

MONEY CENTRAL

OCTOBER 2020

BUSINESS TIPS

IMPROVE YOUR SMALL BUSINESS

HOW TO IMPROVE
THE FINANCIAL POSITION
OF YOUR BUSINESS

BUSINESS TIPS

HOW TO START A BUSINESS WHEN YOU HAVE NO MONEY, CONNECTIONS OR EXPERIENCE

FEATURE STORY

MAKE WAY FOR

JANINE MANNING

AN ENTREPRENEUR
TO WATCH OUT FOR IN

2020



SOCIAL MEDIA

INSTAGRAM

AN EFFECTIVE GUIDE
THAT BREAKS DOWN
EVERYTHING YOU NEED
TO KNOW ABOUT HOW
TO USE HASHTAGS TO
GROW YOUR AUDIENCE

INTRODUCING TENDUL RAJ



MS ENTREPRENEUR

BE YOUR OWN KIND OF POWERFUL

COMING SOON



MS ENTREPRENEUR

MONEY CENTRAL

EDITORIAL

Editor-in-chief

Vanessa Hernandez

Publisher

StarCentral Media Group

Photographic & Art

Archie K, FIN Photography, Ash Narayan, Shekhar Jay, Brooke B, Raymond Bartholomeusz, Gary Abella, Deepak Kubendran, James Mao, David Moore, Raf Flores, Thang

Marketing

Alex Abella, Krissy Anderson, Eileen Maynigo, Barnes Luz, Jason Harris, Stephanie Macabenta, Charles Chan, Albie P, Jenny Hu, Chevy, Zenaida G, Gerry Samaniego

Writers & Contributors

Anjelica Whitelaw, Shiwani Gupah, Renae Smith, Holly Phillips, Jenny Hu, Charles Chan, Jill Antonio, Scott Murray, Vanessa Jensen, Leanne Harrison, Patricia Higgins, Judy Flynn, Angie, Katrina R, Rommel P, Christian Q, Christine Claire dela Pena, Dasein Catedrilla

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OPENING REMARKS

We're definitely living in difficult and unprecedented times! The whole world has dramatically changed in just a few short weeks - the impact of COVID-19 has been devastating on many businesses including ours.

That said, we are still optimistic about the future of the entertainment industry and we're all currently trying to adapt to a completely new environment on the fly. I've been speaking to a number of business associates and we've all agreed that in these times of crisis, we all need to be resilient, flexible and united - we've all agreed as well that this pandemic is a good time for us to really sit down and plan for the future.

One thing is for sure - we will all bounce back from this pandemic and once we do, we're going to have one heck of a party! It is crucial to keep in mind this is only a temporary situation and we will be back bigger and better than before. I hope you all stay healthy and we look forward to seeing you all soon.

Mike Ilagan
Editor-in-chief

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- ✓ First Home Buyer
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- ✓ Debt Consolidation
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VICKY CHEW
0449 551 236



ALBIE PRIAS
0402 533 587



PENNY PERFECTO
0419 471 655



DORIS PONFERRADA
0449 551 236



JOSIE MUSA
0404 631 438
AND
GERRY MUSA JR
0450 002 395



ADELE KELLY
0433 946 049



EDNA WACHER
0410 128 127



LOURDES CATAP
0410 432 178



JANE RAMPISELA
0424 120 005

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ENTREPRENEUR SPOTLIGHT: INTRODUCING JANINE MANNING

Janine Manning is the co-founder of Rebecca Page which is a company that creates a range of beginner-friendly, easy-to-sew, inclusive size range sewing patterns and sew along with unrivaled fitting expertise. They have over 370,000 engaged and creative members in their global community. The company is also a female co-founded UK business, that began trading in April 2018. They have 20 all-female employees and contractors who are based in over 10 countries and they all work remotely. They also buck the trend in that over half of their investors are female. Digitally disrupting a traditional industry means that they are scaling and growing quickly, even during the COVID-19 crisis.

From a personal perspective, Janine sold a business to a Fortune-500 business in 1998, when her 4 children were still young. About 7 years ago she became an angel investor, and two years ago she's one of the co-founders of Rebecca Page.

MoneyCentral Magazine recently caught up with Janine Manning 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?

After university, I qualified as an accountant and quickly discovered that I enjoyed 'rolling my sleeves up' and working in fast-growing, early-stage ventures. To build and broaden my skills, I completed an MBA 10 years later, and more recently an MSc in Social Innovation from The University of Cambridge. I mentor a group each year for the New Zealand Women's Network in London, and in 2018 Rebecca Page was a mentee in my start-up group. She was exploring whether she could turn her sewing hobby into a business, and at the end of the 12-week program, we co-founded Rebecca Page Ltd.

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

I left New Zealand for the 'Kiwi OE' in London the day after my final university exam in 1988 and started working for a large US computer company. After a year I went to work for a smaller company, who was a client of the large company. The business had a ton of potential but lacked financial and strategic direction. I purchased 40% of the company and scaled it with my business partner for the next nine years. We were acquired by a Fortune 500 company in 1998, which meant that after the handover period, my husband and I returned to New Zealand in 1999 to bring up our four young children.

What is your main source of income?

Rebecca Page Ltd is digitally disrupting the traditional home-sewing market by building an online B2C business that sells sewing patterns, products, and services to an underserved community with highly specific demographics, 45%



of our revenue comes from the US, 15% from the UK, 10% from Australia, and 30% from the rest of the world.

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

We are developing new online verticals such as Sewing Summits, sewalongs, and courses. Our subscription offering is also very popular with our community of 370,000+ followers.

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

Mostly Facebook and Instagram.

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

As a fast-growing, early-stage company, we have chosen to work with the agile, specialist marketing company 'The Runway Media.' This has been cost-effective and efficient in improving our marketing ROI.

