

MONEY

CENTRAL

FOUR CRUCIAL STEPS

FOR CREATING
A PROFITABLE
BUSINESS WEBSITE

THREE OF THE BIGGEST REASONS

WHY MOST
BUSINESSES
ACTUALLY FAIL

TAKE CHARGE

FIVE EFFECTIVE
STEPS TO ACHIEVING
YOUR GOALS

NO MONEY TO START

A BUSINESS?
NO PROBLEM

Lessons for newbie entrepreneurs from Selena Short

THE SECRET

TO CHOOSING
THE MOST
PROFITABLE
BLOG NICHES
FOR MAKING
MONEY ONLINE

TEN RIDICULOUSLY POWERFUL

FACEBOOK
STRATEGIES
THAT ACTUALLY
WORKS

HOW TO BUILD A THRIVING

FITNESS Empire

MONEY CENTRAL

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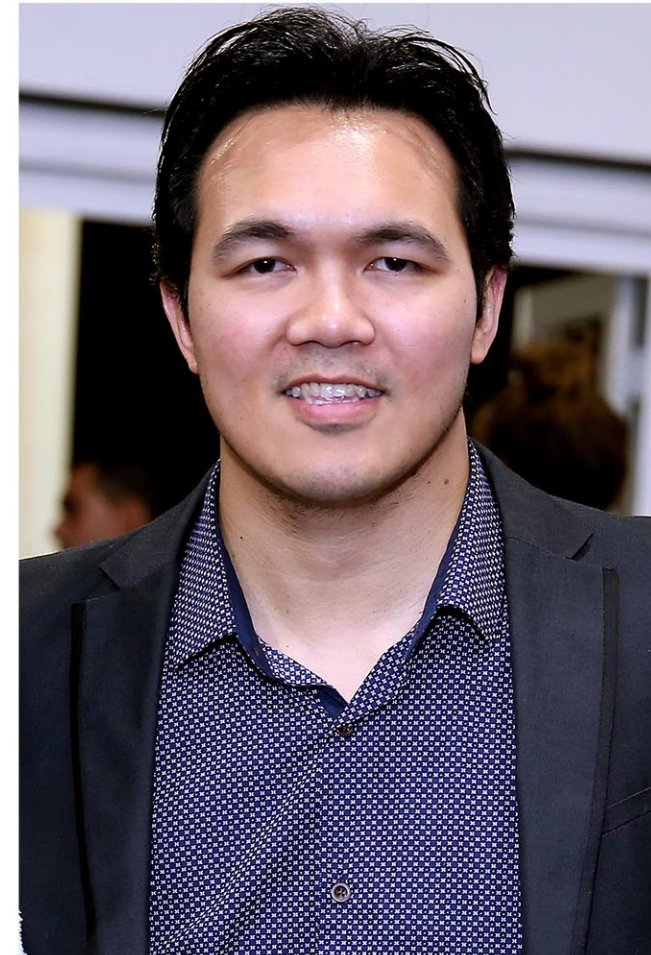
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OPENING REMARKS

MoneyCentral Magazine? What is this magazine all about? Money Central is an independent, entrepreneurial magazine that wants to make a difference to first-time marketers, entrepreneurs, small business owners, entry to mid-level candidates, and marketing managers who take great pride in their work. Low prices are the cornerstone of Money Central. After all, our vision is to create a better daily life for everyone. We're an independent publication unlike any other. No fancy words, no bull, just results.

Mike Ilagan
Editor-In-Chief

MONEY CENTRAL

- 03.
EDITORS NOTES
- 04.
SOCIAL MEDIA
Which Social Media Accounts Are The
BEST For Your Brand And Why
- 08.
SOCIAL MEDIA
10 Ridiculously Powerful Facebook
Strategies That Work
- 14.
SOCIAL MEDIA
3 Effective Ways To Make Social
Media Work For Your Business
- 18.
BLOGGING
The 5 Most Profitable Blog Niches
For Making Money Online
- 24.
COVER STORY
Meet The Woman Behind Some Of The
Biggest Gym Chains In Australia
- 30.
GOAL SETTING
5 Steps To Achieving Your Goals
- 36.
BUSINESS
Starting A New Business With No Money
- 42.
BUSINESS
3 Reasons Why Most Businesses Fail
- 48.
BUSINESS
4 Steps For Creating A Profitable
Business Website
- 54.
BUSINESS
How To Think Like A Millionaire

THE COMPLETE GUIDE TO CHOOSING THE BEST

SOCIAL MEDIA

PLATFORMS FOR YOUR BUSINESS

“Have you figured out how you can use social media channels like Facebook, Instagram and Snapchat to grow your audience and customer base, and build your brand and business in a strategic way?”

If you are planning to launch a small business or you've started one just recently, and you haven't utilized the power of social media because you think it's for teeny boppers only - then you're seriously mistaken! You have probably encountered a load of information explaining how you can use social media to promote your business which makes sense because social media is a powerful money making machine as long as it's utilized the right way. It doesn't matter if you think social media is for kids, bottom line, EVERYONE is on social media, and it's free communication.

Although, there are millions of social media users all around the world, it is quite easy to get carried away by the number. Looking for the right social media sites to get your business promoted and maximized, its potential is essential to the success of a business, and it is the part where you should be concentrating your efforts.

What will your business gain from engaging in social media?

Social media is all about engaging through sharing, which means, in business, it's focusing your services, your product range, or your articles towards engaging a possible client base or customer. With millions of users worldwide, social media is covering every topic range that you would be able to think of.

“Social media has been a unique format because it is helping you promote your content directly to your audience, which in turn, would generate traffic through people who share your content with others.”

Along with engaging a prospective client base and customer, social media also plays a significant relevance to SEO. Social media has been a unique format because it is helping you promote your content directly to your audience, which in turn, would generate traffic through people who share your content with others, and through search engine optimization.

The most prominent social media sites and their uses:

Below are six of the most prominent and significant social media sites that you need to utilize right now if you want your business to succeed.

