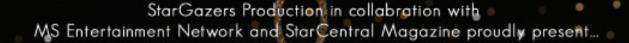


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Find out more about one of the entrepreneurs to watch out for in 2020.



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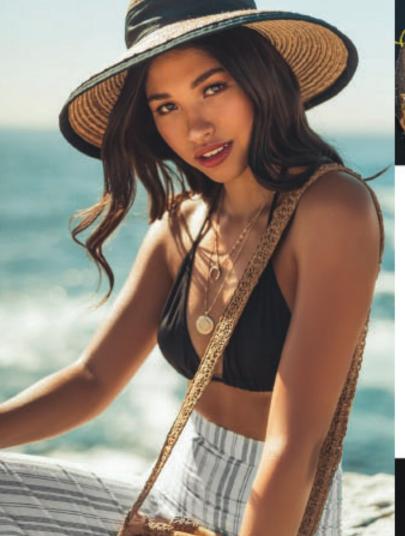
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OPENING REMARKS



It has been nearly 15 years now since we released the first ever issue of StarCentral Magazine and I want to both share a couple of thoughts as well as wish you all the best for the rest of 2020. Firstly, I want to thank the great people behind StarCentral Magazine who are tirelessly working behind the scenes to ensure that our magazine and website is in tip top shape. You should all be proud of the significant contribution you make to the overall StarCentral business. Like any business there are, of course, ways we could improve. Working together, I am confident that we can elevate StarCentral Magazine to an even higher level this year. I'm definitely looking forward to working with you all again at AGSA and AMFA to celebrate our 15th year anniversary and I'm pretty sure it's going to be one amazing night! God bless.

Mike llagan Managing Director





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EDITOR'S NOTES

I can't believe that there's only a few weeks left in 2021! When faced with the end of a year, some could look at that end with sadness or even with frustration. This is especially so when you look back at your year with the view of remembering what you DIDN'T do. But what of the things you did do? Why not remember those? The nights you spend with family or friends, laughs shared with co-workers, moments that made you cry or think. All of these may seem like little things but to others, because of their life's hardships, those moments we take for granted, to them....is priceless. So, look at your 2020 in the right frame of mind and I bet it was amazing! My wish and prayer for all of you is that your 2021 will be another fantastic year!

> Jenny Aluning editor in chief

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Monique Charlotte Shippen is an Australian model, singer, songwriter and beauty pageant titleholder who was crowned Miss Earth Australia 2018 and represented Australia at the Miss Earth 2018 pageant. She also was crowned Miss International Australia 2019 and represented Australia at Miss International 2019.

Shippen was born and raised in Sydney, New South Wales and she started drama and dance lessons from the age of 4, keyboard at 8, private singing at 9 and self-taught guitar at 13. She sang in the St Mary's Cathedral Choir throughout high school, as well as the Monte Singers and College Choir at Monte Sant' Angelo Mercy College.

At the age of 15, Shippen did a songwriting course with Erana Clark (former Australian Idol & XFactor vocal coach), where she co-wrote her first EP 'Not Guilty'. She returned to record a 10 track album 'Headache', at the age of 18, with music and lyrics written herself. Her debut single 'Electrifying' was released on iTunes and an official music video was released on YouTube. The debut single made the semi finalist list of Unsigned Only (2015, 2016) and the International Songwriting Competition (2016). She also toured in a Spice Girls Tribute Band called 'Viva Spice Girls' in 2014, where she played the role of Posh Spice.

Shippen obtained a Bachelor of Arts (Contemporary Music) from Macquarie University, a Certificate III in Early Childhood & Care and a Masters of Teaching (Secondary) Music at University of New South Wales. She is also a children's party entertainer and dresses up as princesses, superheroes and celebrities. StarCentral Magazine recently caught up with Manique to discuss her journey in pageantry and here's what went down:

Can you tell us something about yourself?

I'm a singer, songwriter, teacher and children's party entertainer.

How were you actually 'discovered'?

As a singer, I entered eisteddfods every year from the age of 10-16. I also auditioned for a songwriting course with the former vocal coach of X Factor and Australian Idol when I was 15 and got selected, which eventually lead me into recording my own album. As a pageant queen, I did my first community pageant "Miss Wow Blacktown" when I was 18 and won the title.

What are your favourite down time activities?

I live near the beach so I love going for walks, I also love discovering new nature walks, I love singing, arts and crafts too!

How did you start with beauty pageants?

I used to watch beauty pageants with my mum on the TV when I was little. When I turned 18, we heard about a community pageant and I decided to join. After such an amazing experience, I wanted to continue and join another one.

What do you like most about pageants?

Growing as a person, especially self confidence. I used to be shy

and seeing these confident women on TV inspired me. One of the best things is meeting amazing girls and working as a team for a cause. It's not just about the beauty, it's about the friendships and collaborating to make a difference in the world.

Downside to being a beauty queen?

There is no downside! There is big responsibility in being a role model and contributing to society - which can make you quite busy - but! love being busy. Being a public figure could be seen as a downside but! always look at the positives - which would be that it is a wonderful platform and opportunity to promote your causes or send a message to a large audience.

