

MILLIONAIRE magazine

A man with short dark hair, wearing a grey suit, white shirt, and patterned tie, stands with his arms crossed. He is wearing a gold watch on his left wrist and a ring on his right hand. The background is a warm, dimly lit interior with a candle and flowers.

THE 4 BEST PROPERTY
INVESTMENT
TACTICS & STRATEGIES
IN A VOLATILE MARKET

MEET THE INCREDIBLE **RAFAH HANNA**

A VETERAN ENTREPRENEUR THAT SPECIALIZES IN
FINANCIAL TECHNOLOGY, PROPERTY AND SECURITY



MS ENTREPRENEUR

BE YOUR OWN KIND OF POWERFUL

COMING SOON



MS ENTREPRENEUR

THE GLOBAL Millionaire magazine

CONTENTS

- 6 How you can ensure that your investment property stays tenanted
- 10 Top six reasons to hire an agent to sell your property
- 12 The four best property investment tactics in a volatile market
- 14 Entrepreneur Spotlight: Emily Vavra
- 18 Feature Story: Inside the mind of internationally recognised leadership expert Chris Cebollero
- 22 Cover Story: Rafah Hanna
- 30 The five biggest mortgage mistakes
- 32 Six powerful Facebook advertising techniques every entrepreneur should know
- 36 Feature Story: Introducing Uyanga Boldbaatar

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THE GLOBAL Millionaire magazine

EDITORS
NOTES



I'm quite certain that every single person I've spoken to lately has concerns relating to COVID-19 at the moment. COVID-19 is not just making people sick, it's actually making the global economy sick as well and that makes this pandemic much more terrifying.

Government bodies from all over the world are urging everyone to help slow the spread of the COVID-19 through social distancing, which has lead to various high-profile entertainment and sporting events being canceled all over the world, and it has also lead to universities, and schools shutting down, several employees losing their jobs, and several big and small businesses going bankrupt.

The only comfort I get is knowing that rock bottom is as far as it gets, which means that the only way we can go is up. That said, COVID-19 will no doubt economically cripple millions of people all over the world and this affects every single person in various parts of the globe. To our fellow entrepreneurs, I know that you're all feeling the heat as well so we'd love to extend a helping hand. If any of you would like to connect while we're in the midst of the COVID-19 crisis please don't hesitate to reach out and message us directly. Let's all get through this together.

Mike Ilagan
Managing Director



- ✓ Home Loan
- ✓ Investment Loan
- ✓ SMSF Loan
- ✓ First Home Buyer
- ✓ Foreign Buyer
- ✓ Debt Consolidation
- ✓ Lifestyle
- ✓ Retirement
- ✓ Wealth Creation

Winners in Property Investment are People with Vision.



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**We help create the vision for you
to make your dreams come true!**

We Build Wealth through Property Investment
Join the Millionaires Alliance Club and learn Winning Strategies!

HOW YOU CAN ENSURE YOUR INVESTMENT PROPERTY STAYS TENANTED

Growing wealth is the ultimate long-term goal of most property investors. But in the short-term, it's often the property's ability to deliver a consistent, reliable income - in the form of rent - that matters far more to your day-to-day finances.

So how do you make sure your investment property remains tenanted and keeps producing income, especially at times when vacancy rates are high, properties are plentiful and renters are spoiled for choice? Let's explore.

Why a reliable income matters so much for investment properties

Before we share specific strategies for making sure your property continues to produce income, it's probably worth reflecting on why it is such a vital part of property investing.

The simple fact is that most early-stage property investors rely on leverage. In other words, they need to borrow money to fund their purchase - usually in the form of a mortgage or home loan. And so every week, fortnight or month, that home loan needs to be paid.

One of the great advantages of property investing is that a lot - and sometimes all - of the cost of this mortgage can be funded by the rent you receive. But if rent isn't coming in, there can be a financial hole you need to fill.

So if you want to avoid that from happening to you, here are our 6 tips:

1. Buy a new property

In a market where renters have a lot of real estate stock to choose from, it's often newer properties that hold the competitive advantage. That's because they usually come with many of the features tenants prize, such as open plan living, modern appliances, and tasteful fixtures and fittings. They're also often positioned close to transport and large-scale amenities and tend to be more suited to a contemporary lifestyle, with landscaped courtyards or roof gardens, security, parking, lifts, and valued on-site amenity that may extend to gyms, swimming pools,

childcare and concierge services, plus many other features you won't usually find in older style properties.

For this reason, new properties are also often easier to rent out, helping minimise the length of any vacancies, so that your income continues to flow.

2. Keep your property well-presented and up-to-date

Many buyers can overlook cosmetic problems in a property, confident in the knowledge they can change things they don't like. A kitchen or bathroom can be renovated, the walls can be painted in a different colour and new carpet can be laid. Renters don't have this luxury - they're usually stuck with the property in its current form.

This means renters tend to approach a property search in a different way to buyers: they're paying their money for the here and now, not the long-term. So if your property needs work or is simply out-of-date, you'll find it harder to rent out.

Plus the old adage is true - 'prevention is better than a cure' - investing in preventive, regular maintenance of your property will help prevent serious problems before they occur. Maintenance is less costly than repairs.

3. Sign a longer lease

A longer lease - ie one for more than 12 months - can help reduce the amount of time a property is vacant and help guarantee income because the tenant can't usually break it without having to pay a penalty.

Long leases can be a good strategy during a flat market, when market vacancy periods for an area are high, or if you value the security of a longer term, quality tenant. But in a strong market, long leases may leave you with less room to move, particularly in relation to rental growth.

You should always weigh up the pros and cons and assess the current market before taking this approach. Talk to your Property Manager about the best strategy for your property.



One of the great advantages of property investing is that a lot - and sometimes all - of the cost of this mortgage can be funded by the rent you receive. But if rent isn't coming in, there can be a financial hole you need to fill.

4. Use a proactive property manager

Good property managers do far more than simply collect the rent on your behalf. They act as a Property Management adviser, letting you know how much rent you should charge and when (and when not) to increase it. They'll also help make sure your property is marketed correctly so that you attract the right tenants and host regular inspection to fill any vacancy as quickly as they can.

Then after securing tenants, a property manager can also manage the relationship once they're in, answering their questions and requests and doing their best to ensure they're happy and that you retain them for the long term.

