legs are bent at the knees). On exhalation - deviate as much as possible back – so that the feet remain on the floor. Repeat several times.

Collagen And Elastin



Collagen and elastin are a kind of "building material" that makes up most of the connective tissue. The dermis alone makes up 35% of the total amount of collagen in the body!

Collagen fibers responsible for skin firmness, elastin for suppleness – thus, the frame which they form, supports our skin, making it supple and elastic, as if "pulling" from within, preventing sagging.

Production of collagen and elastin decreases after adolescence, after which these cells begin to break down, and the above process is accelerated every year more and more. In addition,

the collagen fibers become more compressed and structured, which affects not only the skin. For example, the lens of the eye may become excessively rigid, leading to vision problems. Well, in the skin appears deeper and deeper wrinkles, it begins to SAG. Although wrinkles may appear not only with age. There are many processes that affect the integrity of fibers. For example, smiling, frowning, grimacing, accelerate the destruction of collagen and elastin, which can also cause the appearance of wrinkles. We call such wrinkles mimic, they often appear in approximately the same places in all. Closer to 30 years of age, the production of collagen slows down, the skin becomes more flabby, and we are forced to think about stimulating the "proteins of youth" from the outside.

How to do it?

Professional treatment

From the age of 28-30, biorevitalization helps support the synthesis of collagen and elastin: both proteins are produced in fibroblasts. GC-based biorevitalization helps stimulate the activity of these cells, triggering the synthesis and construction of proteins.

After 40 years of operation, thread lifting is an effective solution. The introduction of filaments stimulates the production of its own collagen and elastin fibers, which are woven into the natural support frame. As a result, the skin is tightened and becomes more elastic.

Cosmetic

Cosmetics with collagen itself is a myth. Its molecule is so large that it can't get into the dermis - that's where it's needed. But there are other components of the cosmetic formulas that can stimulate the production of collagen and elastin.



Cynergy TK - copper rich substance increases skin hydration, increases the synthesis of collagen and elastin, reduces the severity of wrinkles, and smoothens the epidermis.


Coenzyme Q10 is an ideal stimulator of "youth proteins". This antioxidant protects skin cells from destruction and preserves their functionality.

Retinol, known as vitamin A, also increases the production of skin's own collagen and elastin.

Nutrition

You can support the production of collagen and elastin by diversifying your diet with certain foods. Spinach, asparagus, beetroot, cod, red meat, poultry, eggs, nuts, cheese (in particular, Parmesan), broccoli, apples, black currant, citrus – they contain substances that contribute to the natural production of proteins.





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Dream Vacation

Russia

Russia is an incredible country. This is not even a country, but a whole world that has everything - from architectural masterpieces and a huge number of museums, to a wide variety of natural attractions – mountain lakes, geysers, glaciers and much more.



1. Peterhof

Peterhof is one of the most beautiful sights in Russia. Here, a large number of historical buildings and works of art are located on a small square. Peter the Great founded Peterhof as a Royal residence in 1710 in honor of the victorious completion of Russia's access to the Baltic sea.

2. Lake Baikal

The greatest lake on Earth, the Russian Shrine is sometimes called the "laboratory of diversity" and the world's largest repository of the purest fresh water. It is home to almost 3,000 species of plants, and more than 80% of them are not found anywhere else. The only mammal that lives in the ancient lake is the Baikal seal. A few years ago, lake Baikal was officially recognized as a "miracle of Russia". This is the deepest, most transparent and incredibly clean lake on Earth.