1. YouTube – This site is about showcasing videos to a broad range of audience. It is being utilized by businesses at all times to sell products and services. While YouTube is owned by Google, videos tend to feature prominently on the search engine results. You are even given a chance to utilize the YouTube ads for making a secondary stream of income.

2. Google+ - It is in part a combination of Twitter and Facebook and has become essential for SEO if nothing else.

3. Facebook – This social media site has been predominantly built for sharing. These can be articles, products, or services. It is for sharing your content with as many people as possible.

4. Twitter – It is about sharing news on any subject. You should not let the word “news” make you feel as if it does not apply to products. Twitter is useful for new stock ready to be sold, new product launches, and other press releases.

5. Blogging – It is an excellent way of imparting expertise and news to your customer, client base, followers, and readership, offering a great way of attracting visitors to your website through search engines.

6. Instagram, Pinterest, and other bookmarking sites – These social media sites are good to use when it comes to showcasing visual products. If your business is selling something on the web, make sure you post on Instagram, Pinterest, and as many bookmarking sites as you can find.

These are just some of the fundamental advantages of social media, and the uses of each of the sites. Later on, I'll get into detail how you can use your social media accounts to make decent money online.



10 RIDICULOUSLY POWERFUL FACEBOOK STRATEGIES THAT WORK

What strategies really works when it comes to Facebook? Here's a collection of the most powerful Facebook strategies to try in 2018.



“Videos earn the highest engagement rate, despite making up only 3% of the content.”

Are you looking for a much easier and cheaper way to promote your business than print ads? Well, look no further than Facebook. With 1.32 billion daily active users, Facebook is quite clearly the most widely used social media platform.

If you're looking at advertising on Facebook, here are 10 awesome advertising techniques that are guaranteed to skyrocket your sales.

1. Keep your posts between 50 - 150 characters

Less is indeed best when it comes to character count on Facebook. Buzzsumo confirms that posts with 50 characters or less receive the most interactions. Furthermore, the number of interactions gradually gets lesser as more characters are added, so try not to get too carried away.

2. Post something between 10 p.m. and midnight

If you're an online marketer, you would know by now that timing is essential to get more audience engagement. According to Buzzsumo, the best time to actually post something is between 10 p.m. and midnight.

Why so late you may ask?

Well, because there should still be enough people who are still active on Facebook during these times and you have fewer people posting content which means it's less competitive.

3. Set Up A/B Tests

For the newbies out there, you're probably wondering what an A/B Test is? Well, in a nutshell, it's an abbreviation for Facebook Ads Split Test.

A split test refers to a marketing strategy where two elements of a marketing campaign are tested against each other to analyze which element can deliver the best result.

Split testing can be used in a number of marketing tools such as emails, landing pages, blog posts as well as Facebook Ads.

A good split test can result in reliable data that'll help convert your ads into actual sales so it's only smart to run a split test first before you start splurging an obscene amount of money on a Facebook ad campaign that can't deliver results in the long run.

4. Use audience insights to laser-focus on your audience

The "Audience Insights" feature in Facebook can assist you in getting a rather detailed look at your audience so that you can engage them more towards your posts.

You can actually get information on their gender, age, lifestyle and even job title so why not use this feature when it's totally free anyway??

5. You need to incorporate video into your marketing strategy

According to Wordstream, "videos earn the highest engagement rate, despite making up only 3% of the content."

They also discovered that "Facebook gets over 8 billion average daily video views."

The interesting thing about this data is that video accounts for only 3% of all content on Facebook.

Therefore, why not post a number of high-quality video content to engage your customers?

6. Embed Facebook videos rather than YouTube videos

Social media analytics provider Quintly apparently analyzed 6.2 million posts by 167,000 Facebook profiles and eventually discovered that Facebook native videos received a 1055.41% higher average share rate than Youtube videos."

This massive difference should be enough to persuade any entrepreneur to focus on Facebook videos instead of YouTube videos for maximum engagement.

7. Ensure you have a CTA button on your Facebook ads

According to Brandwatch "The average advertising click-through rate on Facebook is 0.9% " but then "adding a CTA button can lift your click-through rate by 2.85 times."

Therefore, it's quite obvious that CTA (Call To Action) buttons are a MUST if you want your ad to be successful. This guide from Facebook on how to create a CTA button should come in handy.



“With a whopping 2.13 billion monthly active users - whatever your business goal is whether it's traffic, brand exposure or lead generation, Facebook should always be at the top of your list.”

8. Try creating “Facebook Groups” to strengthen your brand

One powerful resource a number of businesses are not taking advantage of is “Facebook Groups.”

Basically, it's creating a particular group based on a specific topic of interest that revolves around your specific industry.

Creating Facebook groups is a big help to your brand because it connects you to your audience on a more personal level and you can get valuable insight from other like-minded individuals.

9. Zero in on Your Competitors' Fans

If you're just a small business trying to compete with the big companies then the best way to zero in on their market is to target their actual fans.

If you target your competitors' Facebook fans then you can hopefully steal away some of their customers.

If you want to target your competitors' fans when you create a Facebook ad, just go to Facebook Saved Audience and under the Interests category, enter the names of competing brands. It's the best way to create a marketing audience with people who are already familiar with your product.

10. Promote Limited-time Offers

If you want to win more customers then you need to create a sense of urgency.

Bottomline: If you give people too much time to make up their minds, then they're most probably going to postpone making a decision about your product so their excitement will disappear. However, if you present them with a limited time offer, your prospective customer might get worried about missing out on an amazing offer from you.

Takeaway

There will always be a newer and cooler social media platform that people would consider as the “next big thing.”

But with a whopping 2.13 billion monthly active users - whatever your business goal is whether it's traffic, brand exposure or lead generation, Facebook should always be at the top of your list.



THREE WAYS TO MAKE SOCIAL MEDIA

WORK FOR YOUR BUSINESS

With more and more people joining social media websites and using them regularly, the social media industry is bound to become bigger and better in the coming years. Since the social media storm isn't ending anytime soon, your business needs to take advantage of it.