What has been the most memorable experience of your life as a pageant winner so far?

The most memorable would have to be coming to Japan to represent Australia and meeting women from over 80 countries around the world. The friendships are everything and I love hearing about everyone's causes, cultures and countries. It opens up your eyes to the world and I love to travel so I'm excited to have friends to visit on my next holiday! Working together is the biggest impact so it's great we can all be here together in the same place to "cheer all women".

You've been in the beauty pageant industry for a few years now, what has been the most valuable lesson you've learned. This can be about the industry or about yourself. Or both!

Even though in the end only one person will win the crown, the best thing is just to have fun, do the best you can, build relationships with the community and be passionate about your causes. If you just purely go in there to win, you will regret not making amazing memories with your pageant sisters.

Working in an industry whose only emphasis is on the outside characteristics of a person, how have you stayed grounded?

I have stayed grounded because I know if you feel confident and happy within yourself, your smile will radiate beauty and rub off onto others.

Is your family supportive of your career?

Extremely. They have always been supportive of my career as a musician, teacher and pageant title holder. They just want me to be happy with what I do in life, they are always there at my performances and give me support when things get really busy! It does get quite busy when I'm juggling three different jobs.

What are your future plans? Inside your career or out of it.

My future plans are to continue my advocacy as the reigning Miss International Australia - promote Ovarian Cancer awareness and Kindness In Action World Challenge, I am passionate about education and want to continue teaching children. If I had the opportunity to teach in other countries around the world, I would love to consider that, I also want to continue singing and writing songs - release some music very soon.











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Brittany Dickson is the recently crowned Miss Earth Australia 2020 and she's currently representing Australia at the Miss Earth 2020 virtual pageant. She stands 175 cm tall and she graduated from the University of Sydney with a Bachelor of Animal and Veterinary Bioscience majoring in Wildlife and Conservation with honours. Her goal in life is to work in wildlife conservation among legends like Sir David Attenborough and Jane Goodall.

Brittany is not a stranger to pageantry; in fact, she was part of Miss Earth Australia 2014 and was crowned Miss Earth Australia Air back in 2017. Last year, she was crowned Miss Charity Australia 2019 in the Miss Earth Australia pageant. True to her title, Brittany had volunteers her time for various wildlife groups and animal organisations such as the Animal Welfare League, the Save the Tasmanian Devil Organisation, and Greening Australia.

StarCentral Magazine recently caught up with Brittany to discuss her journey in pageantry and here's what went down:

Please tell us 3 fun facts about yourself.

My name is Brittany Dickson, I'm 25 years old and I'm your Miss Earth Australia 2020. I like to spend a lot of time outdoors, cuddling my pet birds, and getting involved volunteering with the community.

Tell us about your advocacy.

My advocacy is all about wildlife conservation. I am an animal lover and feel so connected to all creatures great and small, so this is what comes naturally to me. Biodiversity loss is amongst the biggest environmental issues we are currently facing – biodiversity provides ecological life support, impacts our global economy, and has immeasurable cultural significance across the world. The amazing thing about working towards addressing biodiversity loss is that by doing so – we also contribute to reducing the impacts of other major environmental issues like climate change, ocean pollution, and waste management.

Why did you decide to join Miss Earth Australia?

I wanted an opportunity to reach a larger audience with the messages I was already living by. I saw it as a chance to grow, learn, and to leave my mark on the world. I joined Miss Earth because I know that there is so much more that can be done to benefit our Mother Earth. I was looking for the chance to lead by example, educate, inspire, and bring excitement back into conserving the beauty of our planet.

Can you give a summary of your reign last year?

Over the last year, I had the pleasure of being a part of clean up events, tree plantings, fundraising opportunities, and community events such as our recent COVID-19 food drives and the international women's day forum. I had an amazing time connecting with my sister queens across these various events and have made what I hope to be lifelong friendships where we can continue to work together to contribute to that positive change we want to see on the environment.

What are you looking forward to this year?

I'm looking forward to this year's international competition! It may be virtual but it's still such an amazing opportunity to project my message around the world for people to connect and resonate with. It'll also be a unique chance to showcase our country that we don't usually get to do apart from through the national costume. After the competition – I'd really love to visit the Great Barrier Reef to volunteer on reef restoration works and continue to get involved in plenty of other environmental initiatives around the country.

Any other information you want to add about yourself?

I'm absolutely honoured to be representing the land down under, my home – Australia, I hope I can make each and every one of you proud. Win or lose, I will forever be an eco angel and wildlife warrior working towards creating an earth that can be enjoyed for the many generations to come. I've proven my dedication and resilience and hope to have your support over this next whirlwind of a year ahead! Much love and thank you so much.







INTRODUCING INCOME OF THE STREET

Growing up, Kymberlee Street has always been fascinated by the modelling world. She initially got her foot in the modelling industry when she was scouted by an agent back in 2017. From there she entered her first beauty pageant and she ended up getting crowned Miss Philippines Australia 2017. This win took her on a journey of self-development and boosted her confidence, opening up many doors and opportunities in the industry. She began doing more runways and photoshoots and continued to work hard and push herself out there, appreciating every moment.

