

# MILLIONAIRE • THE GLOBAL •



HOW TO BECOME A  
**MILLIONAIRE**  
5 SIMPLE STEPS TO  
ACHIEVE YOUR GOAL

## HOW TO BUILD A THRIVING FITNESS EMPIRE

LESSONS FOR EMERGING ENTREPRENEURS FROM SELENA SHORT

PLUS! FIND OUT WHY SYDNEY'S HILLS DISTRICT IS THE NEXT GOLD MINE



PROBABLY THE MOST  
 AFFORDABLE & FLEXIBLE  
 PHOTOGRAPHY STUDIO HIRE  
 IN SYDNEY

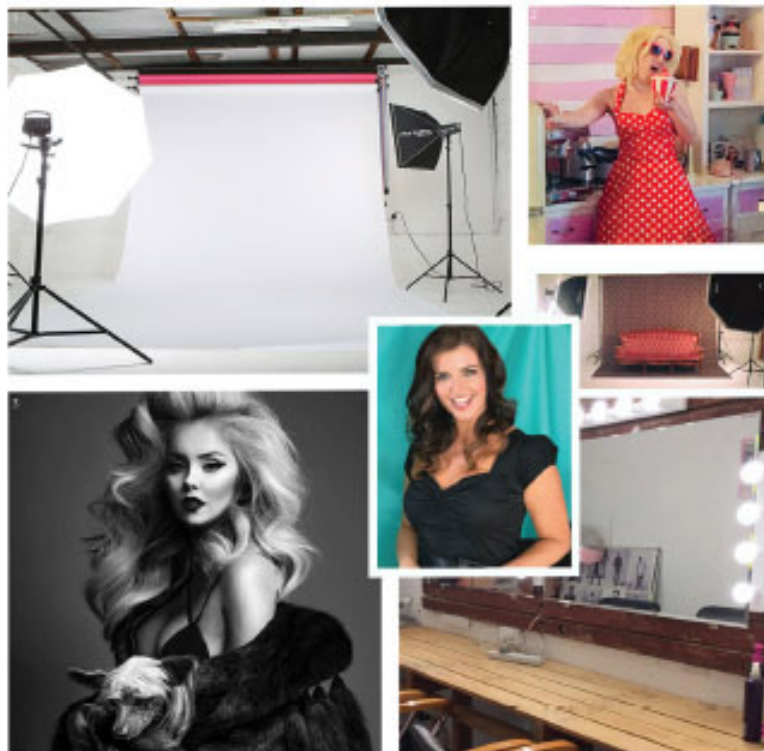
A F F O R D A B L E  
 F L E X I B L E  
 P H O T O  
 G R A P H Y  
 S T U D I O  
 F O R H I R E

## PRICING TABLE

HRS	STUDIO	EQUIPMENT	TOTAL PRICE
4	\$125.00	\$50.00	\$175.00
5	\$156.25	\$62.50	\$218.75
6	\$187.50	\$75.00	\$262.50
7	\$218.75	\$87.50	\$306.25
8	\$250.00	\$100.00	\$350.00
9	\$281.25	\$112.50	\$393.75
10	\$312.50	\$125.00	\$437.50
11	\$343.75	\$137.50	\$481.25
12	\$375.00	\$150.00	\$525.00

The studio can be booked with or without equipment.

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## ABOUT US

PROBABLY THE MOST AFFORDABLE &  
 FLEXIBLE PHOTOGRAPHY STUDIO  
 HIRE IN SYDNEY

LOCATED IN BALMAIN, MULLENS ST. STUDIO IS A PHOTOGRAPHY STUDIO SPACE WITH THE WOW FACTOR. MULLENS ST. STUDIO IS THE PERFECT CREATIVE SPACE AND IS AVAILABLE FROM AS LITTLE \$125 FOR 4 HOURS DURING THE WEEK, AS WELL AS ON THE WEEKENDS.