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 have a large, active, and highly engaged Facebook community. Our customers share the garments they have created in an inclusive and positive environment. Rebecca is the 'face' of Rebecca Page and shares sewing videos and posts, which creates brand awareness.

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

We have only been in business for two years, during which time a combination of e-mail marketing to our database and Facebook (organic and ads) has worked well with our target demographic of women aged between 35 and 55 years. In saying that, our fastest-growing demographic is women in their twenties, and these followers respond well to Instagram. We regularly offer our

offer our customers a 'freebie' pattern, which has been a great way to build our community.

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

Home sewing with an online, digital focus is a niche, predominantly "cottage" industry. We stand out because of our ability to build an inclusive and engaged global community.

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

We decided to buck the trend and increase our marketing spend after the onset of COVID-19 and the lockdown. This has elevated our reach and sales.

What new business would you love to start?

I'm not thinking about a new business at the moment. I'd like to keep mentoring younger entrepreneurs and encourage more potential investors (especially women) to support startups and early-stage companies. We are proud that over half of our investors are women and that we have an all-women board of four.

What is the best advice you have ever been given?

My first boss, when I was a student, advised me to treat my university day like a workday and also to clear my in-tray each Friday morning. This helped me to develop productive work habits from an early age. More than 30 years later, I still follow his advice, and he still does my tax return.

What advice would you give to a newbie Entrepreneur?

Be careful about who you choose to work with and who you take investment from. Actively engage with your founding investors. From the start, cross the t's, dot the i's, and keep an open mind and an agile mentality. Prepare a Shareholders Agreement, understand it, and then file it away. If you ever need to get it out, there could be trouble ahead.



ENTREPRENEUR SPOTLIGHT: MEET JARRY LEE

Jarry Lee is a successful self-made entrepreneur and influencer who changed careers from journalism to entertainment and created a highly lucrative social media business empire for herself. Jarry has a following of over 750,000+ across her verified social media channels and appeared as herself on the Netflix show *Dating Around* (season 1), and in commercials for AT&T, Dr. Brandt Skincare, and various L'Oréal brands. As a model and actor, she has worked with Maybelline, Lancôme, Bobbi Brown Cosmetics, Revlon, Apple, Google, Ben & Jerry's, Nike, and other companies.

She has been featured in *VOGUE Italia*, *POPSUGAR*, *Mic*, *Elite Daily*, *NY Daily News*, *AM New York*, *Authority Magazine*, *The New York Times*, *Cliché Magazine*, *Thrive Global*, *TMS*, *MESS Magazine*, *MOVER Magazine*, and many other publications.

Jarry has a following of 650,000+ on Instagram and 35,000+ on TikTok, and 350,000+ streams on Spotify, and has done social media campaigns for Clinique, Giorgio Armani Beauty, ASICS, Olay, AT&T, NYX Cosmetics, KISS Beauty Products, ModCloth, and other fashion/beauty, fitness, and lifestyle brands.

MoneyCentral Magazine recently caught up with Jarry Lee to discuss her journey in the entertainment industry 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 a social media entrepreneur and influencer with over 700,000 followers across my verified social media platforms, and I consult for both brands and individuals on digital content creation and increasing brand awareness. (I'm also an agency-signed model, actress, and musician, but social media is my current focus, especially during the COVID-19 pandemic.) I'm based in Manhattan, New York City but am originally from Wales and England, and graduated from NYU and Choate. I used to work as a journalist — I was a deputy editor at BuzzFeed News for 4 years — but pivoted to focusing on social media and entertainment a couple of years ago and it's since paid off!

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

My business is currently focused on both content creation and partnership outreach — my team is working on producing more high-quality, consistent content during the COVID-19 pandemic, and also increasing outreach to brands that align with our values and content aesthetic. I've personally invested in professional photography and videography equipment so that I can produce content for brands from my home.

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

Mainly Instagram, but we are also looking to expand more into YouTube and TikTok.

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

Brands pay me or my team to run sponsored content campaigns on my personal socials, or to help select other influencers for their campaigns so I may be biased, but we've created some great results. One example is a perfume I launched a year ago with a brand that I'm still receiving commissions from, despite only posting once about it last year!

"I'm a social media entrepreneur and influencer with over 700,000 followers across my verified social media platforms, and I consult for both brands and individuals on digital content creation and increasing brand awareness."



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?

My team does consistent, frequent partnership outreach to potential brand clients who could benefit from our consulting services. In terms of my personal socials, our tactic to stand out from other influencers is producing diverse, professionally-shot content (both photo and video), since not everyone consistently employs high-quality photographers and videographers. We also make a point to showcase positive press we receive, which is something I've noticed other people aren't always comfortable doing — but reputation is important in social media, and you are your best publicist! Don't be afraid to highlight your work/achievements!

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

Social media marketing is inherently part of my business — I've always viewed Instagram as a powerful platform for self-marketing.

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

Because of the COVID-19 pandemic, I had to learn photography and videography and purchase professional equipment myself in order to continue shooting content, as I could no longer hire outside photographers during the lockdown. There's definitely a bit of a learning curve, but I'm happy I decided to take the time to develop those skills.

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

I've learned over the past few years that time really is money, so one thing I'd have done differently is to outsource some of my more tedious work rather than wasting the time doing it all myself.

What new business would you love to start?

I'm currently working on launching two e-commerce businesses in the next couple of years (though obviously a bit delayed because of the COVID-19 pandemic): an apparel brand with my partner, and a jewelry/accessories company. The jewelry brand is called PSYCHO KITSCH, and aims to celebrate unconventional creativity.

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

Since I'm quite happy with how things are now in my career and believe that all mistakes are valuable learning experiences necessary for growth, I really wouldn't do anything differently!

What is the best advice you have ever been given?

Don't be afraid to take risks. It's impossible to predict how far you can succeed unless you try, so it's much riskier to play it safe.