StarCentral Magazine recently caught up with Kymberlee to discuss her journey in the modelling industry and here's what went down:

What do you like most about being a model?

Getting the opportunity to meet and work with like-minded and talented people, creating exciting, creative, and beautiful content is what I love most about the industry. Getting in front of the camera and just doing my thing, having fun with it, expressing myself in different ways, and making visions come to life.

The downside to being a model?

Unpredictability. Not knowing when you may land your next job may be a bit worrying and risky at times. But at the same time, the excitement of having a new week every week is like an adventure and you never know what will come next!

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

Having the opportunity to travel to Malaysia in 2019 to compete in a model reality to show called Miss Pink Lady Asia! This was such an amazing and exciting experience and something I will remember for the rest of my life. Similar to the next top model, each day we had different photoshoots and challenges that tested my skills and abilities. I learned so much, gained insights, and met some incredible people.

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

From photographers to makeup artists, stylists, brand awners, and other models. I have met and crossed paths with so many people along the way. I have met some of my closest friends in the industry and have met people who I had admired and looked up to. With a genuine interest in learning from others, hearing their stories and experiences and listening to the advice is something I really value.

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

To know your self-worth, understanding your strengths and insecurities, keep humble, and staying true to yourself. The modelling industry is not as glamorous as it may seem. People don't realise what goes on behind the scenes, and the amount of work and effort to get 'that shot'. There will be people who don't support and you will not get every job you apply for. But the ability to take on everything with a positive and open mind will allow you to constantly grow and succeed as an individual.



FEATURE

"The modelling industry is not as glamorous as it may seem. People don't realise what goes on behind the scenes, and the amount of work and effort to get 'that shot'."

Is your family supportive of you being a model?

I am very fortunate that my family does support me through not only being a model but with all that I do. Their constant love and encouragement push me each day to follow my passion and continue to reach my goals.

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

I don't think I would want to change anything or do something different because that would change the present and I wouldn't be who or where I am today. All the wonderful experiences, setbacks, and opportunities have shaped me to be the person I am, proud of all my achievements.

What is the best advice you have ever been given?

Don't sweat the small stuff and never give up.

What are your future plans? Inside your career or out of it.

Whilst modelling, I am determined to finish my Bachelor in Accounting and Finance. I have also just launched my own skincare range (Defence Skincare) in September and will be heavily facusing on this new business venture. I am a lover of travel and would love to explore the world and do some work overseas.

The 'LIGHTNING FAST' Round:

 Last good movie I've seen: Living on One Dollar.

2. What do you consider beautiful and why?

Beauty is more than just your physical attributes, it is about having a good heart, a positive outlook on life and empowering and inspiring those around you.

3. What haven't you done yet that you wish you could?

Would love to do presenting on a show that involves travelling and showcasing different parts of the world.

- Complete this sentence: "If I had no fear, I'd..." sing in front of people.
- What is the one "flaw" you wouldn't change about yourself? I tend to overthink.

















ENTREPRENEUR SPOTLIGHT: MEET NOVAK

Many times we find entrepreneurs who have achieved massive success are more like superheroes than real people. The reality is that everyone has to start somewhere when it comes to starting a new business. Ryan Novak is one of those inspiring entrepreneurs who worked his way to success.

At 15 years old, Novak got his first job as a dishwasher at the small chocolate shop in his hometown. He washed dishes, mopped floors, and emptied the trash but he loved being around chocolate. He told the owner when she wanted to retire that he wanted to own her business. Six years later, in 2010, when his apportunity to be an entrepreneur finally came so he decided to take a chance and take it.

No bank would agree to finance him at the time as he was told that he was too young to run a business so he worked out a buy-out with the owner and he eventually took over. He juggled finishing his bachelor's degree in entrepreneurship and being a business owner but he managed to adapt quickly. Fast forward to today, and he has grown that small-town chocolate shop into Central New York's largest chocolate maker. His company has been featured on the Food Network, Hallmark Channel, CNBC, CMT, Forbes, People, and Entrepreneur magazine. They built their own 10,000 square feet production facility and employ about 15 people. He makes it a point to hire local high school teenagers who are eager to work and give them the same opportunity to experience a job as he got. As a food manufacturer, they continued working through the pandemic and actually grew online sales by over 400% in the last 4 months. On the day his mother died, I promised that he would make her proud. Every day he works to keep that

StarCentral Magazine recently caught up with Ryan to discuss his journey to success and here's what went down:

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

I grew up in a quiet, one-stop-light town in the rolling hills of Central New York. It is a throwback to simpler times when you knew your neighbors, cheered the varsity football team on Friday nights, and walked a Main Street dotted with little shops. When I was 9 years old, tragedy struck. My mom was killed as she drove home from work by a man high on drugs who ran a stop sign. She was 7 months pregnant, Her loss was devastating but I made a promise the day she died that I would make her proud. It is a promise that still inspires me 22 years later.