3. Novgorod

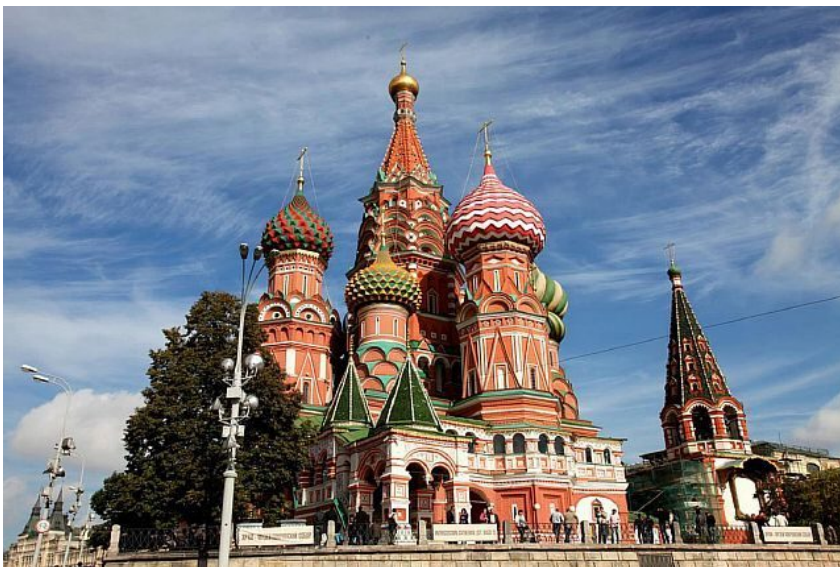
The oldest city in Russia, an ancient craft and trade center, a link connecting Russia with Europe. This stone structure on the Bank of the Volkhov in the XI century was built by Prince Yaroslavl. It was first mentioned in the Chronicles of 1044. But those original buildings have not been preserved. Later, the Kremlin was rebuilt and expanded several times. Today, the length of its walls is approaching one and a half kilometers. Now 9 towers are preserved in the Kremlin. The highest of them is Kokui. Various architectural monuments are located behind the fortress walls.





4. Kungur Cave

Kungurskaya cave is beautiful, and large, and truly magical. The first tourists, including the tsars, came down here in the XIX century. Today this place is the most famous Ural miracle. Every year it is visited by up to 100,000 people. In just a few hours, moving through the cave holes, tourists see winter, autumn, and spring. But summer never comes to the cave. The temperature here does not rise above $+5^{\circ} + 8^{\circ}$ C.



5. St Basils Cathedral

St Basil's Cathedral is a Christian church located in the Russian capital of Moscow, right in the most famous square in the city referred to as the "Red Square". It's one of the 12 monumental buildings located on the square and one of the most beautiful and mysterious church in all of Russia. It is believed that the architects who created it were deprived of sight, Stalin himself did

not allow the building to be demolished, and during the war the temple was hidden from shelling. The upper tier of the cathedral resembles a labyrinth, and the base is an eight-pointed star. The cathedral was built in 6 years from 1555 to 1561. Its original image was changed by extensions, but the idea of St. Basil's Cathedral seems unusual even in modern times. It looks like a vault of eight churches, which surround the highest - the ninth. Such a temple still does not exist in Russia. Each temple has its own entrance and lighting, nevertheless, the cathedral is a single building. In the Cathedral of St. Basil the Blessed, you can now see paintings from different centuries: the 17th and 19th centuries are adjacent. This is an amazing architectural monument. The building, now a museum, is officially known as the Cathedral of the Intercession of the Most Holy Theotokos on the Moat, or Pokrovsky Cathedral.

6. Lena Pillars (Yakutia)

In the Republic of Yakutia, on the Bank of the large Siberian river Lena, there is an amazing stone ridge with a length of about 80 kilometers. The rocks, which in some places reach a height of 200 meters, were formed from ancient limestone, and their formation began about 500 million years ago. These formations have a bizarre striped "color" and an unusual elongated shape, and today a national Park has been created on their territory. Since ancient times, this place was considered sacred – only shamans and elders were allowed to talk with spirits. From a scientific point of view, the pillars are an example of ancient formations of sedimentary rocks – once in their place was the sea, and the material for the formation of future rocks was the bone remains of marine life. Over time, the sea dried up, and weathering processes led to the formation of unusual natural creations.



7. Kul Sharif Mosque (Kazan)

The main mosque of Tatarstan and the symbol of the entire Tatar people is the Kul Sharif mosque in Kazan – a place of Muslim worship, weddings, photo sessions for tourists, and just a corner of authentic beauty and peace. It is worth noting that the modern building is not a historical structure, it was built recently on the site of the original Kul Sharif mosque that once existed here. The original structure was destroyed in the 16th century by the troops of the Russian Tsar, and only from 1996 to 2005 on this site started work on active restoration of the mosque, and the opening itself was timed to the Millennium of the Tatar capital. The modern building is built of white marble and has eight high towers-minarets. Inside, you can visit prayer halls, the Museum of Islam, and especially for foreign visitors, there are even special balconies where you can watch the people praying.