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

Don't feel obligated to stick to a traditional career path, but rather, create your own based on your passions. There's never been a better time to create your own dream job, especially given how powerful social media is as a self-marketing platform!



INTRODUCING

LUKE

GARRETT



There are several young investors right now who are making their way to becoming rich by getting into smart investments and one such upcoming investor who's on the verge of achieving financial freedom at such a young age is Luke Garrett.

Luke grew up in a small town just outside of Liverpool, England, with mixed Middle Eastern and British roots from his mother's side.

From an early age, he has always been fascinated with the mechanics of how business works. He's always wondering why people buy

things the way they do, or what makes one service better than another – pretty much pushing the boundaries of both service and products.

His mentality actually evolved from his grandfather who was a successful businessman himself. Back then he would always tag along with his grandfather on his day-to-day dealings just watching, listening, and learning.

Having thought long and hard about how he could build, maintain and expand wealth, he looked at those on the Forbes List whom he considered to be innovators, trailblazers, and visionaries for inspiration and he saw a pattern; these innovators took something simple and made it so much better for everyone. They all came from varied backgrounds and are considered leaders in their respective fields. Luke figured out that these trailblazers all had a clear common factor when it comes to their investments and assets: it's real estate.

Luke currently works at NED Capital, a unique non-leveraged property investment company based in London that is entirely self-funded and building a grade one portfolio of exclusive residential and commercial assets in the UK. He's also passionate about helping people get into real estate to achieve financial freedom. MoneyCentral magazine recently caught up with Luke to discuss his journey as an investor and here's what went down:

What was the process for you to finding what you wanted to do?

I regard myself as being extremely fortunate in that I knew the path I wanted to take from an early age. This gave me focus and precision.

My academic "career" ended at 16, and I vividly remember getting home from the last day of school and whilst my friends were busy planning parties, I was on the internet searching for my first investment property, calling estate agents, making connections, speaking to my parents about financing these projects!

Whilst my passion was driving my motivation, I quickly realized that passion wasn't enough, you needed capital. I decided to get a job in a local barbershop. 6 months on, I saw an opportunity in the fast-growing male grooming industry. 18 months later at the age of 19, I opened my own male grooming salon. My focus was, again, on quality of service, the materials I used, and the time – all differentiators in my mind. This experience gave me the impetus to launch into the property development market.

The reality for me is that finding out what I wanted to do was a process, not an event. A man can't be pregnant but can learn how to be a great parent!

What has been the most memorable experience of being in the property industry so far?

So far, it must be the moment I completed the purchase of my first property and receiving the keys. People look at these things as a sacrifice, but to my mind, this was part of my investment into my future.

What was ironic is that whilst my friends were traveling, at university, taking vacations, I was working hard and trying to create my future.

It reminds me of some great advice I received: The thorns on a bush are there to protect the beauty of the roses. In other words, be aware of the challenges and plan for the solutions to them as the objective is worth it.

Not all experiences are positive ones, and these are the ones I benchmark myself against – for example, because of my relatively young age in an industry where people often quote the number of decades they have been involved in, I was not taken seriously. I turned this negativity into a positive and which will hopefully encourage



other younger people to enter the industry. There is no minimum bar to entry in real estate!

Who have been the most interesting people you've met so far?

I have found that some people are in "transmit" mode, others are in constant "receive" mode. Those that have influenced me have been my first employer later to be my business partner. He was the first person to instill the importance of self-education and success, which was a solid foundation and a great path to follow.

Property is about the presentation of the product, gaining insights into what a buyer or me, as a developer/investor, wants, the goals, and objectives. My grandfather has been instrumental in teaching, then guiding, and now watching from afar and asking me for advice! To me, that is a humbling moment.

What makes your organization different than your competitors?

In four words: Attention to detail and specialization.

At NED Capital, specializing in a niche market is the easiest way to make the competition irrelevant. We are in a highly favourable position to be self-funded and therefore have a reputation to be able to move and close deals, sometimes within hours, but usually within a few short days.

Decision making is key – our structure is designed from the bottom up to empower decisions to be made by individuals, not computers.

By narrowing down your target audience to a specific group, you can be considered an expert in your niche and easily become the best in your field. For me this is luxury.

I try to find out everything possible about the areas I am looking to invest in, their income, the cost of schooling, the average spend on leisure, crime rates, even the ratio of single to married people!

But what is unique at our company is this: Investment targets are set not by return, but by spend, in other words, we MUST invest our portfolio budgets each year. That, to me, is unicorn-like!

What has been the most valuable lesson you've learned while in the property industry. This can be about the industry or about yourself.

Great question!

Lessons never arrive without a "plus one", nor does success – a team effort is critical.

The property industry is a powerful economic, cultural, and emotional force. I always remember that the decisions I make can affect not only my own future but those of others, the surrounding area, and a generation to come.

My biggest lessons have been to trust the wrong people, resulting in wasted time and money – all equaling lost opportunities. However, I am so grateful for those lessons as without CO2 we can't have O2!

Who has impressed you most with what they've accomplished?

Perhaps I am inverting the question here, but I respect and admire people who have made mistakes equally with those I laude.

There is a humility in being able to learn from someone who has "made it" and then "lost it". Their journey has created turbulence within themselves.

My most admired person is definitely all my teachers at school who constantly drummed it into me to follow my ambitions – one was always careful never to call them "dreams", but ambitions that can be realized through hard work and surrounding myself with smart people.

Tell us about something you are proud of – about your greatest challenge.

Achieving what I have achieved without going to university.



I see too many people my age buying into the illusion that if you don't go, your life will be ruined - that you will end up trapped in some other mundane occupation.

The truth is, even with a university degree, there is no guarantee of progress, you will just begin your 'career' four or five years later, tens of thousands of pounds in debt. I wanted to break this mould through hard work, sacrifice, and dedication.