Our Chocolate Pizza is a blend of the highest quality Swiss-style chocolate with homemade English toffee that we make from a local, century-old recipe. We top it with a variety of candies or nuts and serve it in a custom pizza box. Peanut Butter Wings are crisp, rippled potato chips covered in creamy peanut butter and drenched in rich milk or dark chocolate. They are insanely delicious and our best-selling item. Both are trademarked. We use about 200,000 lbs. of chocolate annually and ship nationwide, year-round.

I met my wife, Christie, at Syracuse University, I was a placekicker on the football team, and she was on the dance team. We love traveling (when there's not a pandemic) -Italy and Hawaii are our favorite destinations.

Fun facts about our business: If you laid all the Chocolate Pizzas we make in a year end-to-end, they would span the Grand Canyoni Also, our largest order from a single customer was 31,000 Chocolate Pizzas.

What are you currently doing to maintain/grow your

From March through August this year, sales are up an average of 400% YOY. To handle this growth, and in anticipation of a likely record holiday season, we have expanded our production facility. We also invested the past couple of years in website upgrades and SEO, working with two talented companies, Exclusive Concepts, and Famcom. The increase in organic website traffic has been significant. One of the best resources for getting the word out about Chocolate Pizza Company has been the work we've done with an amazing PR firm, ChicExecs. And, not to be overlooked, we are constantly building our social media reach.





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

We have the best results with Facebook and to a lesser extent Instagram. Those two platforms are performing very well for us in terms of driving new visits to our website and keeping our products in front of consumers. Our Facebook page has over 60,000 followers and Instagram has about 20,000 which are respectable numbers for a small business.

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

The problem with PPC advertising is that the big guys always have deeper pockets and bigger budgets so we're never going to out-spend them in this arena. Plus, research shows that less than 10% of people click on paid search ads, so the ROI for us in that channel just isn't there. We opt to play the long game and drive organic web traffic which takes more time but levels the playing field somewhat and is more cost-effective.

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?

Our day-to-day preference for communicating with our customers has been Facebook (@chocolatepizzas). We post daily, usually around noon, so our followers know to check for contests, new product rollouts, updates on seasonal treats and more. We blend product features with personal vignettes that keep the page fresh. This year, we created a small studio in-house that has improved the quality of our product photographs. People notice the pictures, share them, and comment more frequently than in the past and we see an almost immediate reaction in sales from most interest was feature.

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

PR opportunities have been the most successful marketing tool for us. We have landed some major national TV segments on Food Network, Hallmark Channel, CNBC, and CMT. The CNBC appearance actually crashed our website with so much immediate traffic, I've been interviewed for Forbes and People magazines and been published in Entrepreneur magazine. The best marketing is storytelling so that's what we do, we share our story. It seems a lot of people identify with my journey and tell me they are

inspired by it. But it's not just about me. It's about a company that stayed in its hometown, grew, and gives back. During the pandemic, my younger brother, Connor, organized some high school friends to make and donate hundreds of Easter chocolates for our local food bank. Fox News did a story on it that was picked up by over 1,200 news outlets across the country. The best marketing usually isn't a sales pitch.

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

The taughest decision in the past few months has been whether or not to believe that this year's explosive growth will continue. There are so many variables in this calculation that as a small business we are truly in uncharted waters. May through August is typically our slow season and yet we have posted sales increases of 400% YOY. Projecting even half that rate into the 4th quarter (our busiest) poses major challenges in our current space. And, given the unpredictability of supply chains, any disruption this fall could cripple our operation. The smart move is to inventory key ingredients and packaging materials but to do that, we needed a bigger building. So, in August, we added on, but it is a risk and a tough decision.

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

Succeed first, grow later. Early in my career, I thought adding brick-and-mortar locations was the path to growth, It's not. It's a rabbit hole that you fall into and have a hard time getting back out. A few years into being an owner, I opened a store about 800 miles away in Cincinnati, Ohio because I was convinced the location and opportunity were prime. They were not and the logistics and expense of maintaining that operation was a millstone around my neck. Eventually, we cut our losses and negotiated out of the lease, but it was a financially painful experience.

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

Sell the story; they'll buy the product. Consumers don't want to buy something; they want to feel something. If you move them, they take notice. Spend as much time sharing your business as building it. And, don't go it alone. Surround yourself with people you can trust, people who believe in you, people who will move mountains with you, All business is people – find good ones. I did. I have an amazing team.



FIND OUT MORE ABOUT

ARVAN PERI

Introducing the inspirational Armand Peri, a serial entrepreneur and the CEO of New Age Public Relations Agency, a leading PR and social media strategy enterprise.

Armand Peri is an accomplished American entrepreneur, create life-changing possibilities for my family and others. investor, artist, author, motivational speaker, and social

Armand, born initially the son of Portuguese parents who emigrated to the U.S, had always had an innate propensity for entrepreneurship. At age 13, he created a business, delivering newspapers to people's homes. However, life threw lemons at him when he became a victim of bullying. It was a horrifying experience for a 17-year-old Armand.