8. Swallow's Nest (Crimea)

"Swallow's nest" is the smallest castle in the world, located on the tip of the southern Cape of Ai-Todor, at an altitude of 40 meters above sea level. The castle itself was built back in 1912 by the order of a German Baron who wanted to see the castle on



this beautiful place, reminding him of the architectural masterpieces of his distant homeland. In the Soviet years, more than one film was shot in the vicinity of the castle, starting from the 70s until 2011, a restaurant worked within its walls, and today you can visit the Museum, view the interior and exterior of the building, and admire the view from the cliff.



9. Pushkin Tsarskoe Selo

The great asset of the city of Pushkin is the Tsarskoe Selo Museum - reserved with its Catherine Palace, which is a fine example of Russian architecture. The entire complex is an important monument of Garden and Park art of the 18th and 20th centuries, which was severely damaged as a result of the events of the great Patriotic war, but was later completely restored. The Museum complex consists of gardens, parks, small thematic museums, and the Central object - the Catherine Palace, a magnificent Baroque structure in beautiful azure and white tones with an abundance of gilding elements. The splendor of the Palace interior is especially evident in its Throne room, sparkling with gilded decor and impressive artistic ceiling paintings. The richness and cozy color of the Amber room, the combination of snow-white walls and gold of the Front enfilade, the grandeur and expanse of the Hermitage pavilion are impressive.





10. Valley of Geizers

The Russian far East is an amazing region where a huge number of beautiful and unusual natural monuments are located. One of those is the Valley of Geysers located on the Kamchatka Peninsula. The largest geyser field in Eurasia has two dozen springs, which from time to time push out jets of boiling water along with clouds of hot steam. A fantastic sight! You can only get here by helicopter and with a guide. Independent "wild" trips of tourists to the valley are strictly prohibited.

