

A publication for upcoming and established entrepreneurs and professionals

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MONEY CENTRAL

SEPTEMBER 2020

FEATURE

MAKE WAY FOR
JESS GLAZER



SPOTLIGHT

MEET LORI CHEEK

Find out more about the
founder and CEO of Cheekd

BUSINESS TIPS

MARKETING

Five effective marketing tips
that can help you make
more sales, market
better and waste less money

INTRODUCING
GURUJI
SHRII ARNAV

PLUS! EIGHT PROVEN WAYS TO DRIVE MORE **TARGETED TRAFFIC** TO YOUR WEBSITE



MS ENTREPRENEUR

BE YOUR OWN KIND OF POWERFUL

COMING SOON



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MONEY CENTRAL

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OPENING REMARKS

Do you feel like life is just passing you by?

Here's the thing, you can't have a multimillion-dollar dream with a minimum-wage mentality. If you feel that you're nowhere near where you want to be in your life right now then ask yourself this question: are you taking the necessary steps towards making your dreams a reality? Don't make your dreams wait until it's too late and don't settle for less than what you deserve. Most people never even attempt to start anything because they think the bus has left them standing at the station. They think it's too late for them to jump in the game. The biggest mistake most people make is not believing in themselves enough to start their journey to success and financial freedom. The thing is, if you never even start, then you'll never ever cross the finish line. So why not start today? Just by starting you are already on your way to winning.

Mike Ilagan
Managing Director

MONEY CENTRAL

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

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FROM PE TEACHER TO BUSINESS MENTOR MEET JESS GLAZER

Jess Glazer is a former physical education teacher and celebrity trainer turned business mentor who now runs a million-dollar coaching business helping others create high-ticket online courses and group programs. She somehow turned her "cute side hustle" into a million-dollar business in just under two years and now she teaches other passionate, heart-centered, serviced based humans exactly how.

She specializes in helping clients extract their expertise, build a recognizable brand, market organically through social media, and create a sustainable business online. Her mission is to cause a ripple effect and inspire change for generations to come; making a massive impact and leaving a lasting legacy beyond her singular actions. She has spent decades honing her craft, making mistakes, and learning lessons so that now she can help others succeed.

MoneyCentral Magazine recently caught up with Jess 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?

I got started as a business coach by accident. I had been running an online health/fitness business for a few years as a side hustle alongside my day job as a teacher and after some visible success; others started asking me how I built what I did. So naturally, as a teacher; I began showing peers in the fitness industry exactly how I built my business. One friend quickly turned into three and before I knew it, I was teaching a group of friends the same processes over and over. In November 2018 I decided to toss them into a group and began coaching digital course creation.

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

I'm currently doing a few different things to maintain/grow my business.

1. I'm running 3 different programs, as well as working with 1:1 clients and this work allows me an insider peep to exactly what my clients want and need. I have my hands in and on their businesses, allowing me to see the leaks, understand their challenges, and come up with solutions. Their feedback helps drive all of my business decisions.

2. I'm also working with 3 different coaches myself. I am a huge advocate for coaches having coaches and I've been investing in coaches, masterminds, and courses since 2015. My coaches are my sounding board. They act as birds of view reflection to my business, as well as a great place to brainstorm, problem solve and discuss challenges I'm having with people who have already been in my shoes.

3. I'm also always reading, listening to podcasts, and signing up for classes so that I can continue to grow my expertise and be introduced to new concepts.



4. Lastly, we're in the process of bringing on more team members and scaling our business by automating more and opening up space so that I can go work on our newer projects.

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

Our main tactic is really based on our core values: Integrity always, education for all, heart-centered give back, radical responsibility, continual growth, compassionate leadership, family-centric connection, ripple effect results, and purposeful play.

We stand out by staying in our own lane, keeping our blinders on, and practicing what we preach. I show up every day as my authentic self. I constantly peel the curtains back and show the real behind the scenes of building a 7-figure business and I believe this helps the company stand out. We all are the "secrete sauce" everyone is trying to find. People buy from people, so the more real we can be, the easier it'll be.

When it comes to tactical awareness, I do a lot of podcast interviews, guest coaching, speaking gigs, free education, and press/media coverage.

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

The best marketing has been through social media and word of mouth. Even when I was running my health/fitness business with monthly events and retreats, the majority of our tickets would sell out through friends bringing friends or telling friends to come. Not much has changed. When a client goes through one of our programs and has a life-changing experience, they often tell their own social media platform, friends, and/or family. So, referral-based marketing has been the biggest driver!

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

As an entrepreneur I make tough decisions every day; that's literally what I do. I problem-solve. So, I try not to think of these decisions as tough or easy, but rather neutral choices to move forward in my business. However, I did have to let someone from my team go and that was extremely difficult for me. While it was a mutual decision to benefit both of us; it didn't make it any easier.

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

I'm not sure that I would consider any of my choices with money mistakes. Everything I've done (or not done) has taught me something and gotten me to be exactly where I am today. I was recently asked about any "bad investments" I made when it came to coaches/programs and I truly believe that all of my investments have given me exactly what I needed at the time (a lesson, connection, great friendship, new strategy, perspective, etc).