- \* Hire anytime between 7am - 12am weekdays & weekends
- \* No extras for: Weekend, Evening or Early start times
- \* Prices include the use of the white paper backdrop.
- \* Privacy - You are left to your own devices
- \* Ample FREE unrestricted on-street parking

## INFORMATION



### THE STUDIO SPACE

Mullens St. Studio consists of two spaces, the main 50m2 shooting area and a makeup room at the back. We have completely refurbished the space in to a fun and enjoyable studio using reclaimed recycled vintage materials mainly from the 1950's.



### LOCATION & ACCESS

Located in Balmain, the studio is only 2 stops from the QVB. If you are coming by car there is ample FREE unrestricted, on-street parking. The Studio has side lane car access for unloading through a large 2m sliding door



### BACK DROPS & EQUIPMENT

We have 5 backdrops: white paper (free), black paper (\$20 per metre), Grey paper (\$20 per metre) Pink paper (\$20 per metre) & patterned BG & 10x3m Chromakey (green), Elinchrom flash lights, 5soft boxes, 5 umbrellas, snoot etc.

# THE GLOBAL Millionaire magazine

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# THE GLOBAL Millionaire magazine

E D I T O R S  
N O T E S



We recently had another wealth creation session for The Australian Millionaire Magazine and I was so happy to find out that every single person that came to the session got something out of it and were actually prepared to change their lives for the better.

Honestly, we're really passionate about helping individuals and families become more financially secure because we know first-hand what it's like to struggle and live paycheck-to-paycheck. I personally know a number of families that struggle financially just because they don't know how to use their money wisely and that's why I genuinely want to help as many people as I can because I believe that everyone deserves the good life. I'm a firm believer that life would be a lot better if we all chipped in and tried to help each other out rather than try to tear each other down - life's too short to be negative right? That said, I hope you enjoy the third issue of The Australian Millionaire magazine featuring the CEO of NeV Australia - Selena Short.

Mike Ilagan  
Editor-in-chief



## The Property Industry Alliance

***“Winners in  
Property Investment  
are People  
with Vision”***

**Are you a first home buyer  
or a first time investor?**

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# HOW TO ACQUIRE YOUR FIRST Property INVESTMENT

An investment property can be a solid financial move for your future. Whether it's to boost your retirement plan, retire early or set your family up, an investment property can be a step in the right direction.

You're not just investing in property, you're investing in a financial plan. Investing in real estate is a long term plan so take the time to talk to your partner and your finance broker about your plan. By setting clear goals and timelines, you'll have a better chance of achieving them. Your journey to financial freedom begins here.

## Step 1: Finance and Pre-approvals

It is important to consider your short and long term goals and review your finances. Check your credit rating - Start budgeting to ensure you are able to balance your income and expenses in order to plan for greater upcoming expenses. You should also consider reducing your credit card limit and minimising your debt. Find out if you qualify for a bank loan - Discover your potential borrowing power by speaking to your bank, credit union, broker or financial adviser. Pre-approval comes from your mortgage broker or directly through your lender.

## Step 2: Select and Reserve your Property

Explore and research the properties available, then compare and choose the one that suits you.

## Step 3: Review the Contract

Your solicitor or conveyancer will review the contract for sale independently and make sure you understand what you're signing up to. They will also negotiate with the seller's legal representative on contract conditions, making the process of documentation and settling easier.

## Step 4: Sign the Contract for Sale

If you want to go ahead with the purchase, you'll need to return the signed contract.

## Step 5: The Contract Exchange

Once you've exchanged signed contracts with the seller, you've secured the property.

## Maximising your Investment

After settlement, it's time to take ownership and move in, or sign up your first tenant. For off-plan purchases, settled properties come with a 90-day warranty maintenance period. For any defect issues identified within the first 90-days after handover, these are submitted by the purchaser to the Builder on a warranty claim form.