One's dignity may be assaulted, vandalized, and cruelly mocked, but it can never be taken away unless it is surrendered. Armand refused to surrender his dignity. To fight bullying, he decided to bulk up in the gym. His efforts eventually paid off. He was rewarded for all his hard work with a first-place title in the teenage division of "Mr. New Jersey," which then led to winning the heavyweight division in the same competition two years later. Armand had converted the lemons thrown at him into lemonade, a sweet one at that!

Armand worked his way through college, first as a bouncer, and eventually a dancer for a male entertainment revue. This decision to take on these dancing gigs was actually pivotal in his life and would ultimately bring him success and enable him to start his own company. His first business was down: Hunk-O-Mania, a high-end male revue and strip club for women in New York City. As a former dancer, he had the needed acumen to run the enterprise to success. It was a move that placed him on a higher pedestal.

From his strip club venture, Armand has spread his tentacles to being a successful entrepreneur, investor, artist, author, and motivational speaker. His business empire has How did your life look like before being an entrepreneur? expanded nationwide, including Atlantic City, Chicago, Miami, Boston, and a host of other cities.

Armand reveals that his biggest motivation is the ability to use what he has to help his family and friends. "My biggest thrill isn't more stuff. It's seeking ways to use resources to drives you?

When times get hard, I think about my children and the exposure and experiences I want them to have. It is all the motivation I need to keep hustling."

Armand is not resting on his laurels yet. His incredible entrepreneurial drive has seen him open a public relations firm: New Age Public Relations Agency, a leading public relations, and social media strategy enterprise, which he started to promote his own brand. However, the firm's excellence attracted friends and clients; Thus, New Age PR Agency was conceived. "Crafting a strong personal brand on social media can take time, but it can also yield significant benefits. At New Age, we are experts at creating strategies that will take your brand to the next level", Armand said of his latest venture.

Armand, having beaten the odds to acquire success, wishes to help others rise from the grips of lack. He's written a book: "Unparalleled Success", published in 2019, which shares the steps he took to breakthrough. He's also frequently engaged as a motivational speaker, raising others' entrepreneurial spirit and sharing his recipe to success.

StarCentral Magazine recently caught up with Armand to discuss his journey to entrepreneurship and here's what went

When did your entrepreneurial flair first reveal itself?

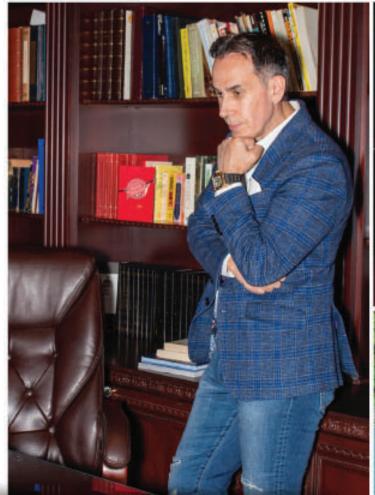
I discovered my entrepreneurial flair when I was 13 years old, I created a business delivering newspapers to peoples'

I was just a regular kid trying to do my best to make ends

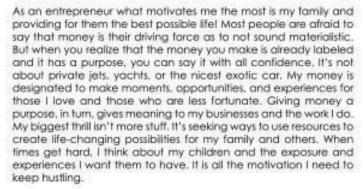
As an entrepreneur, what is it that actually motivates and



FEATURE







In one word, describe your life as an entrepreneur.

Exhilarating. Every day is another chance to improve my game!





What were your top three motivations for starting your business?

Money, My family, and my customers.

What do you put your success down to?

Staying grounded, and insatiable desire to succeed.