“People will not tolerate garbage content. They have to feel some sort of connection to the product they are seeing advertised on social media, and they have to be able to relate to it.”

The world of business is very competitive. It's a dog eat dog kind of world and as they say "when the going gets tough, the tough get going". That's how one should condition his own mind if he wants to succeed and stay successful. Being on top would rake in more investors, and the company's monetary value will increase. It would also mean your business would expand, more branches/offices opening up and more responsibilities. But before all those can happen, let's focus first on how we should market the business to gain its popularity.

Social Media, being one of the most popular mediums we have now can work very well for you and your business. It's basically free advertising! Well, not all the time, but even if you do shell out a couple of bucks, it should be worth every cent of it since it's got an extensive coverage. It's capability to reach out to your targeted audience and beyond that is a big help towards your business. Here are a few pointers on what you should basically keep in mind in your first step to advertising via social media:

1. No such thing as a (totally) free publicity

When we mention the word "spend", we automatically think the cost might be too much. However, the type of spending you might do for social media marketing would surprise you compared to when you spend it on print media - it would cost a lot less. Sure you have to spend for graphic artists, content writers and pay the social media sites to give your ads a bit of a boost, but when it comes down to cost-cutting, social media marketing should be dramatically lesser than using other advertising mediums. The cost of having to put up billboards and signage for your business in different areas are ten folds larger than what it should cost you to pay for social media advertising!

2. Be strategic because people still read

Yes, people read and appreciate, so hire the best graphic designers and content specialists/writers. Hire the right people to make your social media ads eye-catching. To attract an audience, your social media posts should be visually stimulating! People will not tolerate garbage content. They have to feel some sort of connection to the product they are seeing advertised on social media, and they have to be able to relate to it, so might as well consider being a bit realistic and don't let your content writers and graphic artists go over the top in the marketing agenda.

Provide contents that are informative, inspiring and entertaining at the same time. Be as realistic as possible without compromising the "charm" of your ad. Use taglines that are short yet catchy and can describe your business in less than, say, four words. Hashtags are useful tools for social media marketing too, so you might want to use them (since everyone else does). Like taglines, they should be kept short and catchy, describing your business in just a few words and should also be unique as much as possible.

3. If you want to be heard, learn to listen too

Listen to your audience. Find out what they are saying and what they want so you can use that for your marketing strategies. Do not underestimate your audience and their expectations of what they might want to read.

Social media has raised the bar of social awareness. Therefore it would be very easy for the public to criticize and compare so be sensitive to your audience and their constructive criticisms.

A person wearing a red long-sleeved shirt is sitting at a desk, typing on a silver laptop. The laptop is open, and numerous US one hundred dollar bills are falling out of the screen, creating a sense of wealth and success. The background is a soft, out-of-focus red, matching the person's shirt. The overall scene is brightly lit, emphasizing the vibrant colors and the falling money.

THE 5 MOST PROFITABLE BLOG NICHEs

FOR MAKING MONEY ONLINE

“Contrary to the general opinion that successful people are successful because they followed their passions and found niches that they were passionate about - it's about time we finally set the records straight.”

“Never focus all of your energy on looking for a specific profitable niche. Instead, focus on determining a problem and figuring out a solution.”

Contrary to the general opinion that successful people are successful because they followed their passions and found niches that they were passionate about - it's about time I finally set the records straight. Since most of the people don't exactly know what they're passionate about, they never end up finding that "magical" niche and that holds thousands of bloggers and entrepreneurs back from making any real money online.

Here's the single biggest tip I can give you when it comes to choosing a profitable niche to blog about:

NEVER focus all of your energy on looking for a specific profitable niche. Instead, focus on determining a problem and figuring out a solution. It's that simple.

There are in fact people out there who are making an insane amount of money from their blogs. Some of these internet superstars have monthly incomes that are way higher than the annual salary of big-time executives. And I'm not just talking about a few thousand dollars per month; I'm referring to the big whales who are raking in more than \$100,000 per month!

Leaving most of us to wonder - how in the world did they get to that point?? I can give you five simple reasons why:

- They have identified a problem and developed a solution.
- They are continually finding ways to make life easier for everyone.
- They write search engine friendly articles - which means that their articles rank better in search engines.
- Their blogs provide high-quality content. No website or blog can EVER succeed without delivering great content. Do any of you remember the good old days when content length or quality was not a factor in the world of SEO (Search Engine Optimization)? Unfortunately, those good old days of simpler content that rank high is long gone.
- They are consistent when it comes to continuously providing high-value content. Most people who start a blog don't actually follow through and lose heart when they see that their blogs aren't making any real progress. Most people, unfortunately, forget the fact that SEO (Search Engine Optimization) is a long-term game, as long as you continue to write high-value content and build links, you'll eventually see progress. You won't always see results straight away, but as long as you consistently produce great content, and wait patiently for 4 to 7 months, you'll eventually start seeing the fruits of your labor.

Forbes has identified some bloggers who are making at least 1 million dollars in annual revenue and here are four great examples out of the lot:

Tuts: This blog earns around \$175,000 per month, and it provides amazing tutorials for newbies that are looking to learn how to code.

Smashing Magazine: This blog earns around \$215,000 per month, and it offers high-value content to newbies that are looking to get into web design and web development.

CopyBlogger: This blog earns around \$1,000,000 per month, and it provides some of the most practical online marketing advice in the world.

Moz: This blog earns around \$4,250,000 per month, and it offers high-value content about search engine optimization. It's considered the authority when it comes to Search Engine Optimization.

Can you see the pattern?

These blogs are consistently making an obscene amount of money merely because they have identified problems and they kept providing high-value solutions day in and day out.

Now let's get back to why you're really reading this article - so what are the most profitable blog niches? Here they are in no particular order.

Cars

You'll be surprised how lucrative blogging about cars can be. The best car blogs out there lets consumers compare vehicle specs and prices, get the most recent news about cars and display photos and videos faster than the much larger media outlets out there. Car Advice, for example, has a monthly income of \$125,000. Alborz Fallah started Car Advice as a hobby, so he has an excuse to test drive cars and write reviews about them. But now it is one of Australia's top motoring sites, and one of Australia's biggest blogs overall.