\* Please note: Information from this article was sourced from The Property Investors Alliance







# HOW TO BECOME A Millionaire

## 5 STEPS TO REACH YOUR GOAL

“When you think of the word ‘millionaire’ what image flashes in your mind? For many, it is a flashy type of a guy who lives an ultra-luxurious lifestyle, travels in a private jet, and so on. Surprisingly, typical millionaires are not the image that Hollywood and the media in general has created.”

Do you dream of becoming rich someday, but you’re not sure how to go about it?

There is a myth that rich people are born with an innate talent to strive for excellence and think creatively, but it is all non sense! Being a millionaire is not about having more than one million in your bank account. It is about the mindset which creates wealth for you. Similarly, it is the mindset (the wrong one) that prevents you from being a wealthy person. Think about it.. why is it when some people win a huge amount of money in a lottery, they go back to square one and become broke yet again within a couple of years? It’s because they never learned the mindset of a millionaire. Therefore, how much money you have right now does not actually determine your future financial status.

Your future depends on your thinking; it’s all about changing your psychological approach towards money, success and happiness.

When you think of the word ‘millionaire’ what image flashes in your mind? For many, it is a flashy type of a guy who lives an ultra-luxurious lifestyle, travels in a private jet, and so on. Surprisingly, typical millionaires are not the image that Hollywood and the media in general has created. Many modern-age millionaires work full-time, live in middle-class homes and shop in discount stores like common people. They are not driven by the material possessions that money can buy. What drives them is the power to make choices; it is about the ‘freedom’ to make any decision. For instance, being able to quit a job they hate or sending their kid to a school of their choice.

The number of millionaires has almost doubled in the last decade. There are more and more people getting rich. Millionaires are turning into billionaires! Perhaps, a lot of people are living the good life, so why can’t you? Anyone can become a millionaire, but you need to have the “Millionaire Mindset.” Millionaires have more in common with each other than just their bank accounts, it is their mindset. Here is five ways that can help you reach that millionaire mindset:

### 1. Whatever You Think About, You Bring About

The beauty of being human is that you can reason and you can choose your thoughts. Thoughts become your actions and actions lead you to your reality. So if you’re poor, that’s YOUR choice. Maybe you think it’s not possible to be a millionaire because you don’t have the skillsets, capital, education etc.. But most self-made millionaires didn’t have any of these, either. Self-made millionaires want to have lots of money and earn it while doing what they enjoy doing the most. They think of multiple ways by which they can attract money.



“Many modern-age millionaires work full-time, live in middle-class homes and shop in discount stores like common people. They are not driven by the material possessions that money can buy.”

## 2. Chase Anything But the Money

The idea of being a self-made millionaire may sound great, but most millionaires believe that chasing money will take you nowhere. They have all chased 'something' in their lives and the money eventually came along as a reward. What would you do if you were already a millionaire right now? What are your other talents? Are you skilled/educated enough to do your work extraordinarily well? You need to understand that money will always come as a fruit of your hard work. You need to be productive in order to get results. For instance, walking in the hot sun is a LOT of hard work but it won't make you a millionaire.

## 3. Stop Spending, Start Investing

If your goal is to make a million dollars and buy an expensive car, you won't be a millionaire for very long. Millionaires know the importance of investing instead of spending. They earn to save (and that's their habit) and not just to spend. They earn to keep and not blow their hard-earned money away by buying expensive items. They know the fact that money, if saved today, may serve a bigger purpose tomorrow. Moreover, self-made millionaires reinvest the money they make. And they further use it to create new opportunities to be more successful.

## 4. Strive for Success on a Daily Basis

Earning well means you have loads of knowledge about your work, plus, a strong passion to learn new things and improve your skills. These traits are not something you practice rarely, they are meant to be a part of your daily routine. Self-made millionaires are passionate about learning and reaching new heights. Just like a child gets excited to learn something new in his/her favorite subject; YOU need to have that passion to excel no matter what gets in your way - may it be emotional traumas, financial setbacks, or whatever.

