

MONEY CENTRAL

AUGUST 2020

BUSINESS TIPS

How to
actually assess
THE STRENGTH
OF YOUR BUSINESS
IDEA

WEALTH
BUILDING
TIPS
THAT'LL

Blow your socks off

COVER STORY

INTRODUCING

ARMANDO PERI

FEATURE

MEET ANNIE LIAO
JONES
GET TO KNOW
THE CEO OF ROCK
CANDY MEDIA



FEATURE

CHRIS C.
FIND OUT MORE
ABOUT ONE OF
NEW JERSEY'S
MOST SUCCESSFUL
ENTREPRENEURS:
CHRIS CARDILLO



MS ENTREPRENEUR

BE YOUR OWN KIND OF POWERFUL

COMING SOON



MS ENTREPRENEUR

MONEY CENTRAL

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OPENING REMARKS

Are you ready to quit the Rat Race yet?? 'Rat race' is actually defined by the Oxford Dictionary as: "a way of life in which people are caught up in a fiercely competitive struggle for wealth or power; an exhausting, usually competitive routine."

Most people live this way. The long hours at the office.. the two-plus-hour-long, tiring commute, time spent away from their families, massive competition from inside and outside their workplace, etc.. Most people also work extremely hard to earn money so they can spend it. Then they work extremely hard to get a promotion or a raise so they can make more money and spend more money on more expensive and fancier stuff. But during this vicious cycle, they are stuck going around and around, just one shock away (being fired or made redundant) from being in a terrible position in life. So, what happens if you wake up one morning and don't want to live this way anymore? When you've finally decided that you don't like the way your future looks at the moment and you want to get out of the rat race? This issue we'll be sharing some of the best strategies available out there for aspiring entrepreneurs. You'll be shocked to find out that getting out of the rat race is not as tough as it sounds. In fact, it's quite easy as long as you have the right mentality.

Mike Ilagan
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MONEY CENTRAL

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- ✓ Debt Consolidation
- ✓ Lifestyle
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MEET THE CEO OF ROCK CANDY MEDIA ANNIE LIAO JONES

Annie Liao Jones is the founder and CEO of Rock Candy Media, an advertising & marketing agency that is based in Austin, Texas – it has become one of the fastest-growing businesses in Central Texas. Under Annie's leadership, the full-service content strategy, design, messaging, branding firm, and growth agency went from the ground up to grossing over seven figures a year.

MoneyCentral Magazine recently caught up with Annie to discuss her 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? How did you choose the name Rock Candy Media?

I was born in Dallas, Texas but my parents were born in Taiwan and that makes me a dual-citizen of the world. I also lived in Taiwan while my parents finished college in the US from the ages of 1-3. That led to the company name. I knew I was going to do things my own way from a young age, where I just didn't think about other options. So instead of dreaming up jobs, because I didn't dream about the white picket fence either, I dreamed of types of companies. Taiwanese desserts are entirely different because there is only a hint of sweet, and it's because all the desserts are made from pure sugar which I called 'rock candy' as a kid. So it was going to be Rock Candy something. I'm glad it wasn't Rock Candy Mountain, which apparently is a thing for a lot of people. I have issues with things that should not be loud, especially if you think we sent someone to the moon: I have an aversion to leaf blowers and motorcycles, but I guess the latter says more about the person and the former is existential – don't the leaves just come back?

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

By stalking people at Highland Mall in Dallas to see what they bought. I learned a lot about life doing that, and you think I'm joking. I started working at the mall when I was 16 at a fashion-forward teen girl wear boutique named Judy's, which is now called Rampage. I imagined I would be much more successful than I am actually. All I ever wanted was to wear PJ's on MY PJ and call it a day. Oh, and real silk or cashmere ones.

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

I am pickier about who I trust because I can have the best of both worlds: I learn from clients smarter than me in their respective areas who have the time to streamline operations as my focus is solely on my reputation and the work we put out — I'm past the high number of employees and lack of control. It just isn't me. Acute anxiety does not look good on me. And if I continue hiring smarter people, I'll evolve as a human and get to that PJ lifestyle faster than you know it.



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

That is a mixed bag because there is visibility and then there is engagement and then there is sharing.