Personal Finance

Personal finance includes topics such as income, taxation, insurance, real estate, mutual funds, equities, loans, home finance, mortgage as well as a number of finance and wealth-related aspects for people. You could blog about how to invest well and wisely and make more money in the process. Tell readers how to save money and how to earn more money by doing side-jobs. The point is that making money and saving at the same time is always an attractive concept. Michelle of makinSenseOfCents.com is an example of a successful personal finance blogger. She blogs about how to save money and make more money, and she earns over 140,000 a month. MoneySavingExpert.com has a monthly income to the tune of \$1.3 million. It was created by UK financial journalist Martin Lewis back in 2003, and the website offers tips and advice on all aspects of personal finance, with a more significant focus on saving consumers' money.





“Highly profitable blogs are consistently making an obscene amount of money merely because they have identified problems and they kept providing high-value solutions day in and day out.”

Fashion

The dual benefits of being a fashion blogger are that you're guaranteed to make money in this niche, and you'll also get a chance to enjoy yourself at a number of high-end beauty and fashion events. YouTube, being a visual platform, is a great way to make headway- and from there, the sky is the limit for building out on your blogs. The world's most successful fashion bloggers get to travel the world for free, get incredible designer clothes for free, regularly have people shower them with gifts and earn millions of dollars annually, so I'm pretty sure that there are no complaints. Bloggers like Pink Peonies' Rachel Parcell, Song of Style's Aimee Song, The Blonde Salad's Chiara Ferragni, Man Repeller's Leandra Medine, and Into the Gloss' Emily Weiss are just some examples of fashion bloggers who belong in the Millionaires' Club.

Food

Let's face it; everybody eats, and everybody loves good food. There are a number of food blogs out there that are earning big money, and that's through providing recipes and tutorials. Pinch of Yum is a great example of a food blog. It has a monthly income of \$95,000, and it's, of course, a cooking and recipe blog as the name suggests. According to Blogging.com, the blog is run by elementary school teacher Lindsay Ostrom and her husband Bjork, and the website is monetized through a combination of advertising, sponsored content, affiliate links as well as an onsite shop selling food products and kitchen equipment.

Make money online

EVERYONE wants to be rich. Hence the reason why the internet is teeming with blogs that teach you how to make money. Here's a great tip if you want to blog about making money online - treat your blogging as an explorative journey and you'll be surprised at how much you discover. It can start off slow, but it's guaranteed to pay in the end. Smart Passive Income is an excellent example of a successful blog that rakes in a lot in this niche. It has a monthly income of \$148,000, and it teaches you how to create an online product or excellent content and then monetize it. Pat Flynn, the man behind Smart Passive Income, earns money through a mixture of affiliate links, sponsorship, and selling courses and ebooks. Smart blogger is another example of a successful make money online blog, and it earns to the tune of \$100,000 per month. The blog is dedicated to advising bloggers how to make their website a smashing success.

The above ideas are just some examples of starters to trigger those gray cells of yours - there are seriously hundreds of niches out there that are equally as effective. The sum and essence of this article though are to start broad - that gives you room to move about without being stifled. Over time, you can niche up or niche down- the point is to create enough sub and over- niches.

A famous person once said, " you're confined only by the wall that you build yourself." Therefore, don't build walls, build open spaces instead that can encompass flavored blogs that have your signature. I bet that you'll gradually find what you're good at and will also learn to be good at what you do.

GET TO KNOW SELENA SHORT

Meet the stunning woman behind some of the biggest gym chains in Australia!

By: Jenny Aluning

Selena Short's business acumen was revealed quite early on in her life and in a most unusual way. Short reveals that "as a kid, while others played games, I played shops, would even make up raffles to sell. Actually, I would raffle off my Mum's frozen chickens, without her knowing about it, sorry mum!" From that nefarious beginning, Selena Short has built for herself not only an incredibly successful career but one that is full of passion and purpose.

If one hears of a big-name fitness club, chances are Selena Short has had a hand in it. The New Zealand native holds a Master's Degree in Commerce from Victoria University in Wellington and has been working in the fitness industry for 18 years. A fortuitous move to Hong Kong (having previously worked for Air New Zealand as a Business Analyst) gave her the chance to apply for, and secure, a job as Marketing Manager for California Fitness Centres (CFC). She shares that "over the seven years with this company, I worked my way up into a senior role as Vice President in charge of Marketing and Human Resources. I managed an annual marketing spend of over US\$5 million and oversaw the HR for over 2,000 employees across six countries (Hong Kong, Singapore, Taiwan, South Korea, Thailand, and Malaysia)." When the company was sold in 2005 for a record \$1.6 billion US, Short made enough from her shares to be able to make a move to Australia in 2006 and start her first gym. She reveals that "alongside my husband and business partners Mark Mastrov and Eric Levine we started V Club, a revolutionary concept and a gym that won the best gym in Sydney 4 years straight. Since then we have grown the business into 10 Crunch gyms across Sydney and Melbourne." Selena was also involved in opening the first international locations for UFC Gym and Hard Candy Fitness, the fitness company started by music superstar, Madonna and her manager, Guy Oseary.





“I have failed many times, but it’s in these troubled times that I grew the most or discovered new opportunities. So I don’t fear tough situations, I tackle them with a belief to overcome.”

It’s obvious that Selena is passionate about fitness and health. But the 46-year old is also passionate about, she shares, “seeing people grow in their unique gifts and purpose...we have over 750 in our team who are responsible for close to 55,000 members, I get to equip our teams to inspire and motivate people to live better...I love building strong teams that are on a mission to help people ‘perspire to greatness’...if our business can help someone become stronger and be healthier, then we will have played a part in helping them live their life to the fullest.”