Overall, there is no "greatest" challenge, it is all about life's stages, motivations, and innovative thinking. This forms my mental attitude.

What is the best advice you have ever been given?

Always be prepared to walk away from a negotiation, but with dignity and respect. This is distinctly different than walking away with frustration.

You can't bring emotions into deals.

Trust your numbers. Be open to scrutiny.

Too many people become emotionally attached to deals and this is the absolute worst thing you can do. Always be prepared to walk away!

What takes up too much of your time?

A relentless inability to switch off. The constant strives to better my business and those with who I interact with. I am, and this is a cliché we have all heard, my own worst critic!

What does being a successful real estate entrepreneur entail?

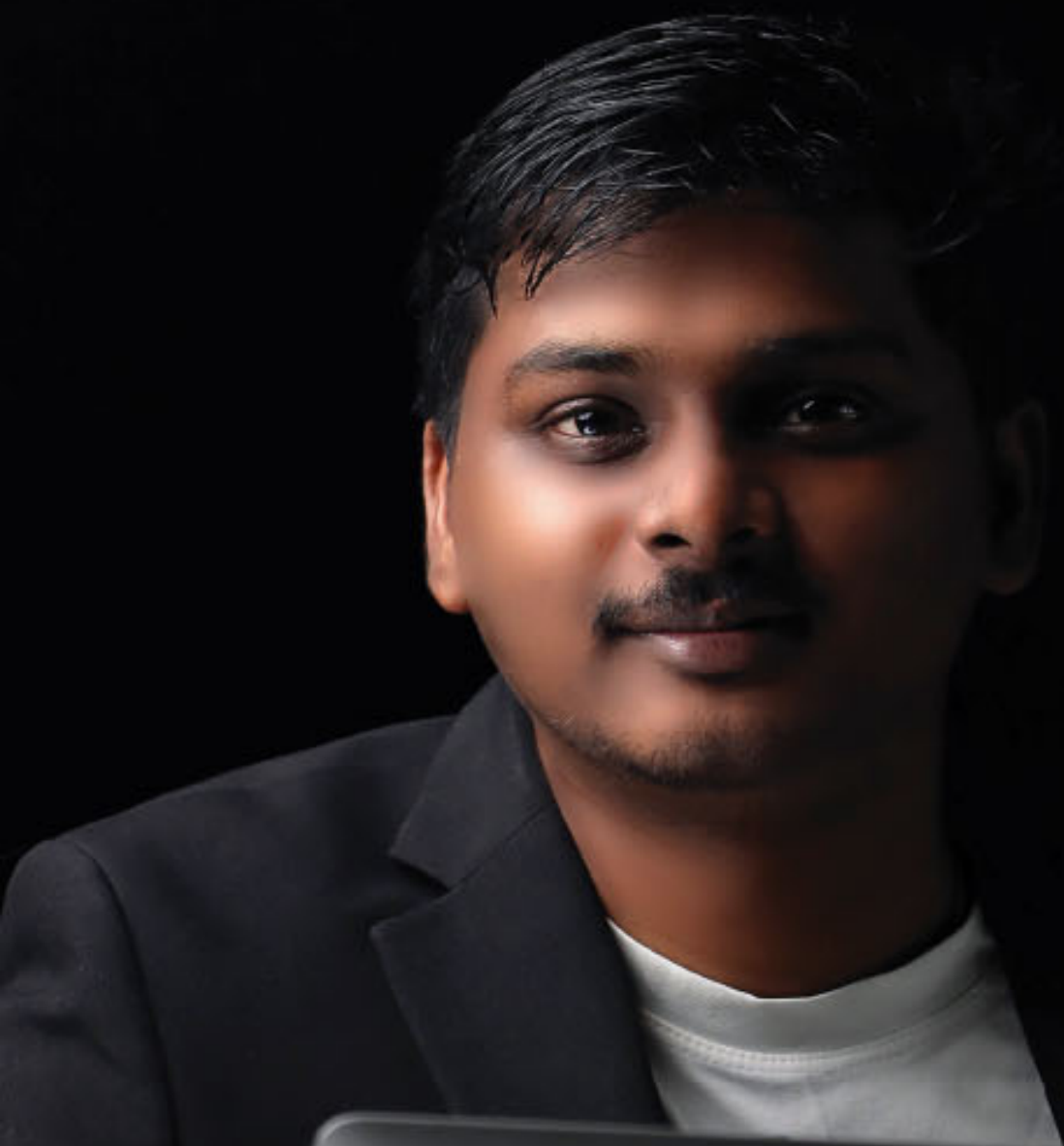
I passionately believe in three main attributes:

- Drive and determination - you will encounter challenges and disappointment almost every day. Remember that you have the ability to bounce back and push forward. Not everyone has that ability.

- Calculated risks - everyone is familiar with the term "no risk no reward" but the risk has to be mitigated with thorough due diligence. This enables you to not maximise profits, it is the maximisation of opportunities that results in profits, not the other way around. People look at the bottom line, where the detail is in the approach and opportunity to that approach.

- Building relationships - the single most absolute constant trait in real estate is building long-lasting relationships for mutual benefit.

This will be the backbone of your organisation, having people contact you first before anyone else is always my objective. Then, and only then, can you be confident they will go the extra mile for you.



FIND OUT MORE ABOUT

TENDUL

Raj

“TENDUL RAJ
IS A SUCCESSFUL
ENTREPRENEUR &
A KNOWN EXPERT
IN THE BITCOIN,
BLOCKCHAIN AND
CRYPTO INDUSTRIES”

A serial entrepreneur, Tendul Raj is a leading expert in the Bitcoin, Blockchain, and Crypto industries. He is on a personal mission to develop a culture of entrepreneurship, helping start-ups achieve their full potential as well as] expand existing companies. His overall mission is to foster a society of economically independent individuals who are engaged citizens, contributing to the improvement of their communities across the world. In fact, he has built a career revolutionizing the financing industry across the globe and he currently consults and advises for a range of multi-million dollar companies.