Visibility: I don't care about the number of eyeballs, so the number of impressions in media land does not impress me. I care about the quality of those eyeballs and if they have a high word of mouth factor. So when working with a corporation who is starting a new division or who's division is basically a start-up, I'd go for say CTO's if it's data security but I'll make sure they are CTO's in an alumni association, golf club, or country club as visibility only counts if your brand build is memorable. Ours is and I know because people will start to type in the company name into google instead of doing a google search.

Engagement: Many social media managers promote a post to get 20 likes but they never realize that they never had to like your page. Now that's just foolish. And "like" ads are \$7 a pop easy. So put out quality content that will get you ranked AND people will want to read and they'll opt-in on their own. Then you can pay for clicks at a much cheaper rate.

Shares: When is the last time you shared a post? I deem shares from our highly segmented audience builds (for example, the CTO will be segmented by 25-34 and then 45-64) the most quality, and any clicks that come from someone watching a full video (95% or more) to be qualified as a share. That is retargeting gold. So while clicks on Instagram Stories may be harder to get, I prefer that. If it is a CTO, I'd say a Facebook share. That means your content, your brand campaign, is something he is proud to represent and it resonates with him, or he learned from one of your client's articles that your media relations lead worked his butt off to land.

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

We only know one model: direct marketing of the digital kind. We have never been just in one industry. We started heavily b2b, had big years in e-comm and I always wanted a mix of both because we grow them where they are now as a hybrid of both. Direct to consumer is the same concept when applied to business that is a product, service, or distribution.

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

The one I try to block out is that in my first year I made so much that I got punished for not forming an LLC to the tune of \$20K in taxes. I hope my then CFO does not read this.

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

Just be yourself, and the respect you want will give you the most satisfaction. The second you start caring what other people think is the second you become a commodity.

How does Rock Candy Media stand out from the rest of the other agencies out there in your niche?

I just keep my head down and give a lot of sh*t. So I try to hire for the self-taught (they have less of a fear of the unknown and will get their hands dirty to figure things out on their own) and not look at the competitors. My focus has always been on what I would want if I were a client from an agency. And I respect our clients – some of them can afford me when I couldn't in the life cycle of my business, but all of them share one thing: We are an investment and they have to know we value their time and will always ask why they made a decision because success lies in collaboration. If it is important to them, it's damn important to me.

What is the best advice you have ever been given?

To wear nice clothes in my closet with tags still on them. They not only disgusted me but they helped me with showing up, as mentioned earlier.

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

Do it before you accumulate 'stuff' and 'big things'. Do it when you have nothing to lose and never stop making fun of yourself. Stay humble or you won't learn sh*t. Surround yourself with smarter people. Be wary of 'yes' people, but keep the ones that support you and know you around as well. And with success comes haters, and I wish I could prepare you for that but it ties into not giving a F*ck what others think or else you'll fail. Don't let people you don't know bring you down.



MEET THE CEO OF CASTLE WINDOWS CHRIS CARDILLO

Chris Cardillo is one of two owners of Castle Windows, a New Jersey-based corporation specializing in replacement windows and doors, is considered one of New Jersey's most successful entrepreneurs. Cardillo started at Castle unloading trucks part-time, and by the time he turned 28, he bought out the company and turned it into what it is today – a multi-million-dollar business that continues to flourish into one of the largest window companies in the nation.

Cardillo was inspired by his father's success as a sales manager for Castle Windows. The two spent long days together, where he became intimately familiar with the product line. Cardillo also found that he loved talking to people and educating them about Castle Windows and all it had to offer. For Cardillo Jr., talking about Castle Windows was so much more than a job but an opportunity to save the people he met money and increase the value of their homes. When Cardillo Sr. was given the opportunity to open a Castle franchise in New Jersey, Chris immersed himself more into the business that would eventually become his.

He went on to study business marketing at Rowan University. His professors told him that his focus on windows was too narrow, but Cardillo knew that there was no plan B. Windows was his future. Cardillo put his education into practice as he climbed up the ladder at Castle Windows, he soon proved his worth as a leader in the sales management team. In 2005, the retiring Cardillo Sr. sold the franchise to Chris and his partner Nick Cardillo.

Beginning with only a loose conglomerate of independent offices, the two owners negotiated the purchase of all the Castle Windows branches throughout the entire northeast. Castle Windows is now the sixth-largest home-improvement company in the country with offices from New Hampshire to Florida and in Michigan. Castle Windows has been installing windows for over 4 decades with over a million windows sold. It was named Best Window Company by South Jersey Magazine and Best Executive Team by Smart CXO Magazine.