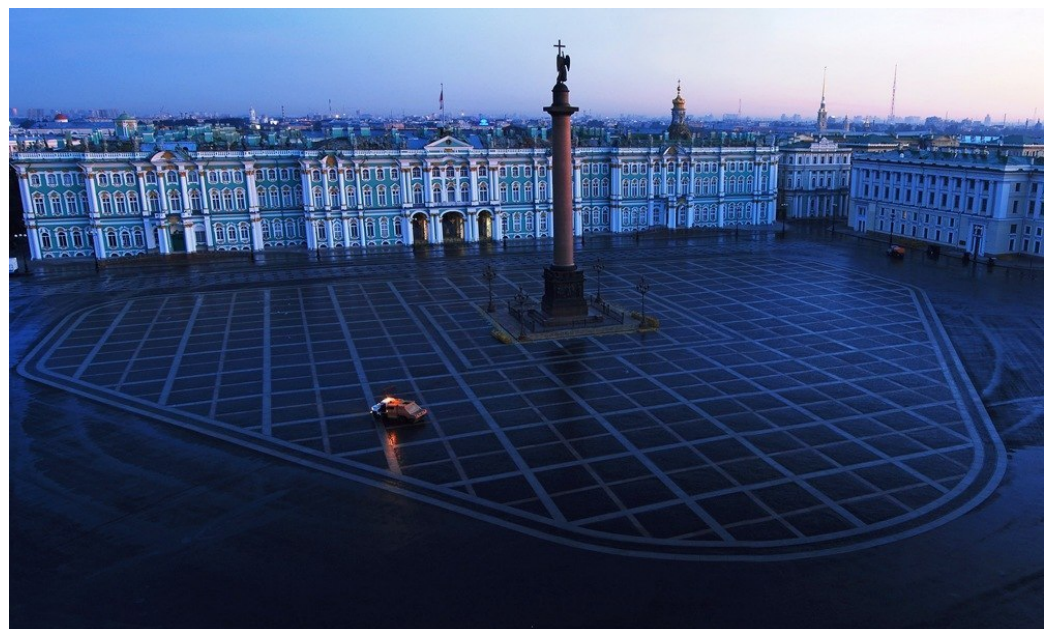


11. Moscow's Kremlin

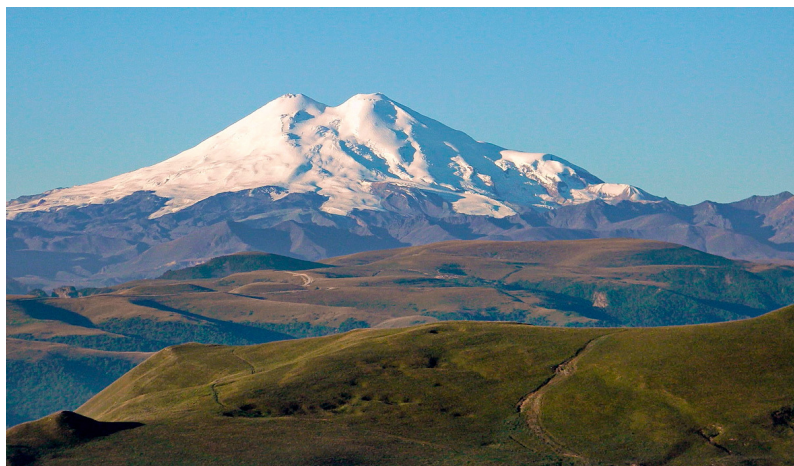
The Kremlin, perhaps, can be called the main attraction of Russia. This grandiose fortress, covering an area of 27 hectares in the heart of Moscow – is a symbol of Russian power. It was built at the end of the XV century. St. Basil's Cathedral and the mausoleum, where the body of the fiery revolutionary Vladimir Lenin rests, is in the immediate vicinity of the Kremlin.

12. Winter Palace

When visiting attractions in the Russian Federation, you should pay attention to the Winter Palace, located in the Northern capital of the state. This architectural masterpiece was built for Elizabeth Petrovna. The talented architect Francesco Rastrelli worked on the design of this amazing structure. Until the beginning of the XX century, the Palace was the main residence of Russian emperors. Today, the



Hermitage is open within its walls, where more than 3 million works of art are collected. The winter Palace impresses not only with its unique exterior. Any visitor will be surprised by the extremely rich decoration of the premises. In front of the Palace is a magnificent square decorated with an Alexandrian column, which was erected in honor of the victory over the troops of Napoleon Bonaparte.



13. Mount Elbrus

Many climbers from all over the world rush to Russia to climb the world's highest mountain – Elbrus. Here you can also admire the amazing scenery of the Caucasus mountains, charming snow-white peaks. Shelters and cable cars are constantly being built on the slopes of the mountain, which allows even people who do not know the subtleties of mountaineering to visit Elbrus, even if not at its very top. The view from such shelters is stunning in its beauty and will forever remain in the memory of any tourist.

14 . Uspensky Cave Monastery

Fans of unusual architecture should visit this monastery, which was built in the Maryam-Dere gorge near Bakhchisaray on the Crimean Peninsula. This ancient Shrine was founded around the eighth century. According to the assumptions of scientists, it was built by Byzantine monks. For many centuries of its existence the monastery has experienced times of prosperity and decline.



15. Ruskeala Karelia

Ruskeala Mountain Park is one of the brightest and most amazing places that attracts hundreds of thousands of Russian and foreign tourists every year. It consists of a system of mysterious tunnels and a large marble hall with a mysterious lake. The rays of three hundred modern led lights turned rock niches and grottoes into a fabulous space.



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• Chelyabinsk	• Novosibirsk	• Volgograd
• Irkutsk	• Omsk	• Voronezh
• Izhevsk	• Orenburg	• Yekaterinburg
• Kaliningrad	• Perm	• Saint Petersburg
• Kazan	• Rostov-on-Don	• Kaliningrad
• Krasnodar	• Saint Petersburg	• Krasnodar
• Krasnoyarsk	• Samara	• Murmansk
• Makhachkala	• Saratov	• Sochi
• Mineralnye Vody	• Sochi	• Kazan
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VERTICAL SOLUTIONZ

