

MILLIONAIRE

November 2020

INTRODUCING ABHIJITA KULSHRESTHA

ONE ON ONE WITH THE DIVINER OF FORTUNES FROM MAISON
DU MIRACLE - GEMSTONEUNIVERSE



MS ENTREPRENEUR

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MS ENTREPRENEUR



THE GLOBAL Millionaire magazine

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THE GLOBAL Millionaire magazine

E D I T O R S
N O T E S



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 wealth building and real estate 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 agree as well that this lockdown 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! Right now, a number of awesome things are in our pipeline: the launch of an industry magazine such as Golden Sash as well as a number of massive events such as The Australian Modelling & Fashion Awards, Elite Success Summit, and Miss Entrepreneur. 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
Managing Director

THE GLOBAL Millionaire magazine

TOP 10 ENTREPRENEURS OF THE MONTH

JEN KEM

Jennifer "Jen" Kem is a San Francisco Bay Area-based branding and marketing expert who gets entrepreneurs seen, heard, and paid – for being themselves.

She's the creator of the Master Brand Method: a framework to develop powerful brand archetypes that win customers' hearts, leveraging Jennifer's 17 years of corporate experience and her launching of multiple companies.

She uses the Master Brand method in digital strategy coaching for emerging entrepreneurs, celebrity brands like Oprah Winfrey Network and Steve Harvey, and major corporations including Verizon, Blue Cross Blue Shield, and Bank of Hawaii.

Jennifer serves up straight talk wrapped in love, because she understands entrepreneurs' challenges: She built a retail business and became a millionaire at 32, only to lose it all in the recession two years later. She is now the successful owner of three million-dollar brand-building businesses and the mother of three children.





MICHAEL CANALE

Hollywood's most sought-after colorist and co-creator of "The Rachel," Michael Canale, has revitalized Jennifer Aniston's look. Best known for being Jennifer Aniston's longtime colorist (he, along with stylist Chris McMillan, created the coil that later became known simply as the "Rachel"), Canale is frequently called upon by celebs, models, and industry elite for his innovative technique and keen eye. Highly regarded for his corrective color method, he focuses on the natural beauty of hair, making sure to protect and prevent damage. Since the beginning of his career, Canale has been a true pioneer of his style, leaving clients with hair that is healthy as it is gorgeous.

In addition to Jennifer Aniston, Michael Canale has been working with the blonde beauty, Kate Hudson to create and maintain her golden locks throughout her pregnancy and life as a new mom during her campaigns for Fabletics and WeightWatchers.

With over 30 years' experience, Michael Canale is a rare talent and truly among the best in the industry; his work has been published in Allure, Vogue, Vanity Fair, Women's Health, Elle, Marie Claire, Redbook, Glamour, and New Beauty, to name a few.

KRISTIN

MARQUET CHESTER

Kristin Marquet served as the Creative Director of the award-winning PR firm, Creative Development Agency. She oversaw the day-to-day operations of the agency as well as directed all client accounts and projects. With a strong eye for creating memorable brands and a diverse range of knowledge, Kristin provided strategic counsel to clients interested in developing successful internal and external communication programs across all media platforms for more than a decade.

In 2017, Kristin launched the emerging spinoff media company, FemFounder.co that helps creative female entrepreneurs plan, launch, and scale their businesses. FemFounder is a one-stop resource for everything on entrepreneurship, digital marketing, PR, and social media marketing. Now, Kristin runs Marquet-Media.com, a boutique creative consultancy that designs beautiful and feminine brands in the wedding, beauty and fashion, wellness and fitness, cooking, photography, and interior design industries.

Passionate about learning, Kristin has advanced studies in data and marketing analytics. She has attended MIT, Boston University, and New York University and holds degrees in literature and marketing/public relations. She has also contributed to high profile websites such as Forbes.com, Inc.com, HuffingtonPost.com, Entrepreneur.com, and NYDailyNews.com.





LISA

WISE

Lisa Wise is the CEO of Flock DC (Chief Flockster), a family of service companies with an innovative approach to real estate management and preservation.

Over the last 25 years, her professional experiences have all been anchored in empowering individuals as consumers, building stronger communities, and creating forward-thinking businesses. Growing up surrounded by love but short on resources, she sought security by building businesses from a young age, starting with her first enterprise, The Sherlock Holmes Detective Agency in her parents' backyard shed.

In 2008 Lisa made a radical career change from the non-profit world to running a small boutique property management company. Today she owns a family of companies, employs over 50 people and her company manages 1.5 billion in residential real estate in Washington, DC. They do all of this while being a great place to work for and having a valuable role to play in contributing to the community. Her leadership style is about empathy, humility, and a fierce passion for justice. With her country amid a global pandemic, an economic crisis, and widespread protests for racial justice, she's trying to step into this moment with bold and unapologetic leadership, personal sacrifices, and a commitment to caring for her team members and her community.