Born and raised in Pondicherry, Tendul's entrepreneurial journey started when he was 22. Soon after graduating from college, he started planning to start his own company. During the crucial stages of starting his new business, Tendul experienced sleepless nights for several weeks as he worked tirelessly day and night establishing the new company. Finally, after all the struggles and hardships, Nextazy Solutions Pvt Ltd was born. He also decided not to limit Nextazy with just a single vision - he wants Nextazy Solutions to provide blockchain solutions and AI-related services.

Tendul now focuses on the Blockchain industry and offers advice, consulting services, connections to Blockchain experts, and investor relations strategies.

MoneyCentral magazine recently caught up with Tendul to discuss his journey as an entrepreneur and here's what went down:

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

Currently, my team and I are working on two big technologies - Blockchain and Artificial Intelligence. I was so driven towards Blockchain technology that I decided to provide Blockchain-related product solutions and services. AI is my new favorite. It has been three years since I developed an unconditional bond with AI. Learning AI helped me grow my business and myself.

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

All social media platforms are good. Each platform follows different algorithms and has its own advantages and disadvantages. I always prefer Instagram and LinkedIn to increase brand awareness.

I use Instagram not only for brand awareness, but also to convey my ideas, innovations, messages, showcase the work we're doing, and above all interact with interesting people. And I prefer LinkedIn to connect with other businesses and like-minded people.



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

I do have an experience in paid advertising like Google ads, social media ad campaigns, sponsored content, and other things. I suggest that emerging businesses should make use of paid advertising for better reach.

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

When I started Nextazy, I made sure that all my strategies were unique and innovative. My priority is always customer satisfaction and that way my brand's reach increases overtime. Even today, I tell my colleagues that if you can drive one potential customer towards you, driving a hundred will be a piece of cake.

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

Businesses these days are getting more customers, but they are not providing quality services. This should change. Each business needs different marketing strategies to prosper. But one strategy is common for all and that's customer satisfaction. In our company, we work for the betterment of customers and this has been working well for these many years.

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

I would say the toughest circumstances rather than the toughest decisions. Due to this Covid-19 pandemic, working from home has become mandatory. Since it's a new thing for most of my people, it was difficult to maintain and increase productivity. Besides, keeping them motivated was also tedious initially. But luckily, this has reduced greatly by now.

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

I've made a lot of mistakes, but money mistake, there's only one and that's hiring the wrong people. Actually, these people are not wrong. They are just not suited for our environment and work culture. Unfortunately, I've repeated this mistake again and again, which cost me a lot of money.

What new business would you love to start?

I would love to step foot in deep-sea research. Many governments and private firms are already indulged in outer space exploration looking for habitable planets and other things. But most of the Earth itself is yet to be discovered. More than 90 percent of our oceans and seas





remain untouched. I'm pretty sure there are so many fascinating things down there. I want to explore and enjoy them.

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

Your past does not define your present or future so I will not disturb my past by changing anything, rather, I would just enjoy every single moment. I will be more and more confident in keeping my next step, those that made me who I am today.

What is the best advice you have ever been given?

Two things stand apart as the best advice I've ever got. One is, whatever you do, whether it may be personal or business, do it 100%, and never back down. Second, help others to build their path. Motivate them, stand with them, and never turn your back on them.

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

"Don't let others convince you while choosing an idea." Newbie entrepreneurs these days find it difficult to motivate themselves. They hide in the comfort zone, which will eventually break. First, I advise all newbies to come out of their comfort areas. The real struggle begins there. There will be countless failures, insults, frustration, mistakes, and too many other things to handle.

But always remember the things above are temporary. You control the construction; design it as you want it to be. When it comes to business, I would say only one thing: focus on the end-users' perception, instead of focusing on yours. It's the only way your business will shine.

HOW TO START A BUSINESS WITH VERY LITTLE OR (NO) MONEY

I want to start a business but I don't have the means', says the entrepreneur-wannabe that resides within you. Most of you are taunted by the idea of shifting from the typical corporate slavery to the empowering realm of entrepreneurship. Commonly, you fear the possibility of losing job security and you are not financially stable enough to carry out a big plan like running your own business. Apart from these, you are also crippled by the thought that you don't have the financial resources to ditch your crappy boss and become your own master. Apparently, all these are just myths designed to encapsulate you in your cowardice by settling into mediocrity. The truth is – there is promise amidst the uncertainties. You just have to be brave enough to embrace it while making use of all your skills, your marketing and sales knowledge, and your good work ethics. Now you can take heed of all entrepreneurship advices from successful entrepreneurs, but when you're sitting alone, torn between the amount of money in your bank account and your tedious pile of office work, remember that the following guidelines do not require big investments.

Know your target market and create something

While creating something does require some money to fulfil supplies in order to fill your inventory, the products you create can always be priced more than the actual cost. Better if you are an artisan as online platforms are sweet spots for handcrafted items, for example Etsy and the newly launched Handmade at Amazon. Both have their advantage and disadvantage. While Etsy's listing price (\$0.20 USD per item) remains inexpensive compared to Amazon, the latter has a strong foundation in terms of online selling and attracting traffic. Either way, both have their strengths and weaknesses, it just depends on how you market your brand to your target market.

Master the art of reselling

Holding garage sales in your own backyard is a cost-effective way to earn income. Have the freedom to rummage through various thrift shops and/or flea markets near you for unique items that you can resell either online or in person. Should you decide to take the route of online selling, consider the convenience of drop shipping which is a retail fulfilment method that allows you to sell items without even touching your products. The process begins when you purchase your products

from a manufacturer and let them ship it directly to your buyers. This definitely enables you to launch your own ecommerce store with very minimal capital and low overhead expenses.