MoneyCentral 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?

I have had one career my entire life. My father was a window salesman when we lived in Pittsburgh Pa. We didn't have babysitters so I would spend a good bit of time during the summers riding along with my father on sales calls. I saw that when my father made a sale, the homeowners would thank him. I loved everything about selling products and working with people. I could demonstrate a window by the time I was 11. Science projects consisted of measuring the energy efficiency of glass, marketing reports were tailored to the building industry and as a young adult, my summer vacations consisted of unloading trucks and installing windows. By the time I graduated high school my father was given the chance to run a Castle Windows, which at the time was an independent franchise. Several years later, my brother Nick and I along with another partner at the time purchased the local branch and then eventually consolidated all the individual branches under one roof.

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

None of them. We use them for the sole purpose of communicating needs to existing clients. We do not find them to be effective in terms of advertising.

Marketing and advertising is a moving target. The vehicles that work in the first year, do not work in subsequent years.



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

Initially, we began expansion by breaking into fresh markets from the ground up. However, after realizing the immense investment of time, we moved to a strategy of acquiring existing businesses and converting them to our business practices. As of today, our expansion typically comes from entrepreneurs or business owners who seek us out and we essentially streamline their businesses for maximum efficiency or incubate their business operations.

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

Our advertising is scored on direct response marketing return. Don't get me wrong, we have done everything from a full marketing sponsorship package with the Wells Fargo Center in Philadelphia to charity drives. We have even given away a houseful of windows at a hockey game. However, we do not rely on brand awareness. For each marketing avenue, we calculate the total budget spent against the revenue generated. We base our business model off of a matrix of percentages, and then work to keep them in line.

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?

We rely heavily on in-home sales representatives to transfer information about the company and the products. Our unique selling proposition is our lifetime warranty. We cover everything on the product for the life of the home even if you sell your home. It's pretty much no questions asked. Our size and stature in the industry allow us to buy through economies of scale and pass that savings to the client. The result is that we feel we offer the best quality product for the fairest price.

What form of marketing has worked well for your

business throughout the years?

Marketing and advertising is a moving target. The vehicles that work in the first year, do not work in subsequent years. When I first started with Castle, direct mail was king: newspapers, magazines, and shared mail. Print media is all but dead now. Before my arrival, it was telephone work. Today, it's all digital and relationship touchpoints. In the past, this cycle would change every 5 to 10 years. The digital marketing landscape changes monthly. The important thing that you must consider is your ability to deliver a message that communicates a client's needs and how to solve them.

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

The COVID time frames were difficult to navigate from a compliance perspective. We work across a dozen states each with a different set of guidelines that were changing daily. We wanted to make sure that we complied with all of the laws, but also offered communication with the clients. Ultimately, we decided to move all of the office staff to a work-from-home format. The sales team also worked remotely entirely through sales presentations. We had always wanted to attempt to do this, but we were forced to do so and it was highly effective.

What money mistakes have you made along the way that others can learn from?

Well, we had an employee who stole half a million from us so that wasn't fun. In business, you have to watch everything. You cannot assume that companies will bill you correctly, or provide the service they agreed to. You cannot even assume that marketers will place all your ads. You cannot assume that a system that you put into place in the first month will continue to run the same in the second. You have to check ev-er-y-thing. Otherwise, you will and I certainly have lost money by neglecting to keep an eye on everything.



What new business would you love to start?

I would love to have a full-service historic home restoration service. I love looking at old buildings, schools, and houses and think about what I would do to restore them to their original glory. I have a strange hobby of browsing residential and commercial real estate sites.