Massive success has the unfortunate side effect of warping one’s sense of self-worth and sense of entitlement. But nothing could be further from the truth when it comes to Selena Short. Take for example her revelation of what has been the most memorable experience of her career so far: “Opening the doors of our first owned fitness club for the first time will always be a defining moment...it is a moment I relive with every new club opening to this day. I am personally on site helping set the club up and finish the final clean! I’m there on opening day, and I do the first workout with members. But right before we open our doors, I pause and say a little prayer for all the lives we are about to change from that day onwards! It’s powerful; we impact communities!” This is from a woman who has worked with stars such as NBA legend, Magic Johnson; model extraordinaire Cindy Crawford; UFC President Dana White and NBL Australia’s Executive Director, Larry Kestelman! The half Kiwi/half Cook Islander directly attributes her continued humility and down-to-earth nature to her Christian beliefs – “I believe I am positioned where I am today because it is God’s plan. All I had to do was obey the signs and work extra hard for it.”

Any successful business entrepreneur got to where they are because there were people who influenced them along the way. For Selena, these included her business partners, Mark Mastrov (founder of 24 Hour Fitness) and Eric Levine (founder of California Fitness). But perhaps the most influential, and who provided the impetus for Selena to start her own gym is movie legend, Jackie Chan. She fondly remembered “working with Jackie on design concepts for a Jackie Chan-endorsed California Fitness Centre. He wanted a whole lot of crazy concepts in the club, I was the only one who would tell him ‘no,’ but together we came up with some cool ideas! Jackie spoke life into me; it prompted a confidence in me to move on to start my own business.” In China, Chan’s philanthropy is as legendary as his acting career. Short recounts attending Jackie’s 50th birthday party where the action star became annoyed at guests who gave him big, flashy flower arrangements. He growled that he preferred to be given money – but the money wasn’t for himself. Selena shares that “he then sent his team out into the party with buckets for all his guests, the who’s who in Hong Kong to take off their expensive watches and jewelry and donate it to his causes. I love that he is not just about his movies and business, but he is driven to help children living in poverty in China.”

The now Sydney-based wife and mother of 3 continue to have big plans to inspire others to ‘perspire to greatness.’ She shares that they “plan to continue to grow our business in Australia and possibly into New Zealand. We have a few new clubs in the pipeline now. We are also going into franchising, I look forward to mentoring franchisee owners and helping them build their own fitness businesses. Personally, I am starting a foundation to help support women and families through health and fitness initiatives.” And it all started with a few frozen chickens! But, as Selena shares, you must figure out your ‘why’ first. She emphasizes to “figure out what it is that you are passionate about. What gets you out of bed. What gets you excited. And go for it!” She passionately urges others to actively seek their calling, put in the hard work for it and enjoy the ride – “When things are going well, enjoy it, you’ve probably worked hard for it. When things are tough, don’t give up but fight harder, you are just being shaped for greater things to come. Love the saying, tough times don’t last, but tough people do!”

We also asked Selena for some more in-depth business and marketing tips and here’s what went down.

What are you currently doing to maintain/grow your net worth?

Growing the value of my equity in my current business. That means all funds stay in the company and go towards opening new clubs.

What social media platforms do you usually use to increase your brand’s awareness?

We use mainly Facebook, Instagram, Blogs and now more on YouTube to engage people through sharing inspiring stories and useful information.

What is your experience with paid advertising, like PPC or sponsored content campaigns? Does it work?

It does work; you have to be relevant and authentic in the images and messages you display.

What is your primary tactic when it comes to making more people aware of your brand and engaging your customers? How did your business stand out?

Crunch has a unique culture of making fitness fun and affordable for everyone. Word of mouth is our most powerful tool; we ensure our members love the Crunch way especially our “No Judgments” philosophy and our passionate team. We strive to be the best referral business in the universe.

What form of marketing has worked well for your business throughout the years?

Our marketing is always a layered approach. We combine extensive digital marketing with traditional marketing which includes high energy street activations and community outreach events.

What is the toughest decision you had to make in the last few months?

Closing down our Kids Boxes in Victoria as it was not feasible for us to meet the new regulatory demands. After much debate, our tough decision was made, and we had to disappoint so many of our Mums. But we did bring in Mums and Bubs classes to help.

What money mistakes have you made along the way that others can learn from (or something you'd do differently)?

Haven't really fallen over on this one. But I have observed the sting of bad debt in people's lives. While debt is necessary sometimes, make sure it is a wisely (invested) debt and that you can expect something back from it. Bad debt is death to momentum in life or business, live within your means.

What have you learned in the process of becoming wealthy that others can learn from?

There's wealth that is loaded, meaning all about the accumulation of material things in life. Then there's the wealth of riches; rich in joy, love, peace, health, generosity, and provision. Better to be rich than loaded – make your wealth about fulfilling your purpose in life, and your passion will drive you to success so you can enjoy a blessed life.

What new business would you love to start?

I love girl's escapes. It would be a new concept of Women's Spa and Fitness club, featuring lots of fun events, including wine and cheese and pampering because girls deserve to be spoilt!

If you could go back in a time machine to the time when you were just getting started, what would you do differently?

You learn your best lessons in the earlier days! Starting out in business, you will have people who are suited for the start-up. As you grow, however, the business needs can out-grow a person or the person out-grow their position. Learn to let go of people as soon as it's not working out, its best for everyone.

If you could go back in a time machine to the time when you were first making a name for yourself, what advice would you give yourself?

Don't perm your hair! Oh, gosh, I would advise myself to be more aware and grateful for all the God nudges in my life. I was a wild one; it would have eased the weightiness of the journey to know He had a plan for me all along.

I have always had big dreams, but now I also have



big prayers to go along with my dreams, so I live more expectant of greater things to come.

Do you have any favorite business-related or personal development related books that you can recommend to other entrepreneurs?

My favourite resources are from John Maxwell a Leadership genius.

1. The 17 Indisputable Laws of Teamwork: Embrace Them and Empower Your Team

2. Developing the Leader Within You 2.0

3. No Limits: Blow the CAP Off Your Capacity

If you want to figure out the right balance of passion, profits and purpose in business and life, read Delivering Happiness by Tony Hsieh.

What is the best advice you have ever been given?