Bank on intangible capital – Skills

No money? No problem! Earning extra income through your talent and skills is another revolutionary way to break into the entrepreneurship realm. The variety of services that you can sell is almost limitless. Can you write, babysit or even be a personal assistant? If you answer yes to any of these, stop vegging out in front of your TV and slowly carve your way through financial stability. While this is not a cake walk due to a large pool of services out there, ensure that you have a competitive advantage that can make your service distinct from the rest. This is where branding comes in but promoting your services through Upwork, Elance, or Craigslist will definitely be a good start.

Try outsourced services to build up your business

We all know that brand exposure is critical especially when starting up a business. You may need ad campaigns or to build relationships within the industry you've chosen in order to establish your brand. To make it happen, your logo, website, and other online representation should reflect the image that you want to portray. When you hire designers, take advantage of outsourced designers that you can find on various talent sites and websites such as Fiverr, Upwork, or Elance. You'll be surprised at how much you could save without sacrificing your desired quality.

Enjoy free advertising through effective use of social media platforms

When you seize the power of social media advertising, take full advantage of it and use it effectively. Twitter, Facebook, Instagram, and Pinterest are currently leading the list of traffic generators in terms of brand promotion. Analyse the analytics and utilise it to reach out to your target consumers. When you discover their social media behaviour, it gives you the edge to speak to them lucratively through your brand. Learn how to engage other users and they will surely keep coming back to your page which will lead to increased traffic that will eventually yield high conversation rate.



THE BIG REASON ACTIVE LISTENING IS A CRUCIAL SKILL FOR ENTREPRENEURS

Though many young and aspiring entrepreneurs believe they can "talk their way" into their goals, and that money is all they need to be successful. Both of these beliefs are inherently flawed, and in reality, will only get you so far in life. The real success for entrepreneurs comes through learning to communicate constructively and can help you strengthen your business endeavors in an honest and stable manner. The critical skill you need to succeed as an entrepreneur, and really, as any person in business, is active listening.

What is Active Listening?

Before you can hone your skill and become a better active listener, you need to understand what it means. Essentially, active listening is exactly what it sounds like; it's the act of listening to someone entirely. It is so easy to multitask during skype and zoom calls in the modern era or while on the phone with someone. It can be incredibly tempting to think about your next "pitch" while someone is talking, or to tab over during a skype call to work on the project that you've been trying to finish for most of the day.

Active listening is the opposite of those temptations. Active listening is to give the speaker your full attention, pay attention, read between the lines, read their body language, and ensure that you understand what the speaker is saying. Active listening aims to understand the information that they have shared with you through listening and asking questions. You should never interrupt them to ask questions, as too often they would have answered it for you throughout whatever they were saying. Instead, you should be listening, and when there is a natural break in the conversation or presentation, you should ask your question.

Listening isn't just about the words shared with you verbally; it's about understanding their facial expressions while they speak, what their postures tell you and other cues that are non-verbal throughout the conversation. Between this attention to detail, and asking questions, you can become a much better active listener.

Why is it Important?

No matter what the situation is, may it be business or just interpersonal relationships, active listening is an essential and critical skill to learn. It becomes much harder to develop any relationship, business or otherwise. The reason it is so essential to be actively listening and to be good at active listening is because of misunderstandings. Without understanding what someone is saying, or feeling about a situation completely, you could wind up misunderstanding — and thus miss handling — a situation entirely.

Cooperation is the heart of all businesses and business endeavors, but you can find yourself struggling to communicate without understanding your team and the problems at hand. Whether you're a small business owner, an aspiring entrepreneur, or a CEO, people will wonder if you are truly qualified for your position without good communication skills. Leaders who are poor communicators find it harder to keep employees and open healthy dialogues with those around them, and will begin to suffer under the strain of this single shortcoming.



HOW TO IMPROVE YOUR BUSINESS' FINANCIAL POSITION

Secured funding is one of the major feats for every business, which requires expertise in thorough planning and analysis. However, an emerging entrepreneur can only see the real value if he makes use of the initial support he has and turning it into a long-term growth by means of doing an initiative to transform sustainability.

Financial stability is very important. Without it, brands and businesses lack a solid foundation to cater their business endeavours such as revolutionizing product lines, expanding storefronts geographically, or creating new investments into packaging and shipping for an enhanced customer experience. This is very true to emerging businesses.

Emerging entrepreneurs have a tough job in transitioning pioneer funding resource into companies having verified equity. If you're just starting up then you need to know that in order for your business to prosper, you have to change from your simple selling idea into thinking about your whole business model and looking into a tangible financial plan. Here are 3 tips for you on how to run a financially-stable business as a starting entrepreneur:

1. Develop your Clear Vision and Path to Profitability

As an entrepreneur, it's essential for you to have strict principles when it comes to finance because it will govern your incoming as well as your outgoing spending. If you're planning to seek capital by means of funding, there's a need for you to demonstrate your anticipated ROI too investors and add detail as to where your expenditures will be going.

You should give an explanation on how you decide to manage all receivables and cash. You should exhibit a firm and clear vision on how you can become and remain positive in terms of cash flow. "Building your business" is not enough as a financial plan if there's already the involvement of venture capital funding and private equity.

2. Make use of Investors to Increase your Financial Viability

Thinking about your own finances is an utmost priority for you as an entrepreneur but it's also equally important that you critically think about your partners' and investors' success because they're the ones backing up your business' growth. It's a sign of good partnership if you're able to make decisions having them in your mind. By helping your investors and partners, you're also given the chance to ask help as a return of the favour.