5. Consider furnishing your apartment

The reality of today's property market is that many good tenants come from interstate or overseas and one way to make sure your property stands out to these renters could be to furnish it. After all, furnished properties offer tenants the chance to move straight in, without having to worry about the expense of buying so many household goods. On top of this, they can also offer command a higher rental rate from tenants.

Just one word of warning though - because furnished apartments tend to appeal to renters from elsewhere, they can also experience higher turnover when a tenant returns home or moves on. On the other hand, they're frequently easier to rent out when vacant.

6. Get a rental guarantee

One way to make completely sure your investment property continues to produce income is to purchase one with guaranteed rent. For instance, the PIA Fixed Weekly Rental Guarantee ensures you receive a set income for three years, regardless of whether your property is rented or not. This, in turn, means you have predictable cash flow for a set period and can plan your finances accordingly.

PIA's Fixed Weekly Rental Guarantee comes standard with any off-the-plan purchase you make through PIA. In exchange, you'll get peace of mind that the money will continue to come in and the bills can get paid.

Information from this article has been sourced from the Property Investors Alliance



TOP SIX REASONS TO HIRE AN AGENT TO SELL YOUR Property

If you're thinking of selling your home, using a real estate agent has some serious advantages to consider. Here are six key advantages of hiring a sales agent:

1. Convenience and Professional Contacts

Real estate agents tend to have lots of contacts - including both buyers and sellers. If you're selling your property, this means you'll likely have access to all other properties listed in your area. You'll also have the convenience of letting your agent track down buyers and make your appointments for you.

2. Knowing How to Price Your Property

A major advantage of having a real estate agent is the fact that they have a wealth of pricing expertise. Working in real estate means that they have a lot of experience in selling and typically have a thorough understanding of the local area too.

Real estate agents can tell you straight away if your property is overpriced or underpriced and where you should pitch. This can cut a lot of time out of your schedule and make the process a lot more efficient. Your agent will help you get the most for your residential property.

3. Presenting and Marketing your Property

Anyone who has ever decided to sell their home would know that it's not just about listing your property for sale. It's about knowing which mediums to use to advertise, how to present your property in its best light and how to attract attention. An experienced real estate agent will help you embark on the right marketing strategy to maximise your eventual sales price and make sure that it stands out from the crowd.

4. Communication and Negotiation Skills

Real estate agents are skilled negotiators by trade, and having an agent make negotiations for you can save you a lot of emotional stress. Having a professional third party do the talking for you when you're selling a residential property can make the biggest difference to the impressions you make and the success of your sale. Plus, you need someone on your side to manage the communications and feedback from prospective buyers.

5. Getting More Exposure to Potential Buyers

A real estate agent is the traditional point of contact for buyers looking to purchase a property. The good ones have plenty of existing connections - buyers and sellers. A real estate agent will make sure your home gets as much exposure to buyers as possible. Agents are also very helpful when it comes to inspections.

6. Answer Questions After Closing

A property transaction necessitates quite a bit of paperwork. A real estate agent will save you valuable time and stress when it comes to managing this paperwork. Even if everything runs seamlessly when you're selling your residential property, there are always the unexpected complications or questions that tend to arise after closing. A lot of small details and questions are forgotten in the excitement of it all, but a good agent will always be there to help keep things on track.

Information from this article has been sourced from the Property Investors Alliance



THE FOUR BEST PROPERTY Investment TACTICS IN A VOLATILE MARKET

Achieving financial freedom through property investment is within most people's reach, including yours. Below are 4 tactics that can work to your advantage:

1. Using the family home to build a property portfolio

If you have equity in your own home, you've already taken the important first step on your property journey. That's because the family home can be more than a great place to raise your children. It can be a powerful tool for growing your wealth and setting up your financial future.

After all, a lender may let you use the equity you already have in your home to fund the purchase of an investment property. That means you may not need any further deposit. Meanwhile, the rent your tenant pays should help you meet the cost of repaying your new loan.

2. Buy to hold, investment for long term

Buying to hold is a common tactic used by professional investors. It usually involves buying quality property in either established or up-and-coming areas with a view to capitalising on long-term growth. Giving the long-term nature of this tactic, many buy-to-hold investors try to time their purchase by market cycles, purchasing in the down-turn when the property is comparatively well priced.

Buying to hold is a popular way to build a property portfolio. That's because as the value of a property rises over time, so too does your equity. This equity can then be used as a deposit towards the purchase of your next investment property. Buy-to-hold investors also often rely on a mortgage to finance their properties so they can take advantage of the tax breaks associated and negative gearing.

3. Buy & Rent (Rentvesting)

Think you can't afford where you want to live but still want to get a foot on the property ladder? You can do both through the 'Buy and Rent' model. Under this strategy, which PIA pioneered back in 2005, you need to select and manage a quality property with growth potential in an area and a development you can afford. Meanwhile, you get to rent in the area you want to be in, based on your lifestyle, study or employment location.

4. Helping the children

Worried your children may never be able to afford property? By using the equity in your own home, you may be able to get them into a property without the need to save a deposit. If they're not ready to leave home just yet, we can even help you secure and manage a tenant who'll help pay off your loan until they do.

Information from this article has been sourced from the Property Investors Alliance



INTRODUCING EMILY VAVRA

Emily Vavra is an alpha female Entrepreneur who had a dream and went for it. This LA-based wellness leader and the speaker continue to pave the way for others as one of the top network marketing professionals. Since 2011, Emily has helped thousands of other entrepreneurs in building their own health, wealth, and financial freedom.

Emily started from humble beginnings: from being flat broke at the age of 23, she channeled her determination, knowledge, and talent for managing people into building one of the largest network marketing organizations to date. She made her first million at the age of 26, and today, she has helped more than 140,000 entrepreneurs find their own path to personal and professional success.

Global Millionaire Magazine recently caught up with Emily to discuss her journey to entrepreneurship and here's what went down:

1. Could you please tell our readers a brief background about yourself and how you started your business?

I grew up in a small town in Minnesota. I was working multiple jobs in my early twenties and I met someone who had the life that I wanted to live. I really respected her and her business and I asked her to mentor me and that's when I started network marketing and started building my own business. I was 23, sleeping on a mattress on the floor of my apartment, and started with nothing but a vision board.