## 5. Live Well Beneath Your Means

This is something that you must have read a hundred times, but this is the ultimate golden rule. Why? When you work hard enough to buy that Ferrari, you DESERVE it right? Well, that's for you to decide, but millionaires don't function that way. The reason behind this golden rule is because gradually, most people starts spending more money than he/she earns. The real self-made millionaires don't spend more than they earn - it's as simple as that. In fact, as parents, they don't pay for everything. They give their kids a monthly allowance and that's it. Hence, they cultivate the 'smart spending' and 'saving' habit in themselves, as well as in their children.

As you can see from the list above, just wanting to be a millionaire is simply not enough. Self-made millionaires have a different mindset and most live a special lifestyle way before making all that money. By doing some of the things listed above, you too can put yourself on the right path to achieve financial freedom.





SIX REASONS WHY MORE AUSSIES ARE BUYING

## SYDNEY

APARTMENTS FOR RENT

“From price to space and maintenance requirements, here are six good reasons the majority of aussies prefer owning an apartment complex high up in the sky as opposed to owning a house and a piece of land.”

Choosing between buying a house or an apartment depends on your financial situation, your lifestyle as well as your overall goals. While some people prefer the bigger space of living in a house, others prefer the practicality of inner-city living. From price to space and maintenance requirements, here are six good reasons the majority of aussies prefer owning an apartment complex high up in the sky as opposed to owning a house and a piece of land.

#### 1. Easier entry into the property market

Renting is widely recognised as being cheaper than purchasing a home, as you do not need to pay for the ongoing maintenance of the property, council rates and strata fees or interest rates on a mortgage. Apartment living in particular is even cheaper than renting a house. If you'd like easier entry into the Sydney property market, looking at apartments for rent in Sydney would be a great start.

#### 2. Convenience and community

Apartments for rent are typically located closer to city centres and offer the convenience of urban living and efficient transport. In addition, you'd be in a building shared by other residents, so there will be more of a community feel than what you'd get by renting a house. Many apartments for rent also come with shared outdoor spaces which are great for relaxing and socialising.

#### 3. Security

Apartments for rent offer a lot of security compared

to the average house. From CCTV cameras security doors and parking, to keycards and concierge in newer developments, apartment living offers a lot of security and peace of mind. Importantly, if there's ever an emergency, you'd be glad to know that help is only a door away.

#### 4. Amenities and facilities

Apartments for rent will typically offer communal facilities and amenities such as communal gardens or roof top terraces, pools, entertainment rooms and gyms. Some newer buildings also offer laundry, childcare and car washing services.

#### 5. No maintenance hassles

When it comes to maintenance, apartments for rent typically have little to no maintenance costs or expectations involved. Apartment complexes generally have smaller, simpler green areas that are usually looked after by professional gardeners and trades people.

#### 6. High-rise views

Unlike a house at street level, apartments for rent offer high-rise living and the views associated with living in a taller building. Whether it be district, city, parkland or water views, there's plenty of choice. If you love balconies, roof top terraces, and seeing a wider frame of the horizon, apartment living can give you just that.

\*Please note information from this article was sourced from The Property Investors Alliance





# HOW SYDNEY'S Hills District IS THE NEXT "GOLD MINE"

"Today the hills district is considered one of Sydney's fastest growing suburbs, providing new homes for over 90,000 people over the next decade."

Not so long ago Sydney's Hills district was land of the McMansions, for those who wanted bigger houses with bigger land size.

Today the hills district is considered one of Sydney's fastest growing suburbs, providing new homes for over 90,000 people over the next decade.

Nestled in the hills shire region is Kellyville a new hot spot for developers and home owners.

Kellyville has proven to be one of the countries' most sought-after property markets. In 2016 Kellyville was the national top five highest gross values of sales of the year in Core Logic's Best of the Best.

The market is on fire and set still continue growing with new infrastructure including schools, open spaces, roads, public transport and shopping will make the hills district an increasingly popular place to live.