No matter how tough it gets, you will crack the code. Mark Mastrov is my mentor and business partner and a true fitness industry pioneer. He has always encouraged me to work through every difficult situation or problem by trying different things until I solve it. I have failed many times, but it's in these troubled times that I grew the most or discovered new opportunities. So I don't fear tough situations, I tackle them with a belief to overcome.

What advice would you give to a newbie Entrepreneur setting up their first business?

In life, you can play now and pay later or pay now and play later. In other words, you can pay the price now to get ahead and improve your life position. You can make the sacrifices now and work harder, give up some of life's pleasures, go above and beyond and get your qualification, progress your career, sport or business, and enjoy the benefits of progress. Or you can play now and pay later, no career path, confusion in your purpose and unhappy in your life positioning later.

Be in it to grow! Know your 'why' and have a passion strong enough to withstand the challenging times. When it hurts real bad, chances are you are so close to a break-through so don't give up. And keep a 'scoreboard' (in our business this is done daily, monthly and yearly) to measure actual performance against goals. This makes you accountable and more disciplined around making each day count towards achieving your plans especially the business's financial objectives. If you do not make money, you cannot grow so what's the point?



“While debt is necessary sometimes, make sure it is a wisely (invested) debt and that you can expect something back from it. Bad debt is death to momentum in life or business. Live within your means.”



5 STEPS TO YOUR ACHIEVING GOALS

Instead of sitting around daydreaming, why don't you stand up, dust your pants and actually do something about it? The longer you sit there daydreaming about possibilities the harder it is to stand up and make something of yourself.

Are you willing to do whatever it takes to be successful?

Let's face it; most of us dream of being successful in our chosen fields but for a majority of us that's pretty much it – just dreaming about being successful and not doing anything about it.

How do you expect to be successful if you're not even prepared to take any actionable steps to achieving your goal?

Instead of sitting around daydreaming, why don't you stand up, dust your pants and actually do something about it? The longer you sit there daydreaming about possibilities the harder it is to stand up and make something of yourself.

So where should you start?

Here's a five-step process to creating an effective action plan that should push your drive for success to another level.

Discover your motivation

Before you decide to come up with some actionable steps to help you achieve your goals, first you need to ask yourself – what's your motivation?

Do you want to be famous? Do you want to be rich beyond your wildest dreams? Do you want to be successful so you can provide for your family?

Think about what's going to motivate you on this journey to success and then look at the big picture. Once you've pinned down your motivator, then that'll serve as a reminder whenever you feel lazy or experience failure.

Devise your plan

Once you've discovered your main motivator, it's time to actually sit down and devise a plan. To do this, you need to ask yourself four questions:

What do I really want to do with my life? What's the actual reason behind my goal? Am I willing to do whatever it takes to achieve my goal? What steps can I take to achieve my goal?

Start your journey

Now that you've created an action plan, it's time to put your plan into action. You need to really manage your time effectively if you want to be successful in your chosen field. You need to figure out what sort of research you need to take on for you to be successful, fix your schedule to make sure that you have a balance between doing the research and taking mini steps towards achieving your goal and phase out interruptions or steer clear of things that can hinder your progress. If you really want to achieve your goals, you need to surround yourself with things and people that will help you achieve them.

Sticking to your action plan may just be the hardest step in working towards achieving your dreams, but once you've found a way to stick to the plan and remain motivated – I guarantee that you'll feel that you are finally on your way to becoming successful.

Track your progress

Having an action plan without a way to measure how much you are advancing towards your main goal will most definitely leave a big hole in your journey to success.

You need to figure out a way to measure whether or not you're progressing at all. Unless you can find a way to track your progress, you won't really know if you're on the right path.

Keep in mind that if you're doing the best you possibly can already – don't think that you should be doing a lot more. This type of mentality can burn you out. Just do the very best you can and make sure you're tracking your progress, as long as you're consistent and working as hard as you possibly can, that should be enough.

Don't be discouraged by failure

If you're not failing at all then, that means you're not working hard enough. If at some point in your journey you're experiencing failure, keep in mind that this is normal. Everyone experiences failure even the best of the best. Former president Robert F. Kennedy once said: "Only those who dare to fail greatly can ever achieve greatly."

Successful TV host Ellen DeGeneres also said: "It's failure that gives you the proper perspective on success." She was even quoted saying "When you take risks you learn that there will be times when you succeed, and there will be times when you fail, and both are equally important."

Don't be that person who decides to quit when the battle has just started. If you stumble upon a roadblock just stick to your main motivator and focus on your action plan again. Remember that failure is merely a stepping stone to success.

Take time out to enjoy your journey

Once you've got your motivation and action plan in place and you're finally on your journey to success, take time out to enjoy the journey on a constant basis. Make sure that you celebrate even the smallest successes. Go shopping for a nice outfit or get a full body massage and relax – enjoying the journey is equally as important as doing the journey itself because these are the moments that one day you'll look back on and cherish.

In conclusion

Success is not for everyone because not everyone is willing to do whatever it takes to make it happen.

Once you've determined what you want in life, you're 100% motivated, and you're willing to do whatever it takes to be successful – then it's only a matter of time that your dreams become a reality.

Some people just like to dream big and not do anything about it; some people like to procrastinate way too much and eventually end up in a rut, while some are dedicated to really pushing ahead in life and making a difference in the world.

Which one are you?

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HOW TO START A NEW Business

WITH NO MONEY

“What if you don’t have the financial resources to start the business? Do you just give up on your dreams? The answer is no. You can still open that business that you’ve always even without money.”



“You may ask yourself the following questions. What are my strengths? What are my skills? Are these skills usable by other people? How can I create a business out of these skills?”

Let's face it; one of the most crucial steps in starting a business is finding the capital.

Some people use their savings in the bank to start their dream bakery. Others borrow from a bank or other financial institutions that extend a loan to finally begin the automotive shop or store they've imagined all their lives. But whichever business you want to do, it always begins with having enough money to start it with.

But what if you don't have the financial resources to start the business? Do you just give up on your dreams? The answer is no. You can still open that business that you've always even without money.