2. Can you describe your journey to success? When did you start? Did you ever imagine you would become this successful?

What I've done really well is I keep trying to get better every single day of my life by taking personal responsibility. It's about getting my mindset better, getting my work ethic better, getting my skills better, and focusing on what I can control. I believe that's why I'm where I'm at today. I have always had the hunger and the drive to continue to get better personally and professionally.

When you first get started you hope. I grew up with a single mom and hand-me-down clothes. I had never seen the ocean, never been on a trip, never been on a plane when I found this business. I finally had hope when I found this business. I was scared as well just like anything worthwhile there was a lot of fear too. I finally had a vehicle that I could get into and it would help me make progress because at that time in my life I felt like a hamster on a hamster wheel.

3. What is your main source of income?

Network Marketing with Isagenix.

4. What are you currently doing to maintain/grow your business?

What I'm doing currently is providing exceptional customer service. I'm doing a lot of supportive group detox challenges where I'm bringing in different people from Tony Robbins



speakers, high-level fitness coaches, and breathwork coaches. We're really creating a collaborative effort to add value to people's lives which in return increases my overall business. I am just being really cold in my messaging because people need Financial Freedom now more than ever and I have systems in place for my business to run very smoothly and it allows me to continue to grow it without being super overwhelmed.

5. What social media platforms do you usually use to increase your brand's awareness?

It used to primarily be Facebook but now it's definitely Instagram I just love it I love the stories I love you know just being able to be super interactive on there.

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

I have never done it. With the launch of ItsEmily.com I might start using it. I teach social media training, attraction marketing, and I also teach people how to sell and get business from talking to people instead of putting a bunch of money behind a post. However, I'm not against it but in my 10 years, I've built a 9 figure sales organization without one sponsored ad.

7. What is your main tactic when it comes to making more people aware of your brand?

I primarily speak from my heart and say things that people are thinking but they're afraid to say. It has always been my approach because I always think about what I resonate with, and it's real people. I've also tried to share what I've been through and my experience. At the end of the day, all I want to do is help someone live a better life and learn something new. I just want to breathe life into people and by doing that people connect with me. People like doing business with people they know and trust.

8. What form of marketing has worked well for your business?

Word of Mouth Marketing – Someone has a good experience and then they tell someone about it. I also give keynotes in front of thousands of people. Speaking has been huge for me. People see me speak and then they end up following me and deciding if they want to buy from me.

9. How did your brand stand out from the rest of the other brands?

I take it really seriously and enough people in my industry don't do that enough. I have treated this business like I have owned it from day one. Even though I am partnered with Isagenix, I



have always acted like it is my own and with that, I became a student of the game. Whenever I do something I have to learn all about it. So, when I was getting involved with network marketing I was studying it. I stand out because I know a lot because I've learned a lot, then I give it all away.

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

Restructuring my business – I had to let my old assistants go. I struggle with confrontation and I've needed help for so long that I finally realized that if I want to grow my business and scale my business, I have to hire a team. I can not do this alone. The only way that is going to happen is if I surround myself with a really good group of people who are good at the things I am not.

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

Three years ago I hired a mentor who I thought was going to help me get to a certain level. I didn't do my due diligence as I should have and ended up pouring a lot of money into someone who did not match my level of integrity or values. I learned that the hard way and it was the biggest waste of my time and money.

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

I have learned that money does not define you, it only amplifies more of who you are. Meaning, if you are a bad person you are still going to be a bad person, you are just going to have more money. It doesn't define you.

Money is a tool and it's all about what you do with it. I view it as a direct correlation to the lives I've impacted and I've learned how to manage it. At the end of the day when I die, I'm not going to be able to bring the money to the grave with me, but I will live on in the people that have learned

from me and that to me is the legacy.

13. What new business would you love to start?

Its Emily.com – This has been a dream of mine and it's finally happening. I have been serving individual people for the last decade now I get to serve the world. I am helping people with health, wealth, and mindset.

14. 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?

I would tell myself to have more fun. I grew up too fast and I tend to take things very seriously. I've been to some amazing places in the world and I can't honestly say that I was fully present. I was always worrying about the next thing, so I would tell myself to be more present.

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

Secrets of a Millionaire Mind by T Harv Eker, The 4 Agreements by Don Miguel Ruiz and Essentially by Edwin McCain.

16. What is the best advice you have ever been given?

To let my love for God change the world and not let the world change my love for God.

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

Find a mentor. Find someone who has already done what you want to do and go to them, work for them, or get in their environment. It will shorten your learning curve. That's what I've done. When you can't physically meet with them, read their books, watch their videos you won't regret it.

INSIDE THE MIND OF CHRIS CEBOLLERO

Chris Cebollero's professional history is littered with process improvement know-how. He brings thought-leadership and over 25 years of organizational design success.

Chris Cebollero is an internationally recognized leadership expert, bestselling author, Emergency Medical Services leader, and advocate who's passionate about helping people chart a new direction, even in the midst of the most challenging of situations.

His professional history is showered with process improvement know-how. This knowledge provides executive-level support to achieve aggressive business and personal goals. He brings thought-leadership and over 25 years of organizational design success and his career has been defined by slashing costs and exploding growth in the healthcare arena. In fact, he constructed his healthcare management and small business consulting firm on that foundation.

Some of his key areas of expertise include executive coaching, leadership development, emotional intelligence, change management, Kaizen, Agile & Lean methodology practice, relationship building, business plan creation, organizational process improvement, motivational and keynote speaking, and healthcare/EMS transformation. He has been recognized for his strategic leadership as the Chief of EMS for Christian Hospital, he has been delivering inspiration to international audiences for over a decade as a highly sought-out speaker and he has also been writing bestselling books on leadership.

The Global Millionaire magazine recently caught up with Chris to discuss his journey to entrepreneurship and here's what went down:

Could you please tell our readers a brief background about yourself and how you started your business?

The foundation of my career was spent as a paramedic in leading EMS agencies. Being able to manage multimillion-dollar organizations with hundreds of FTE's gave me the ability to learn the finer points of leading successful and award-winning organizations. As my leadership experience grew, people were now reaching out to me to assist them in developing their leaders and teaching them the finer points of organizational

process improvement. In 2014, Cebollero & Associates Consulting Group was started, focusing on Leadership Development, Organizational Process Improvement, and Individual, Group, and Executive Coaching. I am recognized as an International Leadership Specialist, Multi-Number 1 Bestselling Author, and a dynamic and engaging Motivational Teacher.