3. Make Stable Hiring Decisions

Shortcomings are hard to admit but as a smart entrepreneur, self-awareness is your mark on focusing on your business' financial future. Other successful entrepreneur's expertise and experiences are best in avoiding the waste of essential financial opportunities. It will be very impressive if you can better understand leveraging finances. Be smart in bringing in executives; better if they're already successful players in the industry.

Running your business as an emerging entrepreneur is not all about money but the proper management of your finances is an integral key to the long-term success of your business. It's good to make investments and smarter in making financial decisions on advertising spend, customer acquisition, costs, and strategies for liquidation.



HOW TO BOOST YOUR INSTAGRAM ENGAGEMENT USING THE RIGHT HASHTAGS

If you're an entrepreneur or a budding Instagram influencer who's looking to increase your followers and none of your strategies are working thus far, you may need to take a long, hard look at the hashtags you're using.

You can post 20 epic photos per day but you're not using the right hashtags, you won't receive any new followers or audience engagement it's as simple as that.

Before I start laying out some strategies to grow your audience, let me explain what hashtags in Instagram are actually for just in case there are newbies out there.

Think of hashtags as a form of directory.

Whenever you post a new photo you need to use the right hashtag to correspond with your photo otherwise you won't attract the right people.

So what's the importance of Hashtags yo may ask?

Well, millions of Instagram users usually jump from one hashtag to another, sometimes stopping to see if there's a new, interesting Instagram user they might want to follow.

You don't want to miss out on capturing the attention of these Instagram users right?

But the big question is, which hashtags should you actually use to gain new followers?

Well if you're thinking of using standard hashtags like #me #cute #beautiful #fun #happy - you'll be competing for the attention of millions of other people.

Plus, these hashtags are too broad so if you're thinking on laser-focusing on the right audience, you're barking up the wrong tree pal.

If you want to laser-focus on your target audience here's what you can do:

Be precise with your hashtags

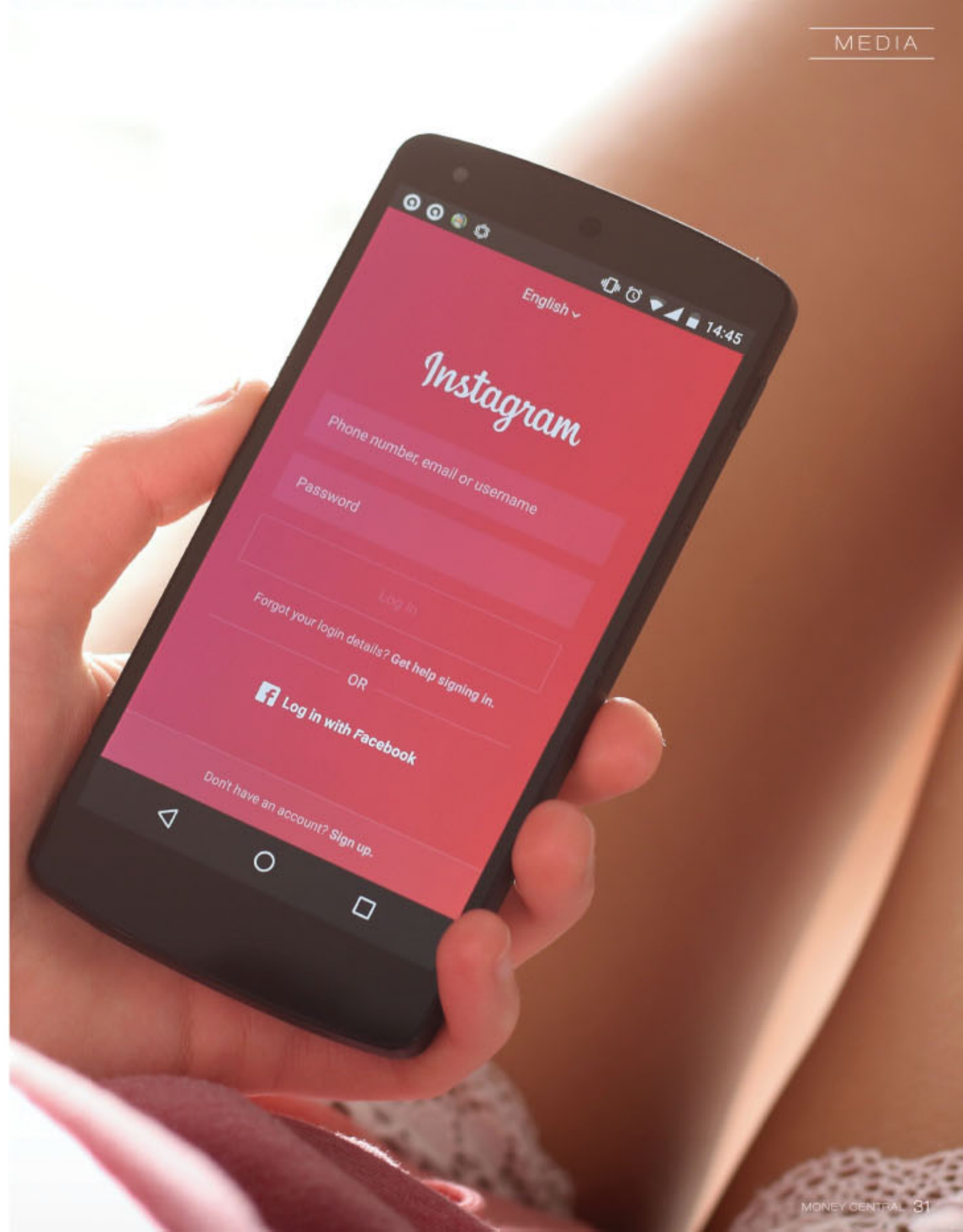
Standard hashtags like #cute #fun and #happy have way too many eyeballs on them so you can't engage new people because they're too broad.

Focus on your target audience and I bet you'll get more engagement.