What is the best advice you have ever been given?

The best advice I was ever given was a few years back from my personal mentor Chris Harder. He said, "Ego is your biggest overhead" and that just hit me like a ton of bricks. If I'm too proud to ask for help or too scared to admit I'm wrong...what could I be missing? As an eating disorder survivor who after a decade finally asked for help and it saved my life; I can fully understand how important "Ego work" is.

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

Focus on one thing at a time. Put your blinders on. Stay away from shiny objects. Don't worry about what everyone else is doing. Make sure you're taking care of yourself FIRST. At the end of the day, the only thing you really need to focus on is service and impact. If you have solutions to people's problems, then you have a business. The rest will fall into place. Lead with impact!



MEET THE CEO OF BAUER LAW GROUP RENEE BAUER

Renee Bauer is an award-winning divorce attorney, published author, and founder of the family law firm, Bauer Law Group, located in Connecticut. With almost two decades of experience representing countless high net-worth clients, she's committed to empowering all women to redefine their sense of peace and purpose in their new life. She's certified as a Guardian Ad Litem, Attorney for the Minor Child, and Collaborative Attorney. She's also a certified Mediator receiving her training from mediation pioneer, Forrest "Woody" Mosten, of Beverly Hills.

Her insights are sought after by local and regional media outlets, podcasts, and conferences where she speaks on co-parenting, blended family dynamics, relationships, and the art of reinvention. Having walked this path herself, she knows what it feels like to face uncertainty, shame, and the fear of losing life as she knew it. She's an accomplished litigator, and she boldly educates and inspires women to reclaim their right to happiness through her online course, the d•course and podcast, Happy Even After™.

MoneyCentral Magazine recently caught up with Renee Bauer to discuss her journey as an entrepreneur and here's what went down:

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

At the height of the quarantine, I created a video course, the d•course for anyone contemplating or going through a divorce. I wanted to provide a resource that people could turn to for accurate and reliable information about divorce. There is too much bad information out there and when someone sets up an unreasonable expectation of what they think they should get out of a divorce, they get stuck.

I also launched my podcast in June which is an unfiltered exploration of all things divorce, including interviews with experts and those who have made it out the other side thriving, not just surviving. Something amazing happened when I started the podcast. It was an unintended effect but I started networking with people from all over the world. Each conversation led to more introductions. It has been so satisfying and unexpectedly, my favorite project. I'm also working on a book proposal for a non-fiction book.

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

Instagram has been a really important platform for my brand. I also use Facebook. I have a YouTube channel. I spend some time on LinkedIn, Twitter, and even Pinterest. Pinterest directly targets my ideal demographic and its under-utilized as a platform for entrepreneurs.

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

I've used paid ads to run giveaways and to grow my Facebook and Instagram following. Sometimes, you have to put some money behind your brand so people can find you. I'm about to kick off a paid ad campaign for my video course, too.

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?

Engagement and Consistency are crucial. I follow the rule to give more than I receive. I proactively engage on social media rather than wait for someone to engage with me. That's how you create not just followers, but fans. You have to be authentic



“I follow the rule to give more than I receive. I proactively engage on social media rather than wait for someone to engage with me.”



with your posts, who you are, and what your message is. This was hard at first because I was worried that I would annoy people. Once I realized that my message was more important than my ego, then it came easy.

Also, consistency is everything. You can't post every day for one week and then disappear for 2 weeks. I'm on there every single day. I have a schedule. For example, a new podcast will drop on Thursday and I post an audiogram with something memorable the guest said that day. Then two days later, I post a snippet from the video of the interview. They go on my IG stories. It gets shared on LinkedIn, etc. Each post gets released to a different platform each day. Youtube videos get dropped every Tuesday and Friday.

My business stands out because I'm authentic. I show up as I would anywhere else. I want someone reading a post to feel like they know me. I think a lot of business owners forget this because they are focused on the business as an entity, but behind that business is a passionate owner with a story to tell. Often our passion comes from our own pain. It's okay to share this.

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

I'm a writer so writing has been something that's been enjoyable and has been a huge marketing avenue for my business. I've written a book called, *Divorce in Connecticut*. When it was published, I donated a copy to every library in the state. I still get clients who come in because they borrowed the book from the library. I also wrote a children's book about divorce called, *Percy's Imperfectly Perfect Family*. I also write articles for local papers and magazines and contribute as a guest blogger on other sites. I think marketing can be done in so many different ways. Find the way that feels natural to you and run with it.

Right now, I'm in the middle of a podcast tour, that

is I'm interviewed as a guest on someone else's podcast. It's free marketing and puts you in front of that podcast's listeners. Podcast hosts are always looking for new content so getting booked isn't difficult. For most, I simply send a cold email out. When the podcast gets dropped, you can then use that on your own platform. You are making yourself stand out as an expert in your field.

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

During a pandemic, a business owner has impossible decisions to make. Every step of the way, I've had to evaluate our bottom line on a weekly basis and it was excruciating not knowing whether I could keep everyone on my staff. My employees are important to me. There were a couple of times I had to take a long and hard look to see if I was going to be able to keep everyone on.