What are you currently doing to maintain/grow your business?

John Maxwell calls it the Law of Process "Leadership Develops Daily, Not in a Day." One of the biggest mistakes is that we do not invest in our own business and professional development. I am always on the lookout to engage with my mentors, and industry leaders to hear their philosophy, understand their conceptualizations, and analyse the next sets of strategies and directions. In the current pandemic environment, it is paramount to be as fluid and dynamic as possible. We have to polish our processes, become risk-averse, and change with the times.

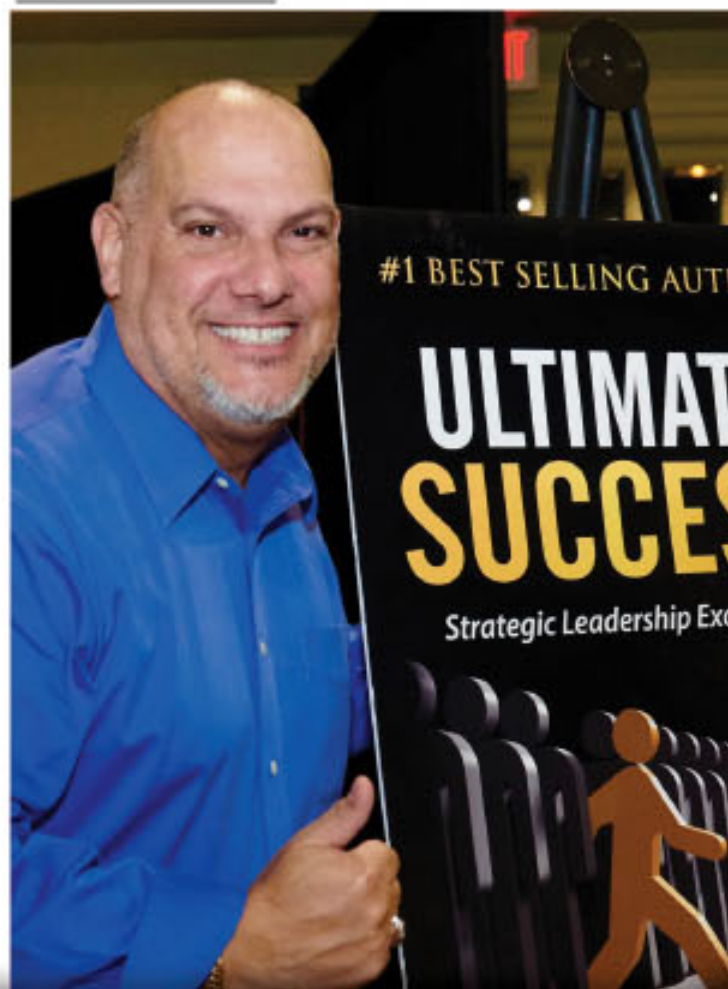
What social media platforms do you usually use to increase your brand's awareness?

It really depends on the leadership product or service that is being offered. If I am targeting the Executive, LinkedIn is my platform of choice, for the newer leader, Instagram, and the middle manager, Facebook. It is truly paramount for businesses to have a strong social media footprint for new business, but more importantly brand awareness.

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

I like the PPC model of advertising. Remember, people do not buy products or services. What they buy are solutions to their problems, and it is your products and services that are the solutions to their problem or needs. A big error is that we think the way we market is the way our clients, or customers want to be marketed too. But the opposite is true, we have to find the





marketing ad that resonates with their needs. If we put an ad online and it gets 5 clicks, we are not reaching our target market. This will cause us to go back to the drawing board and reinvent the wheel. PPC is a great tool for spot-on targeting to the ideal client avatar.

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

I love offering free content to my present and future clients. I host the Ultimate Leadership Podcast. We have just over 100k subscribers and see 10's of thousands of downloads. This is a great way to stay relevant and bring brand awareness. If you're not a fan of the show come on in and join the discussion.

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

I love that we get a majority of our customers and clients through word of mouth. We are a company that develops custom solutions for our clients. It is this service that is appreciated by organizations. Of course, social media platforms are great to share free and paid content.

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

2020 has been an interesting year on many fronts. With the pandemic running rampant around the world, I lost over 50% of clients. When 2020 started, I developed a series of goals for myself and business. It was important to continue along these lines of completing the established goals. Many people are throwing 2020 away as a lost year. This is a big mistake, the businesses that will come out on top are the ones that have use this as a rebuilding, polishing, and setting a new course for future operations.