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

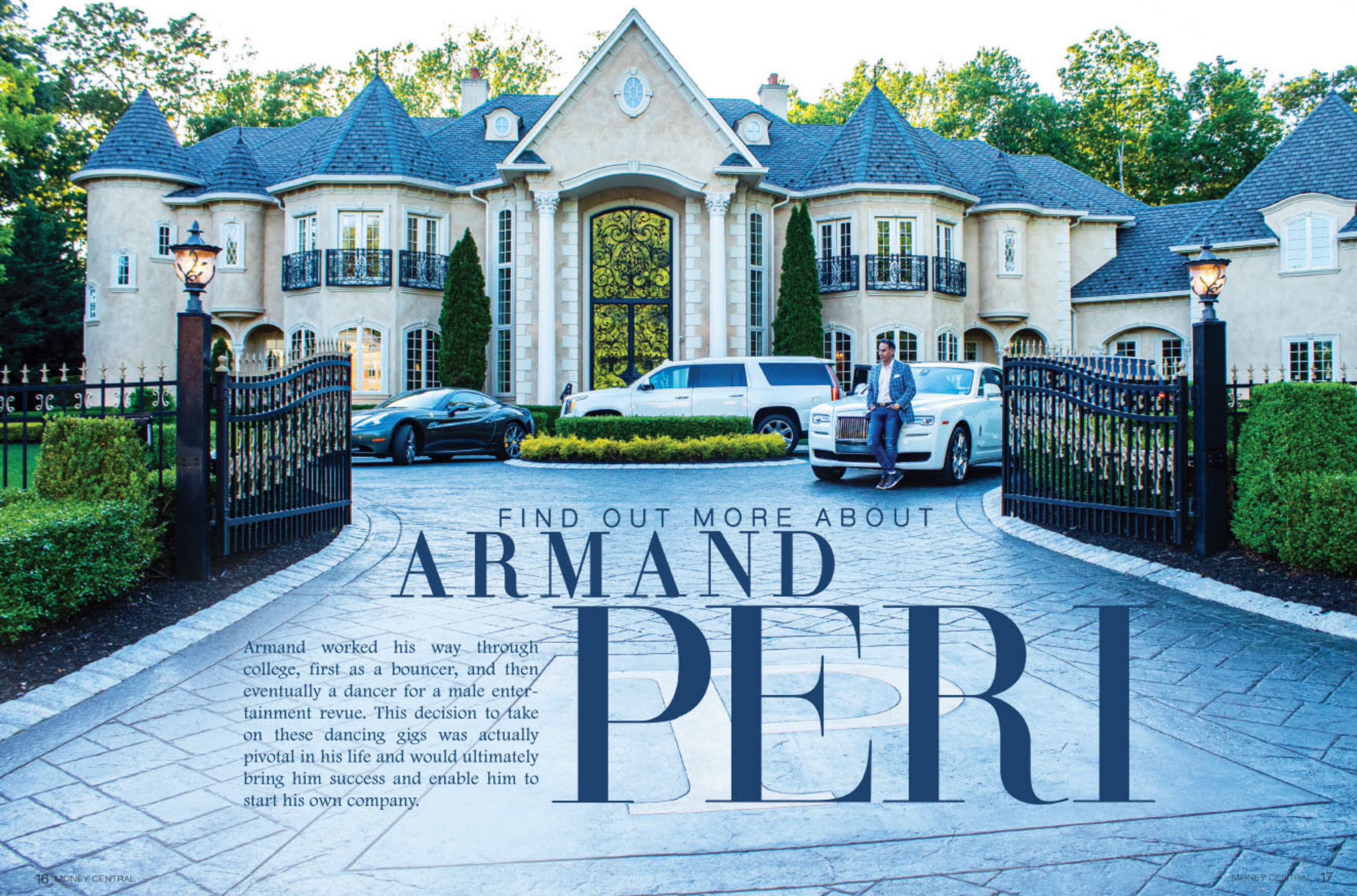
There is not much that I regret. We don't allow setbacks to shake us. Everything is a learning process.

What is the best advice you have ever been given?

There is a small crystal trophy in our board room that says "Speed of the Boss, Speed of the Crew." Watching my father's insane work ethic as a kid was the thing that best prepared me (and my brother for success). He would work 7 days a week and only took off for Christmas. In college, I wasn't the smartest person, but no one outworked me, so I was always at the top of the class. I took this into my career realizing that all I had to do was out work the next person or next company. Additionally, your co-workers will follow your lead. If you slack off, they slack off or if you have a day you are allowed to be sick, then they are as well. They will follow your pace, so maintain the pace at all times.

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

Find a mentor. I would learn from someone else in the field first. If you don't have a good real-world understanding of your business, then you will get slaughtered and pay a huge learning curve. You should go find someone who's already running a business that you would like to open and be very upfront with - tell them that you would like to learn from them. Work for less than your value if you need to for this person. Let them guide you until you are ready to jump out of the nest and fly on your own.



FIND OUT MORE ABOUT

ARMAND PERI

Armand worked his way through college, first as a bouncer, and then eventually a dancer for a male entertainment revue. This decision to take on these dancing gigs was actually pivotal in his life and would ultimately bring him success and enable him to start his own company.