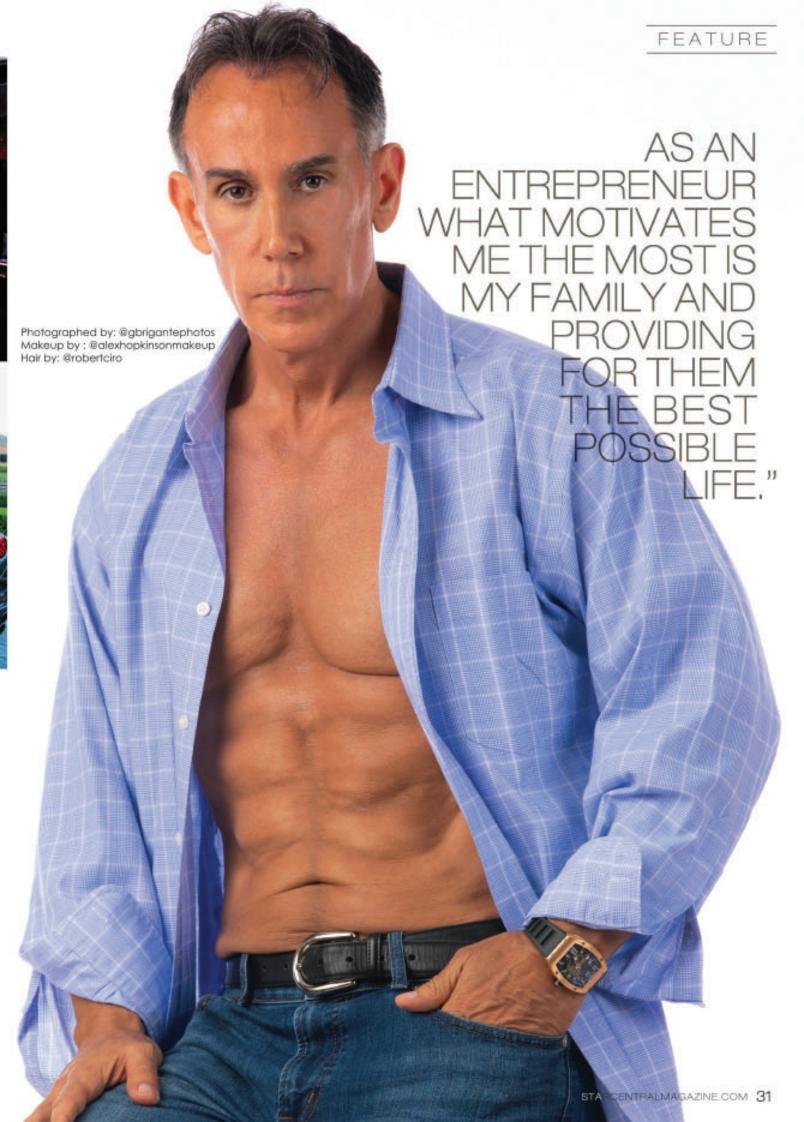
Can you please tell us more about your new PR firm? How can you help other businesses grow their brand?

I began my Public Relations company as a need to develop my own brand, when my friends saw what I was doing for myself, they asked if I could do the same for them and that's how my PR firm began.

What would you say are the key elements for starting and running a successful PR firm?

I believe there are seven key elements to running a successful PR firm:

- 1. Set a Goal, its Limitations, and Metric of Success
- 2. Know Your Audience
- 3. Choose the Right Platform
- 4. Find Your Creative Angle
- 5. Write an Exceptional Press Release
- 6. Distribute Wisely
- 7. Build Relationships with Journalists



FEATURE

What are three biggest challenges you have faced growing the business and how did you overcome them?

1. Management of Cash flow.

Manage your cash carefully during these times, Turn to your channels that produce consistent sales and work to maximize their contributions to your bottom line. Negotiate favorable payment terms with partners and yendors too.

2. How to deal with competition.

A funny thing happens when your company is successful, others recognize the opportunity and enter the same industry. Many small business owners are unprepared for the realities of fierce competition, and they quickly lose their way in an attempt to respond.

3. How to nurture a great company culture.

Your company culture is affected by everyone involved with your organization. As you grow and more people come into your company's orbit, it becomes more difficult to exert control over your culture and you run the risk of having it derailed.

To do this well, let your company values guide all of your decisions and hire great people who will embrace their role as champions of the organizational culture. With allies on your side at all levels of the business, your culture will be allowed to grow and flourish.

4. How to delegate and when to get involved.

There are times when entrepreneurs need to get personally involved in specific decisions, such as big-picture strategic planning and hiring for key positions. Then there are times where it is important to delegate and trust that your managers will make the best decision for their team and the company. Every business owner must learn to get a feel for these situations and step in when needed without burdening their leadership team.

5. How to keep up with market changes.

If your company operates in an industry that experiences frequent upheaval, you have to be prepared for constant change.

6. When to quit a strategy.

Sometimes marketing strategies that seemed full of potential don't pan out and new product lines don't catch on as anticipated. Failures are an important part of business growth and owners must train themselves to recognize where they occur, divert resources accordingly, and learn from those mistakes.

Does the loneliness of the entrepreneur really exist?

Absolutely but you have to embrace it as being part of a successful entrepreneur. To be a successful entrepreneur, you have to get used to being lonely at times and making all the required sacrifices for your company to thrivel

For more details about Armand please visit his official website on www.armandperi.com or follow Armand on social media via his social media accounts: Instagram (@lifeperiway), Facebook (@ArmandPeri-Bodybuilder), Twitter (armandperi), and TikTok (@armandperi).



WHAT YOU NEED TO KNOW ABOUT CREDIT

SCORES

Whether you're planning to get a loan or just checking out your credit situation, credit scores are a few of the things you should know about. So, what are credit scores basically? Is it important to get good credit scores and why? What can you do to improve yours? As you read this article, you'll be able to know more about credit scores and you're one step closer to financial security.

What are Credit Scores?

A credit score is a number that expresses the summary of all your credits and your payment history. It is also called a FICO score because the equation used to determine the credit score was developed by Fair Isaac Corporation.

Remember, a credit score is different from your credit report, although your credit score will be based on the credit report.

Look at it this way. If your credit report is your written project, your credit score will be your grade.