Kellyville has seen 7 years of positive apartment/unit growth with a 9.68% averaged over the past 4 years – above that, even for the hills LGA region in past year – demonstrating top performance. The median house price increased 84.0% in just 5 years.

Apartments will become part of the future at Kellyville, with sleek fit outs, high quality fixtures, low maintenance and no lawns to mow! Plus, they include great amenities including landscaped communal gardens and even roof top pools are now available in a community-friendly place you can call home... at a more affordable price tag.

Dyldam is an award-winning property development and construction group that specialises in residential developments in metropolitan growth corridors. Look out for their new apartments in Kellyville.

Savant offers a unique lifestyle in the new hot spot that shows a promising return on investment, just 35 minutes from the Sydney CBD. Set in the midst of country style living, surrounded by parks, shopping and a stunning golf course.

\*Please note the information from this article sourced was from The Property Investors Alliance





# APARTMENT LIVING IS THE FUTURE: WHY HIGH-RISE IS THE NEW DREAM

“From lobbies that rival expensive, five-star hotels to communal pools and gyms, people are increasingly gravitating towards apartments.”

With house prices constantly soaring and populations growing rapidly in major cities, apartment living seems to be the way of the future. Our busy, fast-paced lifestyles have meant that the dream of owning a house in the suburbs is transitioning to feature a high-rise building instead.

In addition to these factors, it helps that apartments these days offer a broad range of benefits that you don't have in a traditional house. From lobbies that rival expensive, five-star hotels to communal pools and gyms, people are increasingly gravitating towards apartments. Here are just a few of the reasons why this is happening in your city.

## **Apartments offer unique lifestyle and affordability options**

Apartments tend to create more of a community feel than houses do since you're in the same building with anywhere from a handful to hundreds of other residents. Most apartment complexes also come with communal outdoor areas which are great for relaxing and socializing. Additionally, since apartment living is generally concentrated in city centers, there's always something happening right on your doorstep. Not to mention the transport and shopping convenience that living in close proximity to a city would offer.

Most notably, apartments are usually significantly cheaper than purchasing a house, making the lifestyle more accessible to a broader cross-section of the community.

## **Major maintenance and amenity convenience**

Apartments tend to have a lot less maintenance work attached to them than houses do. Green spaces tend to be smaller and more basic; often times, professional maintenance staff are paid for using strata fees and they handle all the gardening and upkeep. No mowing and cleaning mean that you get to save a lot of time and energy.

In addition to maintenance convenience, apartment complexes often come with facilities such as pools, roof decks, entertainment rooms and gyms, but some newer developments will even offer pet-sitting, laundry, childcare and car washing services. What better way to meet neighbors and make the most out of the place you live?

## **Security and peace of mind**

Unlike a conventional ground house, an apartment offers a lot of security. At the very least, you'll need a key to get in through the security doors, but some newer developments offer concierge and keycards, similar to a hotel. Access to lifts and amenities is also limited to residents only, and many apartment complexes are monitored by CCTV. Whatever your reason for wanting that extra security, apartment living can offer you that peace of mind.

\*Please note that information from this article was sourced from The Property Investors Alliance



# TOP FIVE QUALITIES OF HIGHLY SUCCESSFUL PEOPLE

Did you know that most successful people share 5 traits that make them unique and successful?

One of the most powerful rags-to-riches stories is that of none other than Chris Gardner the founder of Gardner Rich & Company. His life was made into a film 'The Pursuit of Happyness' starring Will Smith back in 2006 and he's a multi-millionaire stockbroker and motivational speaker, who was once homeless and is now reportedly worth \$60 million.