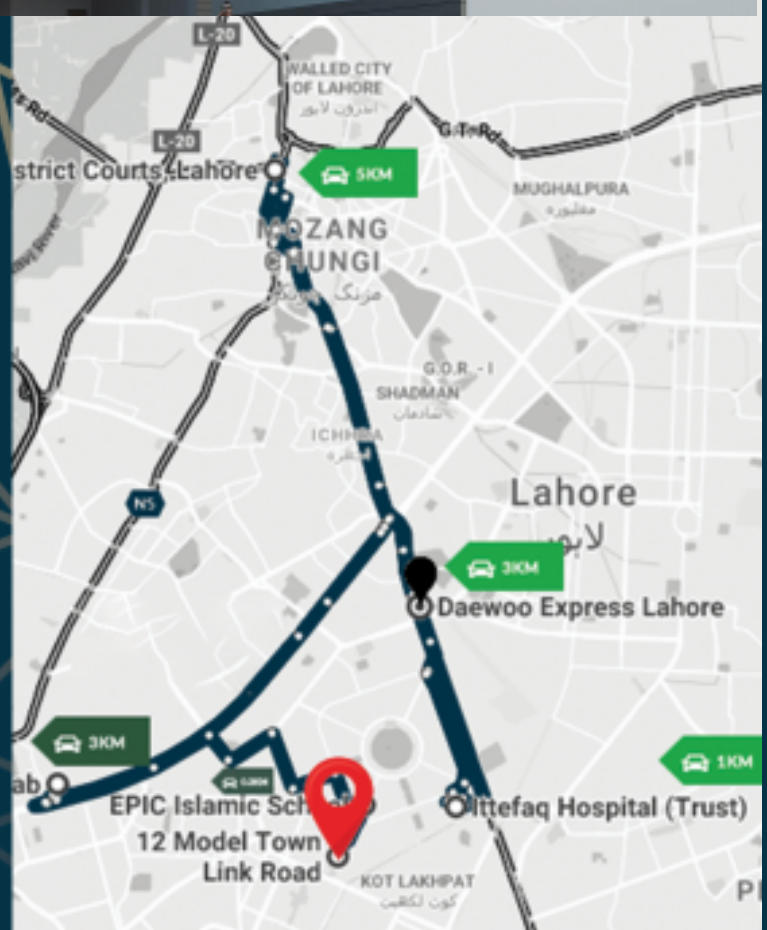
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C	596	1
D	464	1