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

At one point, I ran a billboard campaign and that was all wrong for me and my business. I hated seeing my face up there. It wasn't me and it wasn't the image I wanted for my business. Even though we had people coming in that way, it wasn't the right method for me. It was also really expensive and impossible to track. You have to track your marketing methods to know what is working and what isn't. You can do that with paid ads. You can't do that with a billboard.

What new business would you love to start?

I'm always looking at the next thing. I would love to develop an online course to teach other lawyers how to build a platform. Lawyers aren't great marketers, but it's so important. A website is not enough anymore. You need to be out there so people can find you and know who you are. Consumers are savvy and they want to know who they are hiring. You would be surprised at how



many clients we get just from our social media presence. When I first started my business, most lawyers didn't even have websites and those that did were criticized. The legal world is like any other industry. People are on social media. They are engaged. They are always scrolling. You have to show up in their feed. You don't need to sell anything though. You just have to provide good content.

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 an unsexy answer, but put systems in place early on, even if there is only one of you. Systems are what make businesses run and scale-up. When you hire someone, you can easily teach a system. When everyone is following the same system, nothing gets missed and customers will feel confident in your competence or product. You never want to be so dependent on one employee that if they unexpectedly quit, you would be lost because you didn't know how to do their job or teach it to someone else. Having systems in place allows you to run your business smoothly and efficiently.

What is the best advice you have ever been given?

Rejection is redirection. I don't know an entrepreneur who doesn't have a story of rejection. ...and the ones who don't probably gave up too soon.

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

Owning a business is not linear. Be prepared to go along for the ride. The highs are high, and the lows can take you out at your knees. The key to success is just to keep showing up. Dust yourself off and take the next step forward.

GURUJI

SHRII ARNAV

REDEFINING RULES AND EXPECTATIONS

GURUJI SHRII
ARNAV IS A BEACON
& ENTREPRENEUR
WHO IS AT
COMPLETE EASE
WITH THE
TIDE OF TIMES

Few people embrace change with ease and move effortlessly across situations that may be as varied as can be. It probably comes from an assiduously cultivated capacity to evolve and grow. And to look at different circumstances as opportunities for growth, just clad in different garb! Guruji Shrii Arnav is someone who conducts meditations in ochre robes with as much ease with which he makes his way in a boardroom, sporting a Zegna suit.

Sought after by global tycoons, world leaders, life coaches, celebs, key decision-makers, and also the normal folks in day to day life for his guidance and wisdom, Guruji's life is a shining example of serving with humility and wielding success with compassion.

There were some great accomplishments early on for him indicating that mediocre wasn't for him – from being an academically brilliant student to winning the Competition Success Review Mr. Super Brain Contest in the year 1999, a prestigious competition held then at the national level in India.

Never one to shy away from breaking the mold, he let go of a conventional and logical career choice in high finance, he took on a spiritual commitment and initiated his endeavours to start an organisation that would help individuals overcome obstacles of different kinds, optimise life and experience greater joy.

He set up his web presence as early as in 1996 with a single page on Yahoo Geocities which migrated to his website astroman-dir.com in the year 2000, fully functioning as an e-commerce site and accepting web-enabled payments – this at a time when the internet in India was a novelty!

In 2008, when the entire world was reeling with the recession and a global financial crisis, he took a bold decision and launched www.Gemstoneuniverse.com, a web portal providing the top quality natural, treatment-free, precious gemstones.

His vision paid off and the site now has a monthly reach of 4 million unique targeted viewers including those on social media. The online retailing business of astrological gemstones has undergone a tremendous makeover and even more impressive reach and acceptance. He is widely credited with revolutionizing Gemstone e-commerce and standardizing Gem Therapy worldwide.

He is the author of the magnum opus on jyotish gemstones and planetary gem therapy – "The Secrets of Jyotish Gems: A Guide to the Fundamentals of Sacred Astro Gemology of India" which was published by Har-Anand.

It is a book that has met with great success, being well received by the gemstone and gem therapy aficionados. The book was first released by the former President of India, Hon'ble Dr. Pranab Mukherjee, and several heads of state and dignitaries worldwide.



Gurujii Shrii Arnav is a beacon, a Vedic Guru who chose to illumine the path of true knowledge for all who are willing. However, his aura and acclaim are not limited to the extensive Vedic knowledge or spiritual abundance that surrounds him. He is also an entrepreneur who is at complete ease with the tide of the times and has a phenomenal grasp of a wide array of skills.

While the term Vedic may have Hindu connotations, his unique way of weaving the universal wisdom into the thread of particularistic traditions has established a deep connection between his ideas and an audience of diverse religions and nationalities. It is amazing how people relate to him with absolute ease and comfort. Gurujii Shrii Arnav has found international acclaim and has followers across the globe who, have been touched deeply by his compassion and ability to positively influence and affect their lives.

He helps people of all faiths and backgrounds to seek answers to the most complex questions of their lives. He uses the knowledge and practical wisdom offered by the Vedas and other spiritual texts, complemented with the scientific detail provided by gemology, astrological charts, and his own spiritual capacity - to prove success fully the power of varied specific factors combined together that can positively affect every individual's life.