The reality of life is that every success comes with rejection, if you're not failing at all then you're not trying hard enough. It's the massive hunger that'll get you from where you are now to where you feel you should be. Chris Gardner had the massive hunger to keep moving forward for his son, at all odds, finally becoming a stockbroker and eventually becoming a multi-millionaire. Here's the rub: there's no one path to success. However, there are certain traits that highly successful people have in common that contribute to their ability to succeed when others seem to fail. Below are 5 examples:

## **They're willing to do whatever it takes**

Chris Gardner was pretty much homeless and bankrupt back in his early days but he was able to turn his life around because he was prepared to put forth the work. Dedication and hard work are equally as important as talent and brain power. It's doing whatever you're doing extraordinarily well, if you want to be successful then you need have to put 110% into everything you do, doing something half-hearted will never get you anywhere. Unfortunately, not everyone has the dedication to follow through with their passion - if you want something bad enough then you need to go out there and get it.

## **They don't take failure personally**

It's quite standard to receive failure and negative criticisms on your journey to success. If you're not failing at all then it simply means that you're not trying hard enough. No matter how many times you fail, you can't look at your failures as a reflection of yourself. Failure is simply a stepping stone to success, if you're failing a lot then that means it's going to be much sweeter when success finally comes.

## **They are prepared to take risks**

Have you heard of the saying "high-risk high reward?" If you want to be successful one day then you need to be prepared to take risks. If you're not prepared to bite the bullet and take calculated risks then you will never reach your full potential. Sometimes you just have to go "all in" if you want to achieve success.

## **They are prepared to learn from their mistakes**

Most people who are highly successful had to go through insane hardship to get to where they are. If you are prepared to accept success then you must also be prepared to accept failure and mistakes - they go hand in hand. You need to be able to accept accountability and learn from your mistakes and move on to bigger and better things.

## **They are always ready for a change**

The only thing permanent in life is change so if you are unable to adapt when the changes come then you'll never be successful in life. You have to bear in mind that life is tough and it can throw you plenty of curve balls so your ability to adapt to change will set you apart from other people.

## **In conclusion**

Success comes in a number of ways and forms. The interesting thing is that most successful people have very similar traits. Successful people also set realistic goals for themselves so that they know they can achieve them and they have a way of somehow measuring their success. How do you stack up against this list?



# 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 business 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 20 years. A fortuitous move to Hong Kong to work for Air New Zealand as a Business Analyst, gave her the chance for a change in career as she secured a job as Marketing Manager for California Fitness Centres (CFC). She shares that "over the 7 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 6 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 the 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 15 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 NEV.







**"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 48-year old is also passionate about, she shares, "seeing people grow in their unique gifts and talents...we have over 1,000 in our team who are responsible for close to 60,000 members. I get to build teams that motivate people to live better...I love leading a company that is on a mission to help people 'perspire to greatness'... a business with a purpose. We keep it positive, inclusive and all about fun!"

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 up the club 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 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 extremely hard."

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 remembers "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 jewellery and donate it to his causes. I love that he is not just about his movies and business, but is more driven by his philanthropic endeavours."

The now Sydney-based wife and mother of 3 continues to have big plans to inspire more people 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, your story is not for you, it is to help others so make it a great one. Start by first figuring out your 'why'. 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 in life, plan it out, take big risks and enjoy the ride – "When things are going well, appreciate it, you've probably worked hard for it. When things are tough, don't give up but fight harder, your greatness is always on the other side of your pain or fear. Love the saying, tough times don't last but tough people do!" And there is no better example of this advice than Selena Short herself.

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

**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 primary tactic when it comes to making more people aware of your brand and engaging your customers?**

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 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?



## At the end of this FREE 2-hour workshop you'll be able to learn:

- How to easily build a million dollar net worth
- The BEST Passive Income Streams and Opportunities
- The secret to working less and earning A LOT more
- How to make ten times more money than you ever have before
- How rich people think differently from broke people
- How to finally unleash the millionaire within you
- The 'Passive Income Formula' that can make you MILLIONS

For more info please call Mike on 0410 477 890 or Albert on 0402 533 587 or Vicky on 0449 551 236

THE AUSTRALIAN  
**Millionaire**  
magazine workshop