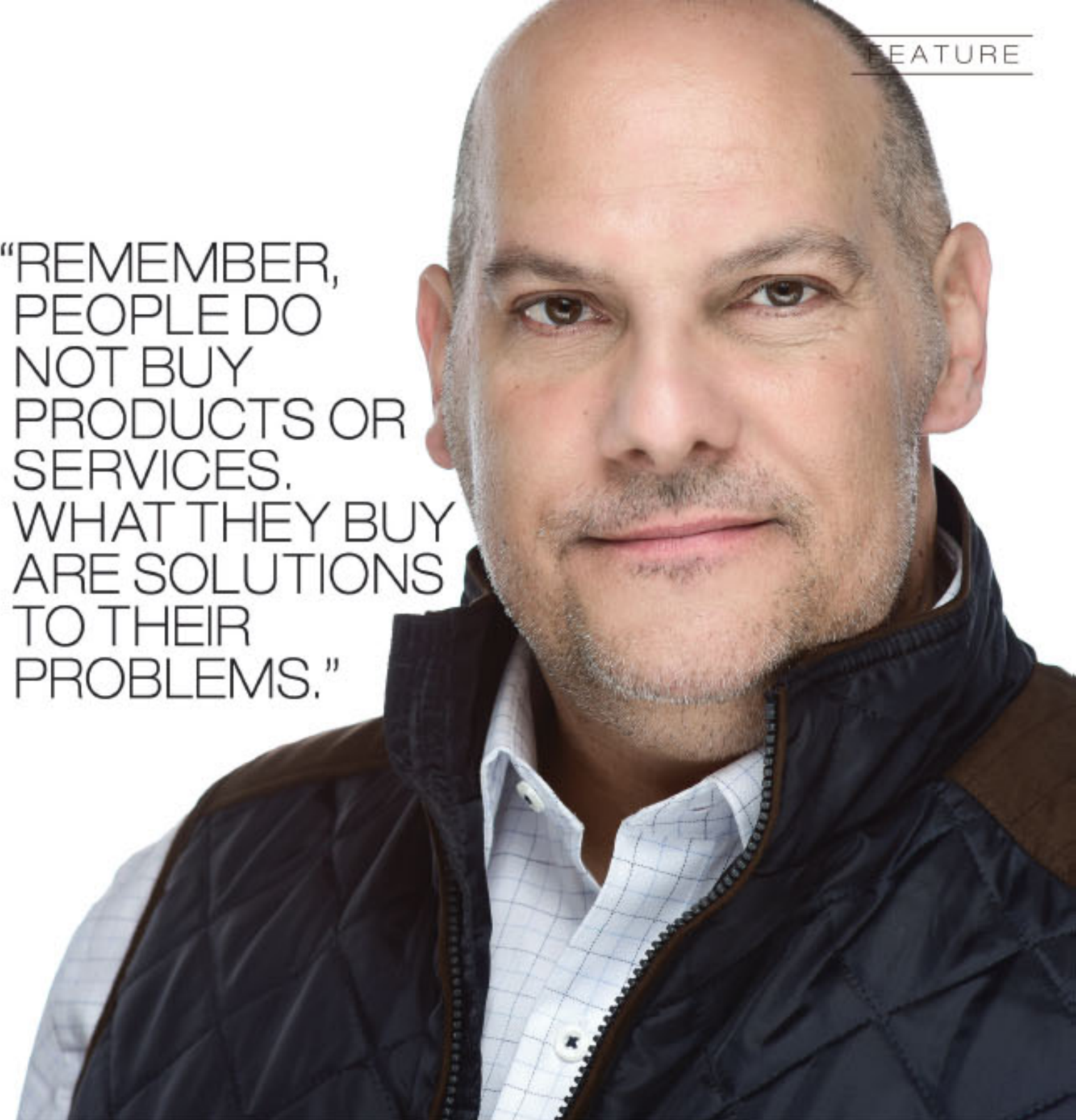
What money mistakes have you made along the way that others can learn from (or something you'd do differently)?

Everyone has a product and service to sell you. In my business and personal life is either investing in these resources that did not meet the caliber of quality they mentioned they would. I wasted lots of money trying to catch the net big wave. Pay more attention to where your investments and funds go.

What new business would you love to start?

I would love to develop a next-generation online leadership

"REMEMBER, PEOPLE DO NOT BUY PRODUCTS OR SERVICES. WHAT THEY BUY ARE SOLUTIONS TO THEIR PROBLEMS."



academy. In the current times we are in, we are leaning to a more online and virtual business. With that said, if we are to bring more live and virtual training to those who will need it will be a great future business.

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

This is a great question and one that I have tried to remember to share with clients just starting out. My advice is to gain as much knowledge and education you can along the way. This is not just about your job or career, but really becoming a student of business and leadership. One of the most common mistakes by business owners is they do not invest in their own professional development to ensure they are going the best upper hand possible.

What is the best advice you have ever been given?

I have to be honest, when I was first starting, I was a wee bit

egotistical. The belief of who I was and what I was capable of was blinding. A mentor took me aside and told me this one sentence that totally refocused my direction. Those magic words were, "you are not as important as you think you are. Shut up and listen more." It was a rude awakening that I was replaceable and needed to earn my value to the team every day.

What advice would you give to a newbie Entrepreneur?

Become a student of your craft, your business model, and the art and science of leadership. Opportunity does not happen by chance, and it is vital for your success that when the opportunity is presented, you are able to first recognize it, second, you are able to analyse it, third, you are in a position to take advantage of what this opportunity means to your business and future success.

If you want to find out more information or contact Chris you can go to his website www.chrisceballero.com or email him directly at chris@chrisceballero.com.

RAFAH HANNA

unleashed....

Having built, run, and managed financial technology and information businesses with the likes of the London Stock Exchange Group, the New York Stock Exchange, Euronext, and Deloitte, Hanna has built a strong reputation for delivery, execution, and market knowledge, creating an extensive network of contacts across various financial and data industries.

A veteran entrepreneur, Rafah Hanna specializes in financial technology, property, and security. He has built a career creating locally and globally diverse group of businesses that creates solutions focusing on three core values: sustainability, quality, and innovation. Having built, run, and managed financial technology and information businesses with the likes of the London Stock Exchange Group, the New York Stock Exchange, Euronext, and Deloitte, Hanna has built a strong reputation for delivery, execution, and market knowledge, creating an extensive network of contacts across various financial and data industries. He also owns a highly respected property investment company called NED Capital as well as a security company called Abchurch Group - a company that provides a global response to local and international clients' needs in the fields of security, risk assessment, special equipment procurement, and specialist training.

Born in Iraq to a Catholic family with Chaldean roots that speaks Aramaic (the language of Jesus Christ), he views his parents as visionaries. After his parents saw the tide changing in the Middle East, they decided to come to London in the 70s to invest, contribute to the community, and build a powerful legacy. He was educated in Switzerland and the UK which gave him the skills and knowledge that enabled him to kickstart all of his businesses.





Fast forward to today and Rafah is now a successful entrepreneur with several businesses under his belt. Hanna has founded companies such as NED Capital and the Abchurch Group and his data consulting arm now serves a global client base as it continues to grow exponentially. Their clients include banks, brokers, regulators, stock exchanges, and the biggest financial website in the world.

His property investment company, NED Capital, is a unique, non-leveraged property investment company based in London that is entirely self-funded. It's currently building a grade-one portfolio of exclusive residential and commercial assets in the UK. The goal of this company is to continue to grow their grade-one portfolio of investments via their intricate knowledge of the UK property market and unique sales approach, utilizing their fully staffed in-house team of skilled contractors, leading to becoming a publicly quoted company. His security company Abchurch Group on the other hand, has helped to significantly reduce maritime piracy in the past four years using their specialist maritime protection team and sought after proprietary patented technology.