Here are some candid answers from the man sporting many hats:

COVID has turned the world upside down. How are you and your organisation coping with it?

Forces of nature and unprecedented events have occurred time and again and history is replete with incidents. True, that it has caught the world unawares and put all of us in a bind but human beings have survived because of adaptability. We are also learning and adapting to new ways. There's an increased use of technology and the digital medium has become the star.

The good news is that we have not had to lay off anyone, we're taking care to ensure the well-being of the people who work in the far-flung mining areas as well. A successful entrepreneur always ensures that a fire situation doesn't arise. And this can be done by adopting the 7R's/ 7R Model - Rapid action, Remote functioning ability, reasonably risk-free activity/ initiative, real value delivered to clients, reputation, result orientation, readiness for any challenge. These are the values that I and my organisation believe in and follow, ensuring success.

What strategy do you adopt for marketing?



“A successful entrepreneur always ensures that a fire situation doesn’t arise. And this can be done by adopting the 7R’s/ 7R Model – Rapid action, Remote functioning ability, reasonably risk-free activity/initiative, real value delivered to clients, reputation, result orientation, and readiness for any challenge.”

I think that any company’s or individual’s performance is the best and most effective marketing. A demonstration is definitely better than instruction. Doing something and bringing tangible results rather than messaging only is a bigger validation of what an organisation is all about. It inspires more confidence and credibility. If you look at Gemstoneuniverse, we have then been awarded the top exporter of natural coloured gemstones in our state consistently for the last 10 years.

The quality of your product and service is equally important. Gemstoneuniverse ensures that only the ethically sourced, conflict-free gemstone is made available to the clients so that they enjoy their gem completely.

I also believe that the people I hire are the biggest marketing mechanism for my business. Each one is a veritable brand ambassador living the core value and principles.

What is a big challenge that you have faced professionally?

Well, the gemstone industry and quite specifically the coloured gemstone industry is quite unique in nature and as a result, its challenges are also quite different. Gemstoneuniverse is engaged in the trade of natural precious, treatment-free gemstones which effectively means that we are looking at the top two percent – that is the highest grade gemstones.

In this scenario, communicating colour on the internet across various devices and displays becomes a veritable challenge. Understand that you have an exceptional precious mineral commodity and each variety of mineral responds differently to light. A ruby will behave differently as compared to an emerald. A Chrysoberyl cat’s eye needs to be captured differently and so does a pearl. Each hue, each tone must be communicated through an exact picture/video to the client.

I am quite happy to say that despite the inherently challenging nature of the coloured gemstones, today we have the best pictures and videos on the Internet providing the viewer with the best image and videos, quite comparable to what a gemmologist may want to look at!

What is your advice to entrepreneurs or individuals interested in creating wealth or looking at sustained growth?

The one piece of advice to achieve this objective is to believe in these three words – niche, niche, niche. There is tremendous wisdom in specialising in a definite area. It is all about achieving mastery in that ONE thing and you will be able to reap great benefits. When you bring exceptional value to a client, the client might just stop putting the price ahead of value. This is when you have commanded his or her complete attention as well as loyalty. If you have entered into the mind space in such a manner, you will have cemented your position.

What are the future plans for Gemstoneuniverse?

Gemstoneuniverse already has a global footprint but we are looking for establishing physical stores in different parts of the world. We would also be interested in strategic partners who can leverage our expertise and help expand the business globally, while at the same time upholding our core values. There is an ambitious plan of starting the Indian Institute of Gem Therapy and also on cards is a foundation that will assist in making a hospital offering free service and also a meditation Centre.

What is a spiritual message that you would like to give out?

There is no one size fits all formula that can be handed out to soothe humanity. The one thing though that works universally is that Love Heals. With love, compassion, and empathy there is a lot that can be achieved.

Each individual is unique and therefore the suggestions made for the well-being and growth of every individual are unique too.

I would like the readers to check out the latest book by our Senior Director and Life Coach Abhijita Kulshrestha, Cosmic Sutra: A handbook of Healing, wherein 7 minutes of your day are required for different meditations and affirmations along with spiritual exercises for a period of 108 days.

These 108 days can be the key to powerful personal change! You can follow Gemstoneuniverse by visiting our website (www.gemstoneuniverse.com).



EIGHT EFFECTIVE WAYS TO DRIVE TRAFFIC TO YOUR WEBSITE

Every company or business has its own website or online portal because it is important to keep track of every person who visits your website because each person could be a potential customer. So, how exactly and effectively can you attract more customers to boost your site traffic? Below is a tell-all guide on how to be successful in driving more traffic to your website.

A simple secret to help you in your endeavour is to follow the trade secrets that work for your closest competitors. Why would you want to waste time trying to experiment with new techniques without knowing if they will work for your company, industry, or domain? The following techniques will explain to you how to "steal" their keywords and backlinks in order to leapfrog traffic in your website. All you have to do is follow the steps enumerated below:

1. Your website functionality: You need to make important and effective tweaks on your website and use the maximum number of tools available online to boost your ranking among your competitors.