I bet you have a lot of questions. I bet you're puzzled as hell on how to make that happen.

How? Well, the answer to this very trivial single-word question is simple – You. Yes, you.

I don't mean you join the mafia or become a prostitute to get the money you need. What I mean is that you use your capabilities, your talents and your strengths as the means to start that business you've been dreaming of.

A business thrives because one puts not just money but also his heart and soul into it. But how do you make it work when money is out of the equation? You capitalize on your assets.

You may ask yourself the following questions. What are my strengths? What are my skills? Are these skills usable by other people? How can I create a business out of these skills?

If the answer to all these questions is a yes, then you got yourself capital for your business.

I know this woman who has a great voice and has amazing social skills. She started with a few hosting stints for family celebrations. She later tried accepting hosting events for her church which honed her skills. It then gave way to hosting special events for other church members where she was paid for.

Because she did great in those events, she was referred to friends of her clients and is often invited to weddings and company parties. She became so in demand that she would sometimes need to take time off her regular job to accommodate them!

Her continued success has now led her to seriously consider leaving her current job and start events coordinating business with the money she earned from her hosting engagements.

You too can do the same. Find out what you're good at and bank on it. Don't be a loser and stick around on a 24/7 job you hate. If you're great at cooking, try working as an assistant chef and then, later on, open your own restaurant. If you've got the passion for dancing, you can give dance classes for people in your community and maybe open your own dance studio.

If you think you don't have any, then develop one. Learn something new, and use it to make your life better.

According to Sophie Kinsella in her bestselling book 'Shopaholic Takes Manhattan', "There's no luck in business. There's only drive, determination, and more drive."

And that's true. Money is a roadblock not a dead end to the business. You can reroute your business plans and still get to where you want your life to be – which is abetter.

A smiling family of three (a man, a woman, and a young girl) sitting on a green lawn. The man is on the left, the woman is in the middle, and the girl is on the right. They are all smiling and looking towards the camera. The background shows a blurred house and a clear blue sky.

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3 OF THE BIGGEST REASONS WHY MOST BUSINESSES FAIL MISERABLY

While most people would like to gladly work for themselves so that they can control their own their own time, not everyone has the will nor the patience to follow through with it though.

Let's face it; starting your new business is never easy because you're investing time, money and resources on a 'hunch'. In a nutshell, you're investing in something that may or may not actually work out in the end.

While most people would like to gladly work for themselves so that they can control their own time, not everyone has the will nor the patience to follow through with it though. Studies show that on average it actually takes around five years for any new business just to break even. Basically, you're more likely to see any profits on your new venture after five years have passed which of course sounds like a really long time for any budding entrepreneur!

Of course, this is not always the case because a lot of entrepreneurs do reap profits almost immediately after they put up a new business – especially those entrepreneurs that provide service rather than a product. But typically, you are supposed to be looking at 3-5 years before you can start seeing any real profits, so you really need patience if you want your business to stick around.

Now if you're a budding entrepreneur who is interested in starting a new venture, then here are three crucial mistakes most people make that you should be aware of:

1. People don't do their homework

The most significant reason most people fail is that they don't do their homework.

The moment they come up with a good idea they want to get things going immediately without enough research or background work on this idea which of course is a huge mistake! A good idea for a new business is a good start, but it is imperative that you do your homework though.

“There is no possible way any new business can succeed without proper research and background work. Keep in mind that Rome wasn’t built in a day; it takes time and perseverance for any business to grow.”

You should be asking yourself questions such as: Who’s your target market? Why would people buy your stuff? What makes your business unique? How will you market your new business? What sort of capital and resources would you need to get things going? How will you make the business grow?

There is no possible way any new business can succeed without proper research and background work. Keep in mind that Rome wasn’t built in a day; it takes time and perseverance for any business to grow. Just make sure you do your homework properly so that when hiccups start to show, you’re more than ready to tackle it head on!

2. People are afraid to take a risk

It’s quite simple really, no risk – no reward. The higher the risk – the higher the reward!

But in saying that though, keep in mind that you need to take “calculated risks”. Make sure you won’t get stuck at a point where you have zero dollars in your bank account because you have invested everything in the new business. Remember, it may take a while before you start seeing any profits from the new venture, what if it takes years and years before you start seeing any profits? What then?? Are you going to live on virtually nothing until the new business “potentially” starts making any real money?

Don’t be afraid to take any risks, but in saying that, just make sure they are calculated.

3. People don’t network

Your business will never succeed if you don’t know how to network and connect with others.

Start mingling with people who are actually successful in their businesses and learn from their experiences. Start going to functions and events and start connecting with potential sponsors and investors within your field. Networking is one of the critical components in any new business, the more you network, the bigger your database gets and the more people you attract to your business.

It’s simple really; you have to prioritize building relationships rather than making money because if you focus on building relationships first, then money will eventually follow.



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YOUR DAILY DOSE OF ENTERTAINMENT



4 STEPS FOR CREATING A PROFITABLE BUSINESS WEBSITE

Have you ever thought about how your website might be better? Do you believe that your customers are having the most positive experience that they possibly could on your site? Or do you just don't care?

What is your business without a website? The short answer is probably crap! Or, it hasn't even begun to reach its full potential. While it's true that for some businesses a website isn't always essential (those that rely on foot traffic like a barber, for example) a website is generally a prerequisite to establishing a strong presence – and thereby strong profits – for your business.

So, we are going to assume here that you already have a website. But, have you thought about how your website might be better? Do you believe that your customers are having the most positive experience that they possibly could on your site? Or do you just don't care? Most people would agree that there's always room for improvement. And let's face it, a better website means more conversions, i.e., more dollars. So, what are the top ways to improve your site today?

An effective home page

You would have heard it said at some point that you never get a second chance to make an excellent first impression and this is so true when you consider a website's homepage. This is clearly the page that your customers see first, otherwise known as a landing page.

When someone wants to buy some goods or services, and they have a good 'ol google for said thing, then this is where they are naturally going to wind up. Because this page receives the bulk of your traffic, it's crucial that it facilitates the process of transforming visitors into a base of paying customers – otherwise known as "conversion."