Incidentally, Hanna's wife, Dr. Mahtab Hanna, is a successful entrepreneur herself hence the reason why Rafah and his wife are so compatible together. She has built, run, and managed her jewellery business for over 10 years. Her creations have appeared in numerous films and worn by various celebrities and even royalty. With her extensive qualifications (an MA from the Royal College of Art and a Ph.D. from Central Saint Martins) and a unique design approach, she has built a worldwide reputation as a jeweller of conscience.

The Global Millionaire magazine recently caught up with Rafah to discuss his journey to entrepreneurship and here's what went down:

What are you currently doing to maintain/grow your business?

The business world is not run on "basics" anymore. It is all about innovation, evolution, and revolution.

I am spending time, effort, and money on highly specific marketing campaigns to engage prospects with the message that our trustworthy brands continue to lead their respective markets. We maintain our relevance and criticality in decision-making options and ensure that our quality shines through, not only in delivery, but in every email, video conference, and follow-up.

We have also taken a unique approach to delivery by slashing project times, as we look to act ever more in the best interests of clients. The faster we can deliver without losing any of our guaranteed quality, the sooner our clients realise the benefits of our services.

Two other practices remain vital: one, only hiring the best of the best, and two, even though the businesses are market leaders, acting like a hungry, prudent, and wise start-up.

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

Each business is unique and therefore needs thorough research and a detailed plan of action. I always correspond the marketing plans to a cycle of client behaviour, the cyclical nature of each business, discrete events, and budgetary matters.

The nature of my businesses does not depend on or utilise the power of social media. My focus has always been on growing businesses rather than engaging in social media.

Today, social media is an important and ever-growing tool in my companies' brand awareness strategies.

For example, Instagram is driven by stunning visualisations and presentation and is, therefore, most suitable for businesses such as @mahtabhanna jewellery designs and collections.

LinkedIn serves to inform, educate, and engage, but it requires a more medium-term strategy rather than a short-term one.

YouTube is the perfect platform to provide a more in-depth story about a concept or business.

It is important for readers to understand that all these avenues need careful planning. Have a clear objective in mind and allow room for fine-tuning. Do not rush in and make the fatal mistake so many have made; namely, thinking that simply being "on" a platform guarantees success—the opposite is true.

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

Paid advertising is growing and will only continue to do so.



"BE PROUD OF YOUR MISTAKES. IF WE ALL SAID "NO" TO EVOLVING, WE WOULD STILL BE LIVING IN CAVES."

“It is impossible to imagine a business leader not looking after their health and families and still being successful. Your mind is where it starts; your body powers where it ends.”

I passionately believe that one of the best ways to create a market and opportunity is to educate, inform, and offer products and services that would not otherwise be marketed in a traditional way.

Sponsored marketing works! The evidence on social media platforms like Instagram, Facebook, YouTube, and LinkedIn all support this assertion. These companies have grown to be some of the largest on the planet, and their revenues testify to it.

But we need to remember that their revenues are only part of the story. Paid advertising drives whole industries, fosters innovation, creates a better deal for consumers, provides massive tax income, and generates enormous employment opportunities.

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

The core tactic is to NEVER lead clients but to always be on their shoulders, taking the same journey, developing what they need in real-time, fine-tuning, and evolving.

Another primary tactic is always to deliver quality. Delivering anything less is an offense to the client, to you, your brand, your name, and those that work with and for you.

Brand awareness has changed; we use a myriad of tactics to stand out:

- Be first to deliver and announce innovation; remain relevant and borderless.
- Invert traditional marketing strategy by ensuring that every briefing contains in-depth details regarding competitor offerings - market intelligence is the antithesis of marketing.
- Utilise current affairs to progress the story.
- Utilise known figures in the industry to win, gain credibility with, and retain clients by association.
- Inform clients of changes that benefit them and illustrate the differences between the previous and the new.
- Maintain the very highest levels of investment in staff quality and ongoing training.
- Make staff the cornerstone of innovation - offer incentives to develop new products, processes, and services and reward them for trying, even if it fails.

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

There is no “best;” it is all about context and effectiveness. Throughout history, the most effective marketing tools have always contained three distinct elements:

1. Timing
2. Word-of-mouth
3. Recommendations

Our various businesses have what I call different routes to marketing. There is no silver bullet, but we think long and hard about spend cycles and regional and cultural differences. The biggest change has been the precision of strategic versus tactical online marketing.

For example, we ask ourselves whether we actually need to “sell” to the client directly, or if it would perhaps be better to act as their advisors. Create the conversation you want the market to have.

We no longer need to spend large amounts on general marketing; we can now target and pinpoint the exact right client or prospect base to inform and have the privilege to serve. Marketing is also not about an online presence. It might surprise people to know that one of my businesses does not even have a website yet is the absolute leader in its field.

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

We have had the distinct privilege of not having to furlough a single member of staff or put stringent work practices in place. Instead, we have fostered a feeling and community of trust. I entrust the leaders of my businesses to be servants. They are the decision-makers, but they are also (and I never let them forget this) there to serve. To serve means to accept responsibility for outcomes, and therefore the risks and dependencies of those outcomes.

The toughest decision has been a family one; business is never what affects me most. As I read to my children at night, I always remember that their future is dependent on my decisions, not mine. You cannot go wrong doing the right thing the right way.

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

Mistakes are more important, in my view than success. You learn instantly from mistakes, whereas success leaves a memory you hold onto as you try to retain the emotional attachment of misplaced hope.

Mistakes provide you with an experience, whereas success over-feeds the ego in the short-term.

Thankfully, I had two of the world's greatest advisors who have taken my raw thinking and morphed it into phenomenally successful global businesses and ever-evolving vision: my amazing wife, Mahtab, and my late father. Their honesty and clarity blew holes in those thick brick walls in the shape of a heart!

My answers should not surprise anyone. Many years ago my greatest mistake was arrogance; I knew better than anyone; no one knew better than me.

That attitude, until I recognised and tore it from my psyche, cost me financially and resulted in lost opportunities.

Another mistake I made was to invest a little in long-term things that won't change instead of investing more in the short-term things that will change.

However bright your name shines in lights; you must always remember that lightbulbs have a lifespan!

What new business would you love to start?