So, what determines your credit score? Although there are differing formulas that may be applied by credit bureaus, your credit score will basically be affected by your payment history, owed payments, credit history, and other factors related to credit.

Credit scores normally range from 300-850. You would have to have a score of around 700 above to get a good chance at getting loans. The better your score is, the easier it is for you to get low-interest loans.

Why is your Credit Score Important?

Now that you've understood what credit scores are. You have a basic idea of why it is important to get a good one. Lending institutions look for security when they let people borrow money from them. It is a practical response to refrain someone who has a bad credit history from borrowing.

Your credit score will have a great impact on how lenders evaluate how well you can pay your debts. A bad payment history will make them think twice. With credit scores, they only need to look at one number to determine whether you're eligible for a loan or not.

You will still be able to receive funds or borrow money with a bad score. But, expect higher interest rates though.

How to Improve your Credit Score

Understanding the gravity of the implications of your credit score, it is now time to fix it. If you've been doing well and have a good credit score, keep that up. If not, here are some things that you can do to improve your score.

- Pay bills on time. Your credit score is based on your payment history so keep a good record. Avoid late payments.
- Reduce your owed payments. Make sure that you get to pay your due credits every now and then. Having large credit card balances will not do you good.
- . Have a stable credit history. Your credit score will improve if you stay longer with a certain credit account.

Having a bad credit score is not a good thing but it isn't unfixable. Make it a priority to improve your score so you can have a better chance of getting bigger loans. Most importantly, pay your bils on time.











Erna Hoek is the owner and founder of Erna Hoek Transformational Coaching and the website healyourbrokenheartnow.com.

Erna's "Heal your broken heart now" program helps women break free from the emotional baggage of a breakup or divorce. so they can put their attention back on what is important to them and move on with confidence in themselves and faith in their

Erna initially studied journalism and worked as a reporter for several years, but because she speaks several languages, she later ended up in the travel industry. She worked as a multi-lingual tour director on Motor Coach Tours throughout North America for many years, and later as a cruise director on European River Cruises. As the tourism business always gave her a lot of free time. when she wasn't working, she studied pretty much every self-development and self-empowerment tool and technique in workshops, retreats, and courses around the world. Erna is a practitioner in several of them, but one of the favorite tools she uses with her clients is EFT (Emotional Freedom Technique). She inspires many people who are looking for a fulfilling partnership themselves to believe that it was possible for them as well and even facilitated a workshop called "How to Create the Relationship of Your Dreams" at some point.

Erna herself went through a painful breakup so she knows exactly what her clients are going through. She was with her partner for four and a half years and she honestly thought her partner was her soul mate. But somehow he ended up in a weird kind of burnout or depression, and that's when things started going horribly wrong. She wanted him to get help, but he did not feel that was necessary and that's when they ended up in a very unhealthy push-pull dynamic.

One evening, after a massive fight, he just fled out of the house and left her as if he was a fugitive on the run. Erna was devastated. and it felt as if she wouldn't survive the pain she was in. Her heart was shattered into million pieces and she thought she would never get over it. Although she had been through other breakups in her life before which were painful too, this time it was a million times worse because she had never loved anyone as much as she had loved this man. She fell apart in a big way and as more and more of her friends retreated, she felt completely alone with her pain and suffering.

One day, after another massive crying session, she remembered her toolbox - the toolbox that could get her out of this depression. Because of her severe shock and panic, her mind had not been functioning fully - she had somehow temporarily forgotten that the last 25 years or so she had studied an incredible amount of self-empowerment tools and techniques in workshops, retreats, and seminars around the world.

As her knowledge flooded back into her awareness, it became crystal clear to her that she was going to get through come hell or high water and this was a major turning point in her process. She had the tools and the only decision she had to make was if she would actually start using them. Little by little she picked up her heart, and herself, from the floor and started healing. She immersed herself in the field of heartbreak and mourning and experimented on herself with all the tools and tactics she could find. And in the end, she got out of the deep pit of despair she had been in, her will to live returned, and she started to see how in the end she had put the responsibility for her safety and happiness outside of herself. To make a long story short, it led her on a farther path toward self-love and connection.

A while later, from a place deep down inside of her, the idea for the "Heal your broken heart now" program was born. She felt a strong urge to support women going through the same thing and developed the result-oriented approach to get from breakup (and breakdown) to breakthrough.





GERMANI JEWELLERY

Germani Jewellery has been established as an Italian brand in Australia since 1985. It became a household name for fine jewellery when it became an exclusive sponsor for the national TV show, 'Sale Of The Century' from 1988 to 2001.

Germani's extensive experience in creating distinctive, cosmopolitan, unique and exquisite jewellery is evident as he was awarded the prestigious Diamond De Beers Awards, designed and manufactured fine jewellery for the Saudi Royal Family, Queen Noor of Jordan, the Duke & Duchess Of Wellington, Elizabeth Taylor, Princess Diana and other well known international dignitaries around the world; thus gaining him international recognition.