“A website is only ever as good as the user experience. Contact information needs to be easily accessible so that conversions are achieved, and your brand legitimacy is never called into question.”

Call to action (CTA)

You need to direct people to where they can take action on your website. This is what is referred to as a “call to action” or CTA. It’s most valuable to have an image or line of text on your landing page so that your visitors, leads, and customers can take action in the first instance. A CTA can link customers to a purchasing platform (such as PayPal) or a subscription form that allows you to capture their contact details and to set up a customer database.

Or, they could be used to facilitate such marketing tools as downloading an eBook, obtaining a coupon or watching a webinar. They are also very useful at the end of a blog. CTAs can be used throughout your website to increase your conversion rate as much as possible. Some tips for a great CTA? You want the design to be eye-catching, and you want to pose a proposition that explicitly tells people what they will get in exchange for clicking on it.

Functionality

A website is only ever as good as the user experience. Contact information needs to be easily accessible so that conversions are achieved, and your brand legitimacy is never called into question. Is the site easily navigable?? People will click away in seconds if it’s all too hard to use. Another question you need to ask is can the website be viewed easily on all devices?

Smartphone and tablets are driving an increasing amount of traffic to e-commerce sites. You need to make sure you’re not missing out.

Is your site social media integrated? This is all about keeping your audience engaged where they participate most (and that’s usually Facebook, Instagram, etc.) so this is a massive marketing tool that you must tap into. Having the right buttons on your website to connect your users with various social media channels also keeps your search rankings high on Google, referring here to Search Engine Optimisation (SEO).

Content

Customers need to know the benefits of buying from you, but they don’t want it served up in a dry fashion. You need to provide content on your website (often by way of a blog) that is entertaining and engaging while still being informative.

It’s about giving your audience the information that they actually want to read while neatly slotting in some promotional material for your product or service. It’s a tricky thing but, nonetheless, a critical factor in achieving effecting SEO. Customers also love to feel connected to your brand and providing a “humanized” reference point can go a long way to enhancing loyalty and therefore your profit margins.

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A BROKE AND NEWBIE ENTREPRENEUR'S GUIDE TO ONLINE MARKETING



HOW TO THINK LIKE A MILLIONAIRE

Here's what a lot of people don't realize; crossing over from a typical day job to a full time business is not just a physical move – it requires a complete change in your state of mind because you will be crossing over to a completely different world from what you were used to.

“If you are going to be thinking anyway, you might as well be thinking big.”

There is nothing worse than being trapped in a job that you just don't like.

It's a known fact that most people want to actually break free from, the rut of a nine-to-five job and start their own businesses. Why? Because with most nine-to-five jobs the pay isn't that good, the hours are long and for some, the work environment is not very friendly. Now if you are one of these people that want to finally resign from your jobs and start a new life as an entrepreneur or possibly a millionaire in the near future, then this article is for you.

Here's what a lot of people don't realize; crossing over from a typical day job to a full time business is not just a physical move – it requires a complete change in your state of mind because you will be crossing over to a completely different world from what you were used to. You have to dump the old job mentality, and instead, you have to develop an entrepreneurial outlook. If you want to be a big shot millionaire one day then you have to THINK like one.

Now if you want to cross over to the entrepreneurial world, you need to embrace the following three ways of thinking:

1. Networking is essential

As an entrepreneur, you have to realize that most of the time 'it's not what you know, it's who you know.' You have to interact and build relationships with like minded individuals and business contacts that you can trust and whom you feel can help you grow your business. It's a simple formula, people do business with people they like and trust, just as they are friends with those they like and trust. If you want your business to succeed then you have to realize that networking is not just about what others can do for you, it's also about what you can also do for others. Being an entrepreneur actually means helping out others and providing value when you can, not taking others down. It means creating a mastermind group of individuals you can share and discuss ideas with. You shouldn't be afraid of losing out and having others rise above you.

2. Learn from other successful people

As an entrepreneur, it's second nature to be competitive because you want to be on top. But even though you have to think big and be the best in what you do, you don't have to go as low as destroy other people in the process. You have to understand that we all have a unique outlook and value that we can offer. To get to the top you have to learn from others who are already sitting at the top. You don't look at the person in their fancy house and feel envious of what that person has, instead, find out who this person is and tell them that you admire what they have achieved and want to learn from them – usually that successful entrepreneur would agree to give some tips. Entrepreneurs understand the notion of profusion. They know what it takes to get to the top and most of them are more than happy to take the time to help someone get to the top as well.

3. You have to think BIG

As Donald Trump would say, 'If you are going to be thinking anyway, you might as well be thinking big.' It's true, if you are thinking small time then you'll always be small, if you can't even think of doing something big then you will never do anything big in life. There is no cost in dreaming so you might as well dream big.

As an entrepreneur you have to realize that the road to eventual prosperity and success can be a very long and tough one. Many people start with big goals but then the moment they run into some unexpected hiccups, they get distracted and they lose sight of their goals. Keep in mind that you always have to focus on the ultimate vision. In saying that, you also have to be different from the rest of the pack – you have to think outside the square and find new and unique ways to make money and be successful. You always have to say to yourself, 'How can I make this better? How can I be unique? How can I do this in a much bigger way?'

A typical nine-to-five job employee only focuses on the task provided to them by their boss, they follow what most people are doing so they are not used to looking at the bigger picture because that vision is for someone else to worry about. Bringing this limited mindset over to the entrepreneurial world is dangerous because it can restrain your creativity and hold back your ability to cope with and solve the many challenges that will come your way. When you think outside the square, you also create things that make you move above the rest of the pack.

If you currently have a business and you haven't made much money yet, that is okay. As long as you keep your eye on the prize, focus on the bigger picture, build your brand, and network with the right people then later on you will reap the rewards. You also have to be HUNGRY for success. Hungry people are motivated people, if you are currently satisfied with what you're earning then what will motivate you to be wealthy and successful? To get to the top you should always set a higher goal for yourself.