If you've ever been bullied, you'd know first-hand what kind of negative long-lasting impact it can cause the victims. To be a successful entrepreneur requires not only a powerful motivation and passion but also an ability for overcoming setbacks. But setbacks can come in many shapes and forms and one of the most common forms of setbacks experienced in adolescence is bullying. Although the negative effects of bullying are lengthy and can continue well into adulthood, some entrepreneurs have found that negative experiences have had positive effects on their adult life because it allowed them to be more capable to overcome the many challenges they eventually face in their own ventures.

One such entrepreneur is none other than the incredible Armand Peri. He was once a seventeen-year-old student who used to be bullied a lot but he made a definitive decision to do something about it. He decided to get into weights so that no one would mess around with him anymore and two years later, he was rewarded for all his hard work with a first-place title in the teenage division of "Mr. New Jersey" which then led to winning the heavy-weight division in the same competition two years later.

Armand Peri was originally born the son of Portuguese parents who emigrated to the U.S., settling in New Jersey when he was just 12 years of age. One of his early memories was hearing his mother tell him that they [the family] were "not born to be rich." Rather than accept this as his inevitable destiny though, he was motivated to create his own mantra for success, and it taught him one of his most crucial life lessons: the importance of setting goals and then taking well-thought-out steps to achieve said goals.

Armand's first goal was achieved when he was recognized and lauded for his accomplishments in the bodybuilding arena. He also won a National Talent Search, was introduced to President and Mrs. Reagan and he even had his work displayed in a prestigious national gallery, as well as in the New Jersey State Gallery of Art. To state that Armand is an overachiever is an understatement.

Armand worked his way through college, first as a bouncer, and then eventually a dancer for a male entertainment revue. This decision to take on these dancing gigs was actually pivotal in his life and would ultimately bring him success and enable him to start his own company. Armand saw an opening in a niche market that felt right and he decided to fill it. He created Hunk-O-Mania, a high-end male revue and strip club for women in New York City. He focused on every aspect of building a reputation, not just for the exotic male dancers but for the entire staff - waiters, security, and ticket takers alike. Having been a dancer himself, he was uniquely positioned to run this enterprise, understanding the psychology behind it and making customer service and satisfaction on every level the top priority. This was undoubtedly what ensured his success right from the start.

Fast forward to today and Armand is now a successful entrepreneur, investor, artist, author, and motivational speaker. His venture has grown and expanded nationwide to Atlantic City, Chicago, Miami, Boston, Philadelphia, Las Vegas, Los Angeles, Hollywood, Savannah, Greensboro, Raleigh, Baltimore, Washington, Austin, Houston, Myrtle Beach, Charlotte, Charleston and Nashville. In his book "Unparalleled Success," which was published in 2019, he shares his recipe for that success. He's also frequently engaged as a motivational speaker. His genuine desire to help others to achieve true success, while keeping the focus on their professional and personal well-being, is what inspires others to find their own path to victory.

IN HIS BOOK
"UNPARALLELED
SUCCESS," WHICH
WAS PUBLISHED
IN 2019, ARMAND
SHARES HIS RECIPE
FOR SUCCESS



MoneyCentral magazine recently caught up with Armand 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?

Struggling to find a place in life as an immigrant kid, I was constantly bullied throughout high school. After enduring many years of negativity from my classmates, I decided to approach weightlifting with laser-like focus and became determined to transform my physique. However, my goals were met with many obstacles as my family struggled financially at the time and I was unable to purchase a gym membership nor was I able to buy the necessary foods to maintain a healthy and balanced lifestyle. I overcame these obstacles by working at my school gym and was able to lift weights there three times a week. On Sundays, I would commute almost an hour each way from my home in New Jersey to Manhattan to work out at a commercial gym. At the time, commercial gyms were sparse and not as popular as they are today. But, by staying focused and determined, I was able to gain the weight I needed and eventually competed in my first bodybuilding competition where I went on to win Mr. Teen New Jersey.

I applied the same level of determination to other aspects of my life, including business. While in college, I met another fellow bodybuilder named Joey V and noticed that Joey was driving around campus in a new Corvette and constantly wore new clothes. I became curious and approached Joey one day and asked what he did for a living. He too was an aspiring bodybuilder but he also worked at a male entertainment revue called "ESCAPES" in Long Island. We hit it off and Joey introduced me to the world of male revue shows.