2. Competition: Find out who your real competitors are and who can turn out to be tough competitors in the near future. Keeping close tabs on this information can give you a good perspective about what you have to do to stay ahead of them in the rat race.

3. Keywords: SEM Rush is one of the best tools that help with the researching of keywords. Using the appropriate keywords can increase your website traffic by increasing the number and frequencies of hits to your site.

4. Organic Rankings: This will give you an insight into the most remote areas of your closest competitors and using this information, you will know where exactly to increase your focus.

5. Building links: You need to go through the websites of your closest competitors so see their link building processes. Tweaking it to your advantage will ensure more traffic flowing into your own website.

6. Advertising: Compare all the strategies by your top three or top five competitors and see what works in your domain or industry. Use the same strategy to suit the needs of your website and those of your customers and potential clients as well.

7. Social media marketing and management: The largest number of hits happen in social networking domains due to a large number of people present in this space. It is also easier to carve a niche for yourself in this space since it gives you more space for creativity and innovation.

8. Reporting tools: Use such tools to generate important data about your website and where you can channel your attention in order to stay at the top of the ranking charts.

SEM Rush is a tool that helps you with improving the traffic to your web site. This tool helps you to zero in on the most common comprehensive words related to your domain and business. Using these words on your website and blog will automatically increase the number of hits to the website thus, considerably increasing the traffic. This, in turn, means that you will have more potential clients who will later turn into loyal customers.

Search engine traffic makes a big difference as the browsers will naturally go in for the website at the top of the search list since it is closest to what they are searching for. With this tool, you can understand the drawbacks of your website, its speed, and areas of improvement. Collect benchmark data to give you a better idea about the closest competing website to compare with your own. Remember that more paid searches might cause a drag in the speed of your website. Organic searches being higher in number compared to your paid searches can help in the ranking of your website analytically. Also, check the number of keywords that are distributed in the blog and content section as keywords when placed strategically will help your website have a better rank in the search list.

Following the tips above can help attract more organic traffic into your website - all you have to do is be consistent and committed to your goals.





FIVE BUSINESS IDEAS YOU CAN LAUNCH FOR CHEAP OR FREE

Are you looking for easy and cost-friendly money-making business ideas? Do you want to earn extra income without having to withdraw most of your savings account? Well, we might just have the answer to those questions.

Starting your own enterprise does not always require a lot of money and a degree in Business Administration. There are a number of businesses that require only your time, skills, and a little from your pocket. All you need to do is tap into your creativity, resourcefulness, and perseverance.

Moreover, ask yourself about marketable talents that others might be able to make use of, and then find ways to let them know that you offer such services. It does not have to be something elaborate and you can even just utilize your social media accounts to let people know you are an entrepreneur on the rise.

So here are a few simple and economical business ventures you can easily start with:

1. Pet sitting

This business only requires one thing, your unconditional love for animals and anything furry. A lot of people these days have their own house pet, and there are situations when they cannot bring their beloved critter with them. So, why not turn that into an opportunity to earn a few dollars? You do not need an office or a capital to start this business; however, having a lot of friends with pets would be an advantage.

2. Online Freelance Writing

If you have a knack for literature, and secretly corrects everybody else's grammar, then this might be a good business to start with. You can create an online profile highlighting your expertise and pose samples of your work and other related projects. Another way to market your skills is to set up a blog. The key is to choose a specific niche in order to build an online presence.

3. Virtual Assistant

Virtual Assistants are like online admin assistants who are hired by professionals to do mundane admin tasks which they no longer have time to do. You will either sort through emails, write a few communications, and do research. To make this a lucrative business venture, you will need your own laptop, stable internet connection, and flexibility in your schedule.

4. Babysitting

A lot of parents these days need to work and have a very little amount of time to relax, which is why the demand for babysitters have also increased. Though experience is not a necessity, growing up with little brothers and sisters would be a great advantage on your part. Also, a little insight into child psychology would impress parents because as we know parents want the best for their children. Patience and tolerance are rather important when dealing with kids, but if you know some magic tricks, you are definitely a winner.

5. Homemade goodies

If you can make killer homemade cookies or cupcakes, you got a gold mine right there. A lot of big bake-shops these days started out in their kitchen and had slowly taken off as soon as a lot of people had heard of their products.

Some cupcake bakers open online shops on Instagram and take orders through their page. It saves you money and time for marketing, and you can start your bakeshop even without the actual shop.

FIVE EFFECTIVE MARKETING STRATEGIES FOR YOUR BUSINESS

Not all people who want to enter the world of business possess a booming marketing skill. This brings fear to a small business owner who finds it difficult to start with just a small capital. However, there are several ways you can learn to acquire this certain skill to make a decent income. Most entrepreneurs experience the same feeling you have when they started their business so don't be scared - you can eventually be successful, too.

Highlight the benefits of your products or services

You do not have to compare your products to the competitors just to emphasize the values which make them different. Learn how to match the price based on the quality and value of your offers. In every feature of your product, associate it with its benefit. Most consumers value their money by purchasing goods that are useful and beneficial to them. Always remember the difference between buying a product because they need it or they want it.