My passion lies in creating opportunities that were not there, to



begin with. The next opportunity that would pique my business interest would be creating a tradable index and fund to benchmark countries, sectors, segments, industries, and governments' use of plastics.

This venture would deliver an inverted investment opportunity whereby humanity itself is both the investor and the investment.

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

This is a good question because we never remember the acts of kindness that got us here, but we remember the opportunities that got away!

I don't have many regrets; every small and major decision I've made has spurred my personal and professional growth. I have been humbled by the blessings of life.

What is the best advice you have ever been given?

Do not dislike that which may be good for you, and do not like that which may be bad for you. This quote, for me, encompasses the essence of learning.

Fear and growth cannot exist in the same space. One has to leave in order for the other to flourish.

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

To a large extent, your mental habits will determine your success.

Build deep relationships with people who have accomplished the goals you want to accomplish. Protect your idea from the very start. Think about what could go wrong and how you will deal with it; plan for failure by not resorting to laziness, self-pity, or any of the mental defeatist tools that we all carry.

If you are selling innovation, be the first to market and create your own destiny. Learn from other fields and bring those insights into your own. Always be thinking about quality; implement it; deliver it. Once you reach that state of mind, you will never allow yourself to deviate from it.

One of the proudest moments of my career was when, sitting on a flight, I overheard two people mention one of my companies and described the service they received as “truly world-class.”

Research and know your market or segment as if your children's lives depended on it. Make sure you recruit the absolute best candidates you can at every level, be it a janitor, a developer, a salesperson, or even a business partner—they will represent you in good times, and they will fight hard for you during the bad times.

Be proud of your mistakes. If we all said “no” to evolving, we would still be living in caves!

Finally, the greatest advice I can offer when it comes to business is this: it is impossible to imagine a business leader not looking after their health and families and still being successful. Your mind is where it starts; your body powers where it ends.

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THE FIVE BIGGEST Mortgage MISTAKES

Mortgage debt is so powerful and enslaving. In fact, the mere sound of it gives most people a terrible headache that sometimes, not even pain relievers can alleviate. Succumbing to mortgages is easy especially if the offer is so enticing that it promises a luxurious asset that we all dream about. It could be a new home, an elegant car, a valuable property at the most prestigious address, or as shallow as it may sound, a satisfaction to others' financial whims.

Admit it. Most of the people we know have one or more existing loan terms that they difficultly try to end but can never easily get out of. Some even work all their lives to repay their debts while others get through by effective financial management. But how do we eliminate our debts if not becoming a totally debt-free consumer? Is it really possible?

Here are the most common mistakes that borrowers fall into as they struggle to reduce their debts.

1. Exhausting your savings account and emergency funds to pay your mortgage

Savings and emergency funds are there for a reason which obviously is not to pay off debts. Yes, using them may eliminate your mortgage debts but such action might be too risky. Do not underestimate the power of the underlying situation. Why are you in debt? Diving out of debt and staying out of it are two different things. Emptying your bank accounts might call for another loan application when unforeseen events arise.

2. Sticking into your monthly repayment

Your minimum monthly repayment plan is a trap, don't buy it. Instead, allocate some funds into your monthly terms and pay additional money. This will help you pay a greater amount on your loan and will shorten the length of time you spend settling your dues. Check your options too. Lending companies have a redraw facility and other payment terms that may be beneficial to you. All you have to do is ask.

3. Borrowing from other sources to settle your monthly payments on time

Ever heard the saying, "a mistake cannot be corrected by another mistake?" The same goes for matters of mortgages too. Don't seek another loan to repay the existing one. You already have more than what you can pay for. Instead, talk to your creditors and discuss other payment terms or hardship assistance that they can extend until you're back in track.

4. Not taking action plans

Going with the flow is a big no-no when it comes to settling financial obligations. More often, the absence of a sound and smart action plan leads to a financial disaster that's even horrific than what you currently know of. Start by classifying your mortgages according to interest rates. Pay off those that yield higher interest rates first as this is more cost-effective.

5. Straying far from budget

Eyeing for the latest gadget in the market? Borrowers who dream of becoming debt-free should never let convenience push that dream aside. Do not spend more than what you can afford as this will put a hump on your mortgage repayments. Create a budget plan and strictly stick to it.

The quest for a mortgage-free life may be too far-fetched. Some have sought financial advice from financial management experts but aren't we looking too far from the answers that we may have been staring at all along? Does our financial planning fail us?



SIXTEEN POWERFUL Facebook ADVERTISING TECHNIQUES EVERY ENTREPRENEUR SHOULD KNOW

By: Christopher Benneth

Are you looking for a much easier and cheaper way to promote your business than print ads? Well, look no further than Facebook. With 2.89 billion monthly active users, Facebook is quite clearly the most widely used social media platform.

If you're looking at advertising on Facebook, here are 15 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 lessers 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 less competition.

3. Post images on Instagram instead of Facebook

According to a study done by Buzzsumo, apparently "images posted via Instagram get 23% more engagement." If you're thinking of posting photos to promote your brand, you're better off posting them on Instagram rather than on Facebook.

Or at least have a couple of versions of a photo you want to post about your brand so that you can post on both Facebook and Instagram. Even Brand Watch confirms that "Engagement with brands on Instagram is 10 times higher than Facebook, 54 times higher than Pinterest and 84 times higher than Twitter."

4. 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.

5. 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??

6. 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?

7. 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.

8. 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 buttons are a MUST if you want your ad to be successful.

9. Try using "Pages to Watch"

Did you know that you can compile a list of pages you're interested in including other pages' analytics on your Facebook account? If you have a competitor who has a highly engaging Facebook page, you can look up other Facebook pages related to your industry, find the post that had the most audience engagement and that should help you figure out what you want to post in your own page then scroll down to Facebook Watch.

10. 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.

11. Pin your best post

A pinned post is an option that you can manually select for your chosen post to stay at the top of your timeline, meaning, it won't actually slip down your timeline as you continue to add other posts to your page.

You can only pin one post at a time and the pinned post is located at the top of your Facebook post in the right column. To pin a post you need to go to the post on your Facebook page's timeline, click on the top right of the post then select Pin to Top of Page.

12. 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 who are already familiar with your product.

13. 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.

14. Combine Facebook Ads with quality content from your blog

Most companies create Facebook ads with the focus on turning leads into customers.