I was working part-time as a bouncer at the time but this job put me in many dangerous situations and I knew it was a job I wanted to leave as soon as possible. Once I started working at ESCAPES, I began making more money in two hours of dancing than I did working eight hours as security at a nightclub. I quickly left the security job and danced Fridays and Saturday nights and did side-gigs for three to four other entertainment agencies during the week. After finishing my education, I became a freelance architect renderer while working at ESCAPES on the weekends. Eventually, I made more working part-time as a male entertainer than working full-time as an architect. I saved up my earnings and started my own company in 1998.

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

I am constantly pushing and educating myself.

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

Yes, it does work but SEO (search engine optimization) works much better...

What is your main tactic when it comes to making more people aware of your brand and engaging your customers?

My main tactic is to show people via social media posts and customer reviews how much fun my clubs are; Hunk-O-Mania nightclubs continue to receive acclaim as the largest and most successful male revue nightclubs in the world from various news and media outlets. I founded the first Hunk-O-Mania nightclub show in 1998 in New York City and the show has now expanded to over 25 cities including Chicago, Las Vegas, Houston, Miami, Los Angeles, Boston, Atlantic City, Orlando, Tampa, Philadelphia, San Francisco, San Diego, Atlanta, and New Orleans.

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

To lay people off due to COVID 19.

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

Reinvesting most of my profit instead of only a portion!

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

I would believe in myself more and I would not waste any time getting started!

What is the best advice you have ever been given?

Never Quit on yourself and your dreams.

Can you tell us more about your latest book?

Absolutely, the purpose of my book is to give back to society and inspire someone to pursue his or her dream as I did! Throughout my journey of becoming successful, I made a lot of mistakes but learned a lot with each setback and I am trying to prevent my followers and readers to avoid these same mistakes I made.

What kind of research did you do for this book, and how long did you spend researching before beginning this book?

The book is based on my personal experiences dating back to my teenage years - the journey I made to achieve my success made this book possible. I wanted to write a book that was short and to the point.

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

Bring value and originality to the marketplace and your success will be undeniable.

For more details about Armand please visit his website on www.armandperi.com. You can also follow Armand Peri on social media via these links:

<https://www.instagram.com/lifeperiway/>
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FIVE DAILY SCHEDULING METHODS TO BRING MORE PRODUCTIVITY TO YOUR DAY

Productivity is probably this generation's biggest dilemma. The rising numbers of freelancers and entrepreneurs indicate that more and more people are choosing to work outside the regular 9-5. But outside any supervision or deadlines, they often end up wasting a major chunk of their time distracted with technology, calls, relationships, etc.

After some initial damage, they sense the need to be more productive if they ever want to achieve their goals. According to a study, only 50-60% of a regular workday is productive. There are numerous blogs, articles, courses, and books that claim to help you achieve the "perfect schedule." But the reality is, there is no one-size-fits-all method when it comes to productivity. What works for one person could be a total disaster for someone else.

To give you an example, let's compare some of the most successful leaders of our generation. Elon Musk wakes up early and spends his first 30 minutes answering "critical emails" while drinking his coffee. Zuckerberg doesn't wake up early but maintains a morning routine where he works out or goes for a run, eats breakfast, and gets dressed before heading to the office. Richard Branson wakes up at 5 am, gets in some cardio before breakfast with the family.

As you can notice, there is no set path to productivity. It's what works for you the best that matters. Some of the techniques with a proven track record in upping productivity are listed below. It will take some effort and consistency to figure out the right combination and stick to a schedule until it becomes a habit.

Start your day early

There is a reason why this gets featured in most of the productivity articles, courses, and recommendations by successful entrepreneurs. Starting early gives you a head start. You can use the additional 1-2 hours to

accomplish tasks like your work out or mindfulness exercises along with one task that you think is important. It could be checking emails or responding to connections. Whatever it is, it will bring a sense of accomplishment and set the tone for the rest of the day.

Create a morning routine and stick to it

There is no hack to productivity. It is a matter of habit and intuition. And building a new habit takes willpower and consistency. It requires some initial motivation before the result presents itself. Some say it 21 days to build a habit while others vouch for the 90-day rule. Whatever it takes you, you should be motivated enough to put in the work.

Use Time-blocking Method

Time blocking is probably the most widely used productivity method. It requires you to break your day in 40 mins to 1-hour time slots dedicated to specific tasks. A time block method will have slots for following up with connections and scheduling calls and meetings. By blocking tasks into slots, you can achieve great productivity with the time block method.