Profile your potential customer

Base your offer on their gender, age, living status, household activities, and many other preferences so you know how to position your product or service. You may feel dismayed every time a customer ignores your direct offer due to their personal reasons. To gain their attention, ask a few things which may let them express what they need so you can discover the ideal product they want. Listen to them and analyze the things they need.

Use many types of marketing platform through the powerful influence of the internet

Nowadays, social media has influenced its large number of users. In this way, your products can reach the awareness of millions of people which is the primary advantage provided by the internet. In addition, creating compelling content for your website can also attract more customers. Other forms of marketing strategy are crowdsourcing, affiliate marketing, and video marketing. Through your creativity and proper use of these tools, you can boost your sales in a short span of time.

Let customers provide their feedback or suggestions

The impression of customers is very important to help you produce a product that is efficient and valuable to many users. Use their feedback to help you meet their needs and resolve underlying issues before you spend a lot on producing products that you think will still be useful for them.

Track every single money you spent on your marketing campaign

This is very important because this will allow you to compare which of those marketing channels you use is more effective. The records will also help you analyze the resolutions you can do to improve your techniques. You can pinpoint the areas of your product which customers need and which one needs improvement or changes. Through this guide, you can prevent the waste of money focusing on something that is not effective.



THE FIVE C'S OF SUCCESSFUL HOME LOANS

Acquiring home loans is neither a walk in the park or a show of far-fetched wish-granting shooting star. It is a reality that can build anyone's dreams given the right requirement and financial ability. While many have been declined for home loans, the chances of having one approved can be increased. It is something that you work for while anchored by a strong financial record and history. Do you have what it takes to be granted a successful home loan?

Let's lay out the five C's where lenders' decisions are hinged to when it comes to approving home loans.

Character

When talking about home loans or any other type of mortgages, your character is your credit history. It is a large factor that determines your eligibility for a home loan or your application will be pushed aside to the nearest trash bin. Your credit history details your reputation in matters of handling previous loans. Most financial institutions also use credit score which is a numeric value that spells your credit standing which will help future lenders assess risk when dealing with you. The higher the credit score, the less risk involved.

Capital

While you may depend on your household income that basically will be the major source of your monthly repayments, financial institutions also look at some other things just in case unforeseen events or setbacks arise. This capital includes your savings account, property investments, and other assets that characterize value can help you bridge through your loans.

Collateral

They say that the higher collateral value, the better it works for your advantage. Collateral can be anything of value like a home or auto that will secure the lender if in case you default on your loan repayments. Your pledged collateral will be assessed and evaluated. The result of this plays a vital role in the lender's decision-making process.

Capacity

Have you started calculating your debt-to-income ratio? The comparison between your newly acquired debts and taxable income speaks volumes about the home loan process. You will go through meticulous credit investigation to assess your capacity to pay and manage loans. Your financial stability will be dissected and your employment history will be studied.

Conditions

Do you agree with the interest rates stated? How about the repayment plans? Perhaps, the most frequently asked questions when applying for a loan is what do you need a loan for. The purpose of your loan application is also one of the determining factors that will help financial institutions decide on your favour.

Getting ready to apply? Find the right lender and be prepared to answer their queries.



GET TO KNOW THE CEO OF CHEEKD LORI CHEEK

Lori Cheek is an NYC based architect turned entrepreneur, founder, and CEO of Cheekd that removes the "missed" from "missed connections." After working in architecture, furniture, and design for 15 years, she came up with an idea that lead her into the NYC world of technology and dating. She has been coined "the Digital Dating Disruptor," listed as one of 12 "Inspirational Women in Tech to Follow" and as one of AlleyWatch's 20 most awesome people to know in the NYC tech scene. She's also a Shark Tank Vet, a TEDx Speaker and has been featured in Forbes, The NY Times, Wall Street Journal, Huffington Post, The NY Observer, Entrepreneur Mag, Fast Company, Inc Magazine and so much more.

When most people would have quit years ago, she only hustled harder to keep her dream alive! She could be the walking poster child for the age-old phrase, "what doesn't kill you only makes you stronger." It wasn't an easy ride but she's never been happier in her life. A lightbulb moment 9 years ago changed her life forever, she left her \$120K a year (60 hour work week) design job and now she owns a business that Wired Magazine recently questioned, "Is this the future of online dating?" She has gone from 15 years of helping others build their dreams to a life finally dedicated to building her own.

MoneyCentral Magazine recently caught up with Lori Cheek and here's what went down:

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

I'm Lori Cheek, an NYC based architect turned entrepreneur, founder, and CEO of Cheekd that removes the "missed" from "missed connections." After working in architecture, furniture, and design for 15 years, I came up with an idea that led me into the NYC world of technology and dating. I completely threw away my design career and I'm no longer building structures, I'm now building relationships.