The thing is, if you start selling to potential customers straight away then that could probably turn them off because you're in that person's face way too much.

Instead of jumping in like a hungry salesman with an offer straight away, why not start slowly and share valuable and authoritative content with your target audiences. Later on, if a prospective customer has read your valuable blog articles then you can move to target them with a more sales-oriented Facebook ad.

15. Create a Free Giveaway Campaign

Let's face it, everyone loves freebies. If you want people to react positively to your Facebook ads, you need to offer them something of decent value. Facebook giveaways and contests is definitely a great way to engage your customers. Keep in mind that your Facebook competition does not necessarily have to be focused on selling to people. Instead, focus on long-term benefits such as increasing your brand awareness and making it more fun for your customers.

16. Using hashtags is useless

Hashtags may be useful to social media platforms such as Instagram and Twitter but it's not such a big deal on Facebook. Buzzsumo discovered that posts that included hashtags received less engagement than posts without them so save yourself the effort of typing hashtags in your post and forget about them.

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 2.89 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.



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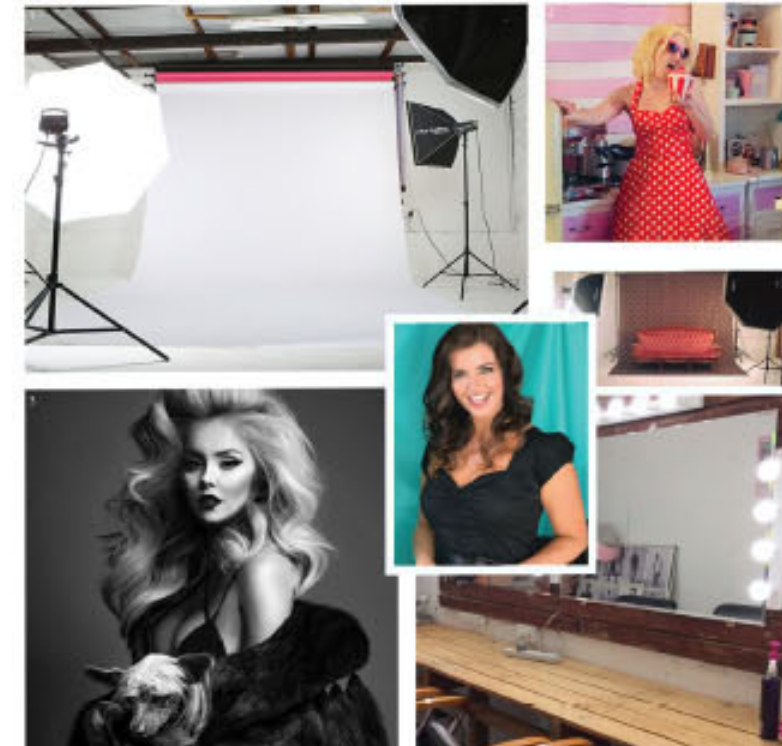
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7	\$218.75	\$87.50	\$306.25
8	\$250.00	\$100.00	\$350.00
9	\$281.25	\$112.50	\$393.75
10	\$312.50	\$125.00	\$437.50
11	\$343.75	\$137.50	\$481.25
12	\$375.00	\$150.00	\$525.00

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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

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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, Soft boxes, 5 umbrellas, snoot etc.

GET TO KNOW UYANGA BOLDBAATAR

Uyanga Boldbaatar has always wanted to become a doctor since childhood and her mother has been by her side since day one helping her to achieve her childhood dream. To achieve this dream, she studied Oral and Maxillofacial surgery in Mongolia, Korea, and the USA, and in 2013, she finally opened her beauty clinic in Mongolia as the culmination of all her hard work. Fast forward to today and Uyanga is now the founder of Cinderella beauty clinic - a clinic that performs cosmetic surgeries and non-surgical treatments and is currently one of the top clinics in Mongolia. Besides being an accomplished entrepreneur, Uyanga also happens to be a model and in fact, she is one of the brand ambassadors for the luxurious OOGII brand. The Global Millionaire recently caught up with Uyanga to discuss her journey to entrepreneurship and here's what went down:

What do you like most about being a surgeon?

Surgeons need good organisational ability and effective decision-making skills. We need to be intelligent, skillful, and wiry because we don't have the option to fail. Usually, surgery is a male-dominated field hence I feel accomplished to be a female surgeon. My profession also makes people happy and self-confident - it's just like giving them a new life every day and that's why I love my job.

What is most challenging about what you do?

Plastic surgery is different from other types of surgeries. Usually, physically healthy people can get plastic surgery while people who are injured and functionally abnormal or have some type of congenital disease require reconstructive surgery. Sometimes, we feel bad that we can't fully reach our goal because many factors can affect the surgical result, but these kinds of cases are few, this is more likely to happen after reconstructive surgery. That said, we've always tried to make sure that all of our patients are 100% satisfied.

What do you think is the appeal of surgical specialties as compared to medical specialties?

Plastic and reconstructive surgeons do restore function and normal appearance, as well as congenital deformities on the body. So this job requires medical knowledge and a sense of art from plastic and reconstructive surgeons.

What does it take to be successful and happy in your specialty?

When I make my patients look great and they end up looking exactly the way they've always wanted to look, I feel like I am the happiest person on the earth.

If you were to retire tomorrow, what is your most memorable moment as a surgeon?

What an interesting question! I've never actually thought about that because I am too young to retire (laughs). But I want Mongolia to be one of the top countries providing plastic surgery when I eventually retire.

How has your specialty changed in the recent past and where do you see it going in the future?

Plastic surgery is developing rapidly nowadays. It is associated with the development of the countries socio-economic growth, globalization, and the growth of the health and beauty industry. Nowadays we can choose any technologies, products, and surgical techniques that we want. It is an opportunity for a better tomorrow. I am quite certain that the things we can only fantasize about in the past will eventually happen in the future.

What advice would you give to medical students interested in your specialty?

Do not ever choose this profession based on your emotional dependency. Think well and plan early. Only consistent people become surgeons. Find out who you are first. Ask yourself if you can stand and take responsibility all the time in the operation room no matter how long the entire operation will be - after that, then make your choice.



"Do not ever choose this profession based on your emotional dependency. Think well and plan early. Only consistent people become surgeons."





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