Germani houses a huge range of quality, coloured gernstones and loose diamonds sourced from Belgium, Switzerland and the Far East. Customers can enjoy the luxury of purchasing directly from the wholesaler and having the jewellery made in-house. Each design is iteratively reworked until it fits the customer perfectly.

Prices are extremely competitive due to the magnitude of Germani's operation.







Vivian Chan is one of the co-founders of East Meets Dress (EMD) – a company that produced the first modern wedding and fashion brand for Asian American brides. Vivian and her partner Jenn wanted to build a beauty and fashion brand that helped brides celebrate their culture but without compromising their style or modern aesthetics. They have been entirely bootstrapped from Day 1 and have grown their company to a 6-figure annual recurring revenue in less than 2 years while helping thousands of brides around the world.

StarCentral Magazine recently caught up with Vivian 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?

My name is Vivian and I'm one of the co-founders of East Meets Dress. We're the first modern fashion company to bring more Asian-American representation and inclusion to the traditional wedding industry by combining contemporary cultural designs, quality craftsmanship, and dedicated customer experience.

The idea for East Meets Dress (EMD) originated from my co-founder, Jenn's, personal struggles when she was looking for a modern version of the cheongsam (qipao), a traditional Chinese wedding dress. She wanted to wear a cheongsam for her wedding tea ceremony to honor her parents and heritage but finding a modern design that fit her aesthetics turned out to be near impossible.

At the time, her options were limited to suspicious online websites or stores in Chinatown with poor service and a narrow selection. Ultimately, Jenn resorted to custom making her cheangsam at a local tailor. I was her Maid of Honor and we both felt that Asian-American brides shouldn't have to be confined to low-quality options or scouring Yelp to find the one tailor who could make a quality cheangsam from scratch. So we set out to create a modern brand and reinvent the cheangsam shopping experience for Asian-Americans.

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

Currently, given the circumstances happening around the world, which has greatly impacted the wedding industry, we're prioritizing the things that are within our control and taking advantage of this downtime to build a long-term foundation that will help grow our business. This includes:

- Focusing a lot on SEO-we've tripled the number of blog posts we're writing and publishing every week on topics that we know our brides are searching for. We're focusing on becoming the go-to resource for anyone planning a Chinese-American wedding. Along with blogs, we're also doubling down on creating more helpful landing pages, reviews on our site, etc which are all things that improve our SEO.
- Expanding our collection (new dresses, men's, pets)-even though many weddings are being postponed or canceled during this time, we know that brides will still one day get married and therefore, while the demand side has slowed down a bit, we're focusing on designing new dresses and launching new collections (more accessories and outfits for the groom, and even a pets collection!) so when brides are back to shopping for their wedding dress, they'll have an even larger collection of designs and products to fall in love with.
- Offering virtual and in-home experiences-from 1-on-1 virtual bridal appointments where we showcase our dresses to interested brides and answer any questions they have to offer sample dress kits to try on at home, we've had a lot of success recently with these offerings.

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

Since we're in the wedding industry, beautiful photos and visuals of our dresses are super important. This means that Instagram and Pinterest are our two most used social media platforms and the ones that we help drive the most brand awareness and traffic to our site.

What is your experience with paid advertising?

Paid advertising definitely works in the beginning when no one has heard about you and you simply need to get the word out. We actually launched East Meets Dress over a weekend with less than \$100 by running a simple FB ad to gather email addresses from interested leads.

We then leveraged FB retargeting ads (which has the best-paid ROI for us), Google search and shopping ads, as well as Etsy ads. We also tested Pinterest ads but found that it wasn't very effective and our free unpromoted pins on Pinterest performed just as well.

So I would say that paid advertising definitely gives you faster results than SEO or organic traffic in the beginning though the latter is much more sustainable and is free!

We've also started partnering with paid influencers to sponsor Instagram posts and podcast episodes. For this to work, you have to really do your research on which influencers have your target audience. It can be a waste of money if you choose an influencer who has a lot of followers but whose audience doesn't find value from your product. Don't be afraid to ask them for more specifics regarding their follower demographics when you're deciding.

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

We've always stood out from the beginning with these three values: modern designs, quality craftsmanship, and customer experience you deserve.

From the start, we made sure our homepage and website really spoke to Asian-American brides since we were familiar with what type of pain points they were experiencing when it came to finding a modern cultural wedding dress or hosting a wedding tea ceremony. It was telling our story and our mission in an authentic way that made us stand out.

We also made sure that our UI and aesthetics were super modern and appealed to our target demographic—that's one of the easiest ways to stand out in a more traditional industry since legacy brands tend to look more outdated.

Once we started to grow, word of mouth and positive reviews (i.e. social proof) from our customers became a big driver of growth for us.

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

Start small but start immediately and you'll figure out the rest as you go. Don't try to solve for a problem (i.e. how to automate your operations) when you haven't even gotten your first customer yet.

A lot of first-time entrepreneurs fall into the trap of wanting to have everything figured out before you start and easily get discouraged before they ever launch their business. If you told us we had to have 50 designs and a beautiful photoshoot ready before we launched, we would've given up before we even started.