In February of 2008, I was out to dinner with an architectural colleague. He'd spotted an attractive woman at a nearby table and scribbled, "Want to have dinner?" on the back of his business card and slipped it to her as we were leaving the restaurant. He left with a date. I left with an idea. After over two years of brainstorming how to remove the "business" out of the business card, I launched Cheekd – a deck of ice-breaking dating cards with a unique code that lead the recipient to the privacy protected online dating profile of the mysterious stranger who slipped them the card where the two could start communicating online. It was like online dating but backward. We've since pivoted Cheekd into a hyper-speed mobile dating app that gives users the ability to never miss a real-life potential "love connection" thanks to a cross-platform low energy Bluetooth technology, which sends users an immediate notification when someone (within their criteria) comes within a 30-foot radius of them. It's real-time and works on a subway or a plane without any cellular connection.





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

I've got a laser-focused vision to succeed and will do almost anything to keep this business flourishing. I'm actually not surprised by my determination because as long as I can remember, I've been extremely stubborn. When most people would have quit, I only hustled harder. I think my personal approach, passion, and dedication mixed with my relentless conviction that failure is not an option has been the recipe that has led to my current success. I could be the poster child for the age-old phrase "what doesn't kill you can only make you stronger." No matter what... in the end, I'm going to have a magical story to tell.

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

Social media and international PR coverage have both been our strongest tool for growth other than our epic brutal bloodbath on ABC's prime time reality show, *Shark Tank*, over four years ago. It's one of the most-watched television shows in America and not only did we gain an outrageous number of customers after it aired but our episode re-aired on CNBC all the time. We always get a blast of users downloading our app all over the world after it airs.

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

I discovered early on that in a very saturated startup space, it's crucial to make a splash. Creative marketing quickly became my forte. Not only has it paid off in so many amazing ways, but it's also been loads of fun. I've managed to land myself in *The New York Times*, *The Washington Post*, *TechCrunch*, *Fast Company*, *Inc.*, *Shark Tank*, *Forbes* and many many more publications all over the world. One of my favorite stories was from Dublin's Web Summit when over 800 startups were exhibiting (90% of them were men) and I decided to stand out by wearing Angel Wings throughout the conference (I have a dating business). When I was checking out of my hotel, I looked down at Judy Dench on the cover of the *Irish Times* and there I was right next to her (me on my laptop with my Angel Wings—inside there was another 1/4 page picture mentioning my business). Ireland knew about Cheekd.com.

How did your brand stand out from the rest of the other brands out there that is similar to your niche?

Our dating app sets itself apart from our competing billion-dollar companies because it gives you the option to interact with a match before starting a virtual relationship with the compatible user. After setting up your profile and desired filters, Cheekd will then send you notifications when a potential match is nearby. Instead of encouraging users to continue to hide behind a screen, Cheekd pushes you to engage in social settings while paying attention to potential matches in the area. Our new dating app gives us the power to light the spark face-to-face first and leave the talking for later. And because Cheekd uses Bluetooth, it doesn't require an internet connection to function so connections can be made on the subway, a plane... anywhere—You'll get a notification if someone who meets your criteria is within 30 feet of you. If you're near a potential spark, Cheekd makes sure you know about it. It's like online dating but it starts in the real world.

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

My definition of wealth has changed drastically since I started my business in 2010. Cheekd has been the most powerful thing that's ever happened to me. Building this business has been an incredible learning experience. I've taken a major risk (both financially & mentally) and surrendered my career in architecture & design, but my heart and mind are in this project every waking moment. I've never been more dedicated to anything. Despite the occasional overwhelming stress, it's been loads of fun. I feel like I'm living the American Dream. I've gone from 15 years of helping build someone else's dream to a life dedicated to building my own—Success to me is to be able to spend your life in your own way. I no longer have a job, I have a lifestyle and am miraculously always working but I've never been happier because I love what I do.