Imran Siddique

Director

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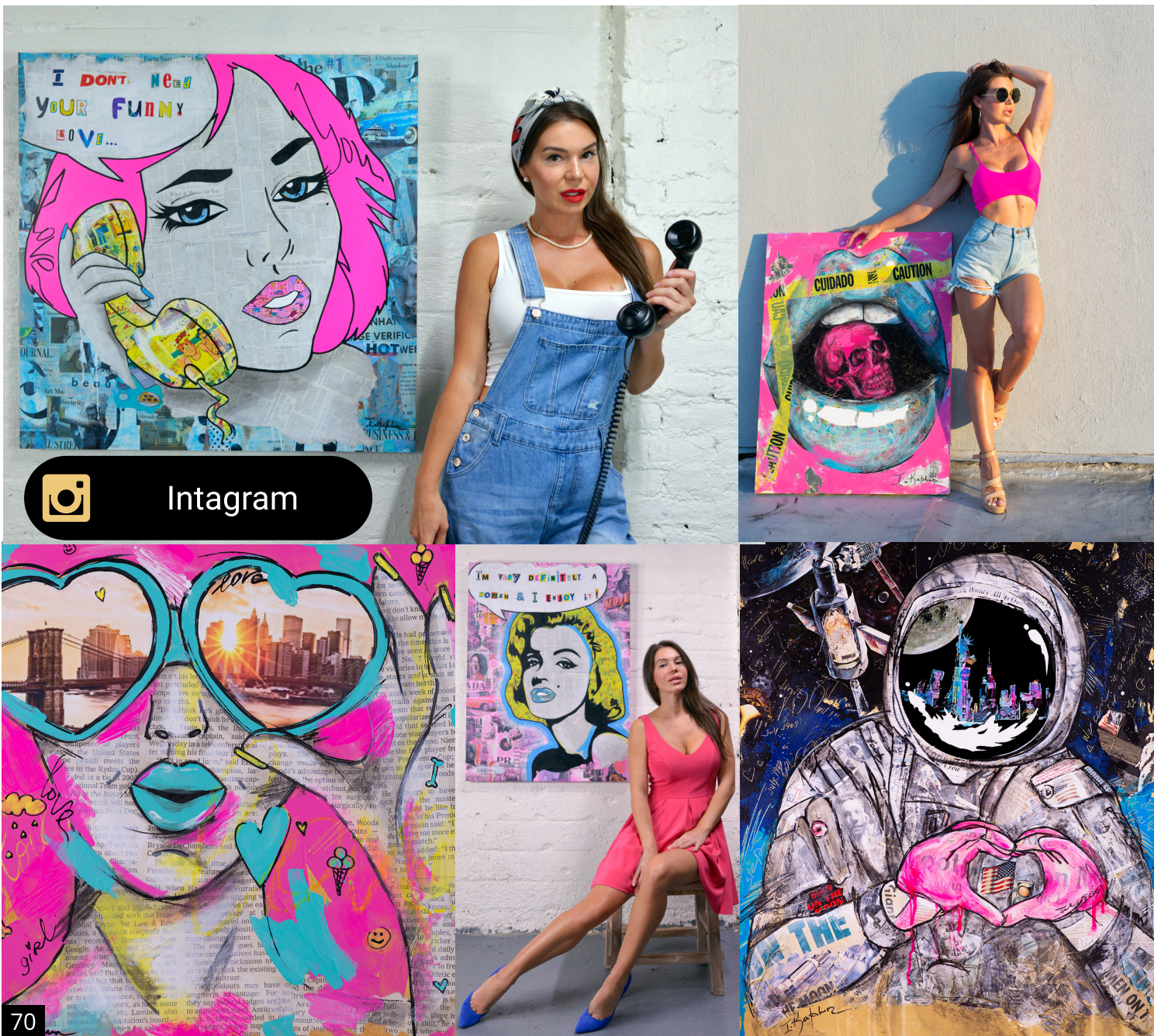
12P Model Town Extn. Lahore Pakistan

Ines Kaplun

Pop Art Artist

Iness lives and works in New York City where she teaches Art and Painting to children and adults in her art studio in addition to pursuing her own artistic career. Iness has exhibited her art at Chelsea Galleries, The Bridgehampton Museum, and Museum of Russian Art (MORA). Iness artworks are in private collections in the US, UK, Germany, Czech Republic, Russia, and Italy.

Iness describes her art style as a Feminine Pop Art. Iness combines elements of Pop Art and bright colors. Iness fills her paintings with love, joy, and happiness. Iness mostly uses three colors for her paintings, blue, yellow, and pink. Blue is the color of happiness, Pink is for love, and Yellow represents positivity. Combining these colors together, with positive message and a touch of irony is what makes Iness's art style. Iness delivers a positive message through her art to the viewers.



Contribution

Sharina World established a nonprofit Sharina World Foundation with the mission of globally providing education, skills training, and improved health care. Sharina World contributes portion of the revenue and appreciates your generous donation to support this empowerment mission.

Every child has the right to an education. Education for girls is as important as education for boys. An educated mother will make sure that her own children gets education as well. Educating is not only the right thing to do – it is also a smart economic investment. World Bank estimates that the failure to provide girls with education through secondary school comes at a high cost to their health and well-being, \$30 trillion in lost earnings and productivity.

264 million children globally are not getting an education, due to war, famine, child marriage, child labor, and other forms of violence, deprivation and abuse. Each and every one of them deserves the opportunity to learn so that they may someday reach their full potential and contribute to the society as well.

Whether it means setting up temporary classrooms for child refugees, building child-friendly schools, distributing books and other learning materials, training teachers or even rebuilding an entire educational system, Sharina is committed to getting kids back to learning and your life changing gift is very much appreciated.