Try to use hashtags with less following

For example, if you're a fashion designer and you decided to post one of your creations on Instagram. If you click on hashtags, Instagram will actually give you hashtags other people have been using.

Here's the trick to using hashtags, if you're going to use hashtags like #fashion #fashionblogger #fashiondesigner #fashionista or #fashionable - you'll be competing with MILLIONS of people who use the same hashtags.



However, if you use hashtags like #fashiondesigns #fashiondesignerlife, or #fashiondesignerslife you'll be competing with fewer people so there's a higher chance of your photo staying at the top posts of that specific hashtag, therefore, you'll get more eyeballs on your photo which can lead to more targeted followers.

Hashtags pretty much act as a GPS in navigating Instagram users to the right photos they want to see.

Here's a step by step process you can follow:

- Put together a big list of hashtags you can use so you can just copy and paste when it comes to posting a new photo. Be as specific as you possibly can.

- Type a standard hashtag that is related to your business or field so you can laser-focus on your audience. For example, type in fashion as per above and you can immediately tell which hashtags are popular based on the post count on the right-hand side of the hashtag.

- Use some of the really popular hashtags in your industry but use more of the hashtags with less post count. Make sure you save these hashtags so you can just copy and paste next time.

- Another awesome way of finding the right hashtags to use is to steal some of your competitor's ones. Click on some of your competitor's photos and make a note of the hashtags they are using. You can add these to your database.

Put hashtags in your comment section, not in the photo

Putting over 20 hashtags on an Instagram post looks really spammy and it looks like you're trying really hard to get some attention.

My recommendation is put around 2 to 3 hashtags in your photos and then you can put 20 or more in the comment section of your photo. This technique just makes your post look neater and you're not rubbing too many hashtags in people's faces.

People don't need to see what hashtags you're using, they just need to find you.

Use no less than 3 and no more than 30 hashtags

30 hashtags are actually the maximum amount of hashtags you can post on your photos' comment section so you don't really have any choice but to cap it off at 30.

According to Buffer, more than 11 plus hashtags have more engagement so the more the merrier as long as it's less than 30.

In conclusion

More than 800 million people all over the world use Instagram on a constant basis so it's definitely a social media platform you HAVE to tap for your business.

The thing is, you can post as many photos per day as you possibly can but if you're not using the right hashtags, you'll get nowhere.

As long as you follow my tips above and regularly post compelling photos on Instagram, I guarantee you'll be able to easily rake in 100-300 real, targeted followers per day.





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FOUR WAYS TO GET MORE EYES ON YOUR YOUTUBE ADS

If you're serious about growing your business or your online personal profile, I recommend using one of the most powerful technologies known to mankind: Videos.

According to Inc.com, people are 85 percent more likely to buy a product after viewing a product video - now that's some serious stats!

A number of small businesses are currently investing time, money and resources into shooting, editing, and producing topnotch YouTube videos in the hopes of building awareness of their brand and engaging users, but unfortunately, none of them are getting any engagement at all from the viewers.

So how do you engage viewers and actually compel them to watch your video ads? Here's how.

Make your ad look natural

Don't use too much branding on your ad because you'll just end up driving viewers away.

Instead, make your ad feel natural as possible - as if it's actually not an ad so that you can reach your target audience and make them like your brand. A great example of this principle is this ad from Oreo featuring Youtube stars Dude Perfect. This ad involved Dude Perfect in an Oreo Dunk Challenge where they used nothing but ping pong balls. The ad looks totally natural and highly watchable.

Create A Call To Action

A call to action is the action you want a viewer to take after watching your ad. Your goal is to eventually have a viewer give you their contact information or convert them to become a lead by engaging them with your content.

As an entrepreneur, you need to decide how you want to direct the attention of your viewer once your advertisement is over. You want the consumer to act immediately after they have viewed your video so there should be a clear call to action in the ad, especially if you want to direct the viewers to do something.

A great example is this ad for Clash Royale, a multiplayer mobile game, there's a call to action at the end of this ad which pushes viewers to download the game for free - that tactic is gold right there.

Catch Your Viewers Attention

You literally only have a few seconds to grab the attention of the viewer so you need to make it count.

One way to do this is to have an intro that's eye-catching or even downright controversial. You can capitalize on a trend or produce something funny. You should use people in the first frames or even celebrities if you can manage it to engage the viewer on a more personal level.

Have a celebrity talk about their favorite food, for example. Close shots, as well as cropped shots, can also work wonders. If you're using any thumbnails, make sure these are clear. The titles you use should also be clear and compel the viewer to want to click on them. You can even try to have playlists to connect the videos so that if a person watches one video, they can find related videos in your playlist.



A great example is the Apple commercial featuring Dwayne 'The Rock' Johnson. This ad was the brainchild of the agency, TBWA, and it apparently grossed more than 25 million views by the end of 2017. Using Dwayne 'The Rock' Johnson in the ad was a smart move since he's a huge Hollywood star and commands a strong presence onscreen.

Connect With Your Viewers

Use tools like YouTube analytics so you can see your view-through rates and where it may be dropping.

You might decide to do something different when it comes to editing your video to get viewers back to your ad. Think about your editing strategy as you create the videos. Your aim is to hook the viewer, so they stay glued to your ad.

There are two ways to hook your viewers, it's either you make them laugh or you make them cry it's as simple as that. Humor is always a crowd-pleaser and it's a great way to connect with viewers. Creating an emotional connection is the next best thing next to humor. You can try to come up with a touching story that goes beyond the brand message in the ad and watch the views skyrocket.

A great example of an effective commercial that uses humor is this awesome Mr. Clean ad. The man in the famous white muscle shirt never looked so attractive while mopping hardwood floor before.

In Conclusion

These are just four clever ways you can get more engagement with your video ads, there's definitely plenty more out there. Try these methods and I bet you should start seeing better results with YouTube advertising.

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