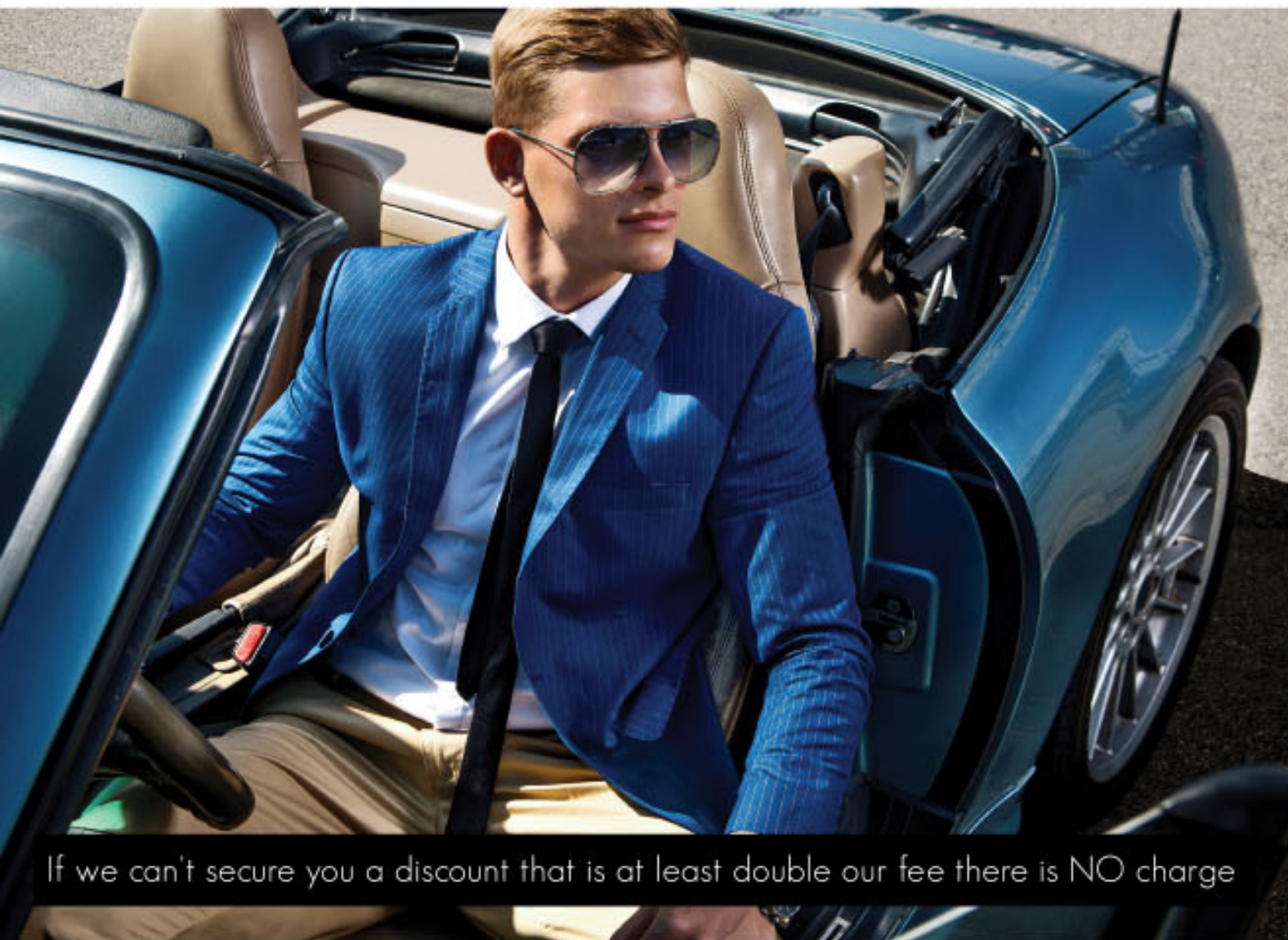
What is the best advice you have ever been given?

Surround yourself with the people you want to become.

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

My strongest advice for others considering taking the leap is if you truly believe in your idea, give up excuses and doubt, surround yourself by a trusted and talented team, bulldoze forward and DON'T. LOOK. BACK.

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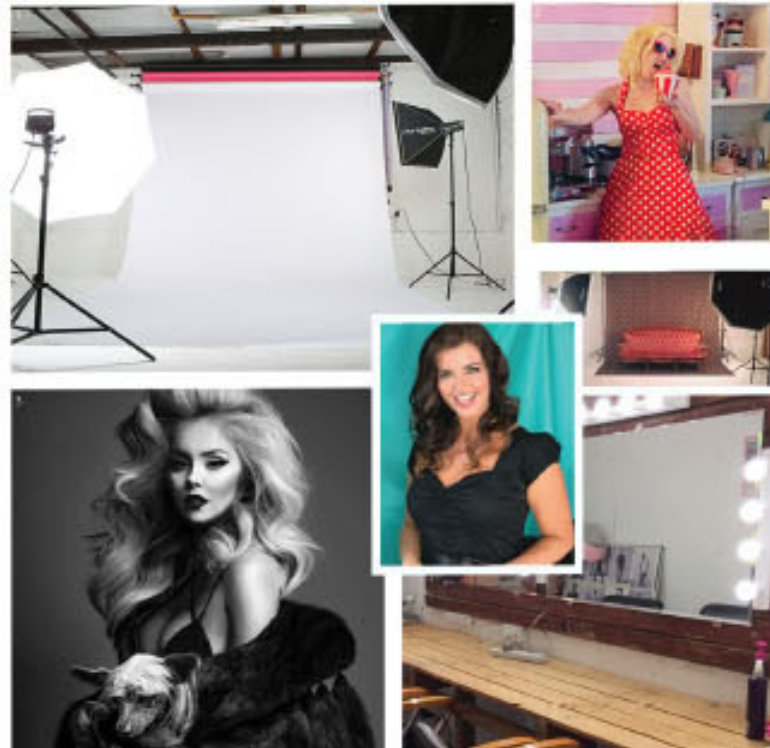
A F F O R D A B L E
F L E X I B L E
P H O T O
G R A P H Y
S T U D I O
F O R H I R E

PRICING TABLE

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

The studio can be booked with or without equipment.

CONTACT: Sabine Gruchet TEL: 0405 751 646
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ABOUT US

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

INFORMATION



THE STUDIO SPACE

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



LOCATION & ACCESS

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



BACK DROPS & EQUIPMENT

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