Avoid unnecessary decision making

You must have seen the likes of Bill Gates and Mark Zuckerberg wearing the same type of ordinary clothes every day. It is not a coincidence but a planned strategy to avoid decision burnout throughout the day. You can choose what decisions are best avoided so you can focus on getting things done.

Avoid working late

If you are serious about productivity then don't make the mistake of working late into the night. Take your mind off work in the evenings. If you have a hobby, this would be a good time to indulge in it. Why is it so important you ask? To be productive the next day.





FIVE STEPS TO BECOMING A WEALTHY ENTREPRENEUR

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 honestly, this is all nonsense! Being a wealthy entrepreneur 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 wealthy person. 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 'wealthy' 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 wealthy entrepreneurs 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 rich because you don't have the skills, 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.

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.

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 sand 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 start 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 wealthy entrepreneur 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.



HOW TO ASSESS THE STRENGTH OF YOUR BUSINESS IDEA

If you have dreams of starting your own business, you need to be sure that your idea is going to be as successful as possible. This means that you need to really think about how strong your business idea is. The unfortunate reality is that just within the first year, nearly 20% of businesses fail. Only about 30% of businesses will make it to their 10th year. In order to beat these odds, you need to start on the right foot. These are 5 essential questions that you need to ask yourself to determine how strong your business idea really is.

1. How Financially Feasible is Your Idea?

Sure, you might have a great idea but can you raise the funds that you need to launch your business? Even if your idea is a fantastic one that can take off, if it costs too much for you and you can't get a loan or investors to help, then this idea is not a financially feasible choice. If you can't get the funds to launch, you won't be able to start your dreams of owning your own business.

2. Is There a Need for Your Business?

You may have a great idea, but is there a need for it? If not, you may struggle with finding the market for people who are interested in what you have to offer. One of the biggest problems here is if you are one of the first of that type of business in the area. It can be a great benefit to you if you are the first business of that type, such as being able to set prices and standards. But, it may also be difficult to estimate any potential earnings in your research since there are no other businesses like yours, making it hard to get funding.

3. What Makes You Different?

For the most part, you won't be the only business in that niche in the area. This means that you need to find a way to stand out from the others. You can easily get lost in the sea of your competition if you can't distinguish yourself from the other business. This can be especially problematic since these other businesses have already established their client base.

4. How Long Does it Take to Describe Your Idea?

Some people will tell you that you should be able to describe your idea in fewer than 25 words. The reason for this is because the best business ideas are often the simplistic ones. This isn't about making a short business plan, more like creating an elevator pitch about your idea for investors. They will like having a quick summary of your business to decide whether or not they are interested in your idea.

5. What Weaknesses are in Your Idea?

You may think that you need to focus on the positives but planning for the worst can be a good idea. You need to know what limitations you are going to face or any drawbacks to your business idea, so you know how to address and overcome them.



MEET THE CEO OF MIKOL MIKEY WU

Chinese-American businessman Mikey Wu is the founder and CEO of MIKOL, a lifestyle accessory company utilizing natural marble products to promote green living, wellness, and happiness.

Mikey began his career as a real estate broker at Keller Williams in Walnut Creek, while still attending Acalanes High School as a senior. After his studies at university, he moved to Beijing, China to start a trading company called HMS which evolved into a marble and granite supply company.

The company developed a shatterproof ultra-thin marble processing technology to promote green living. Unfortunately, the concept was ahead of its time in a traditional industry. In 2015, Mikey created a lifestyle accessory brand called MIKOL to raise awareness directly with the public about this technology through well-designed products. The brand encompassed his ideals of green living, wellness, and happiness which then lead to his lifestyle consultant role.

MoneyCentral Magazine recently caught up with Mikey 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?

I started off in the manufacturing sector working in Asia and the U.S. At the time, everyone was talking about the amazing growth opportunities in China, so I went not too long after university. Yes, there was incredible growth in the country, but it wasn't as easy as everyone made it to be. I struggled with trading anything that anyone wanted and eventually found a steady stream of income through construction materials. Construction materials became my stepping stone to creating a brand called MIKOL in the e-commerce/branding sector. The new team and skills I learned from creating a brand, lead to a starting a digital marketing agency to help other companies as well. I really enjoy the process and the people I'm fortunate to meet through business. So I like to call the world my playground because I am able to connect with people through the businesses I built and enjoy what life brings to me.