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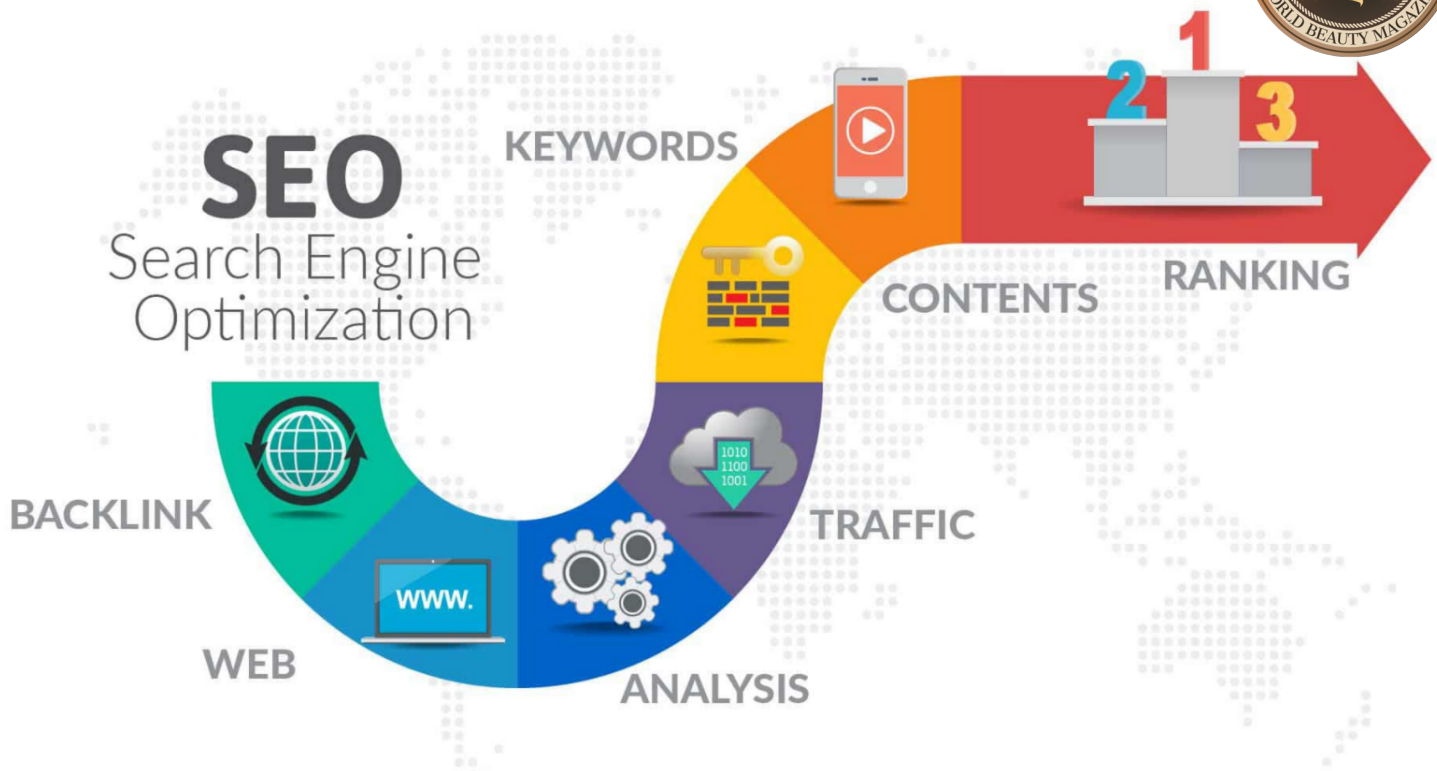
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Purchasing New Car \$23,000 • 66 Month Term

PERSON A		PERSON B	
Credit Score	730	Credit Score	599
Interest Rate	1.99%	Interest Rate	14.99%
Payment	\$368.22	Payment	\$513.97
Total Interest Paid	\$1,302.39	Total Interest Paid	\$10,921.44
Total Payments	\$24,302.39	Total Payments	\$33,921.44

Person B pays **\$9,619.05 more!**
 than Person A for the exact same vehicle and exact same price.

Purchasing New Home \$200,000 • 30 Year Term

PERSON A		PERSON B	
Credit Score	730	Credit Score	599
Interest Rate	4.038%	Interest Rate	5.405%
Payment	\$959.22	Payment	\$1,079.15
Total Interest Paid	\$145,318.22	Total Interest Paid	\$188,494.14
Total Payments	\$345,318.22	Total Payments	\$388,494.14

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