Can you describe your journey to success?

I still don't find myself successful because there is always another goal to reach and more to do. As mentioned, I started off with trading (someone wanted a product and I found a manufacturer to provide that product) which allowed me to be exposed to different types of businesses as a fresh graduate. There really wasn't a formula at that time. It was a trial and error phase. But I was young, so I figured, even if I crashed and burned, I can always go back to the US and get a decent paying job. I eventually gained enough experience, knowledge, and channels of opportunity that I started to realize there was a bit of a formula to all this.





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

Instagram is still our favorite for brand awareness. Recently working with Tiktok users has shown benefits. Pinterest does decently for new users.

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

Facebook ads still perform the best overall. If we are launching a new product, getting media coverage really helps with a boost to get it going.

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?

I didn't start with a big budget when I was growing the business. And even though the business does well, we still can't compete with the larger brands on the market yet. My favorite tactic is to be different, be a little whacky. For instance, our most popular item is the Spanish marble iPhone 11 pro max case. I'm sure the majority of the people will think why the heck do I need a marble iPhone case. But the small niche group that loves the look and feel of real marble will want it and support it. And because most people think it's crazy, the media loves it and gets good attention on social media as well. An even better example is we are the only ones to provide real marble business cards. You must think why, who would buy that, it's nuts. But surprisingly, it's one of our top sellers as well. If we told you, we have the best paper quality business card in the world. Would most people care to hear more? But if someone handed you a marble business card, you are thinking is this real? What does this guy do? Where did he get this? What is the story to this.....and that story is how we get our business to stand out.

What new business would you love to start?

I'd like to try and do something service related since I've dealt with products and manufacturing my entire life. And I really enjoy working with people. My partner Marco and I have been talking about starting an entrepreneur club for the Asia region as of now. Both him and I have been in Asia for over ten years with many other expat friends. It's a great community as we tend to be each other's, support group. So we figured, why not grow this into an actual organization for other new comers wanting to start, grow, expand their business abroad.

What is the best advice you have ever been given?

Whatever you do, make it top notch.

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

If you are 60 - 70% sure of your plan, just go for it. By the time you wait till your 100% ready, you might have lost your window of opportunity or you have that 30% chance you'll psych yourself out.

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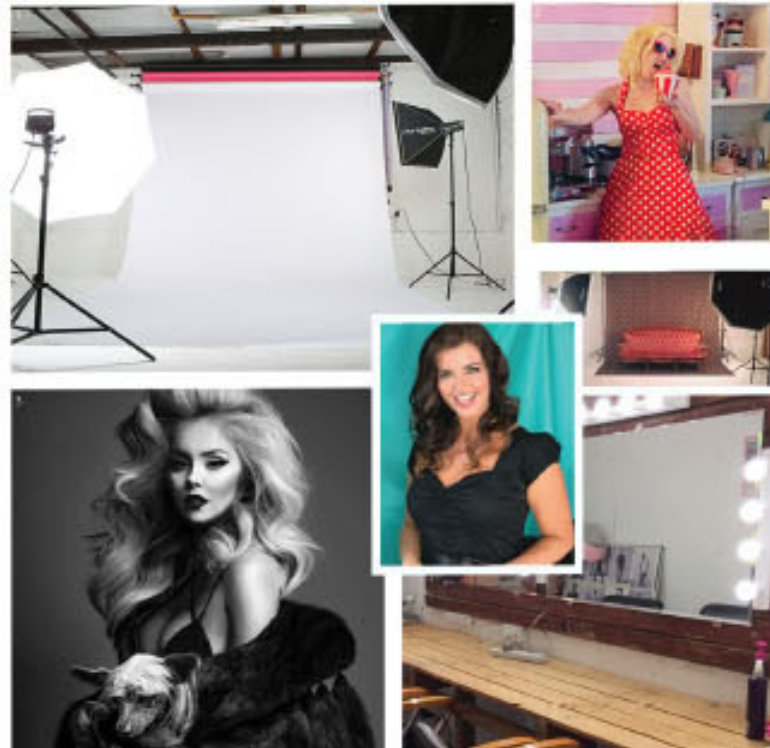
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F L E X I B L E
P H O T O
G R A P H Y
S T U D I O
F O R H I R E

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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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, 5 soft boxes, 5 umbrellas, snoot etc.