LIZ ELTING

Liz Elting is the founder and CEO of the Elizabeth Elting Foundation. She is an entrepreneur, business leader, linguaphile, philanthropist, feminist, and mother. After living, studying, and working in five countries across the globe, Liz started TransPerfect out of an NYU dorm room. During her tenure as Co-CEO, she grew TransPerfect into the world's largest language solutions company, with over \$600 million in revenue, 5,000+ employees, 11,000+ clients, and offices in more than 90 cities worldwide. Liz has been recognized as a NOW "Woman of Power & Influence," American Express' and Entrepreneur Magazine's "Woman of the Year," one of Forbes' "Richest Self-Made Women," and is a recipient of the 2019 Charles Waldo Haskins Award for business and public service from NYU's Stern School of Business.





MIMI G

With over 2.1 million social media followers and 12 million website views annually, DIY Fashion Expert/Girlboss Mimi G has defied all odds to emerge as the most influential woman in DIY fashion, propelling herself into the ranks of Martha Stewart, Lauren Conrad, and Chrissy Teigen.

MimiGStyle.com began as a hobby, and has blossomed into the world's leading DIY fashion/sewing online destination, where Mimi G models her original designs/patterns ranging from business wear to swimsuits that fit the everyday girl, create free tutorials of her on-trend sewing patterns (Turn Your Jeans into a Skirt, Refashioned Sweatshirt into Dress, Men's Shirt Into Off Shoulder Button Up), personally answers every DIY sewing question (i.e. what fabrics to buy, what projects to start with, etc.), and so much more. She also created the world's #1 online sewing school SewItAcademy that works for everyone from the first-time sewing novice to the expert seamstress. SewItAcademy helps fashionistas of all levels master the fundamentals of sewing, work at a pace that allows time to practice, learn the importance of specific techniques, break free from mundane methods, and create trendsetting clothing and accessories.

Mimi G has worked with celebrities like Gwen Stefani and Jennifer Aniston, companies like Target, Revlon, and Google, and has been featured in People Magazine, Parade Magazine, POPSUGAR (to name a few) for making sewing hip and accessible.



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 gemstones 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.



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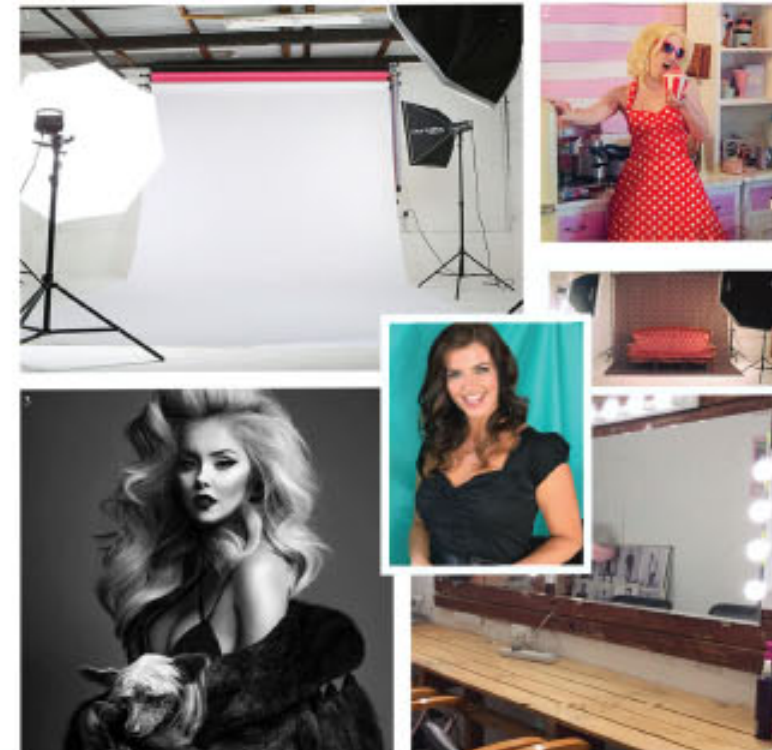
A F F O R D A B L E
F L E X I B L E
P H O T O
G R A P H Y
S T U D I O
F O R H I R E

PRICING TABLE

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

The studio can be booked with or without equipment.

CONTACT: Sabine Gruchet TEL: 0405 751 646
EMAIL: info@MullensStreetStudio.com.au
WEB: www.MullensStreetStudio.com.au



ABOUT US

PROBABLY THE MOST AFFORDABLE & FLEXIBLE PHOTOGRAPHY STUDIO HIRE IN SYDNEY

LOCATED IN BALMAIN, MULLENS ST. STUDIO IS A PHOTOGRAPHY STUDIO SPACE WITH THE WOW FACTOR. MULLENS ST. STUDIO IS THE PERFECT CREATIVE SPACE AND IS AVAILABLE FROM AS LITTLE \$125 FOR 4 HOURS DURING THE WEEK, AS WELL AS ON THE WEEKENDS.

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

INFORMATION



THE STUDIO SPACE

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



LOCATION & ACCESS

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



BACK DROPS & EQUIPMENT

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



Celebrity designer Kaila Methven is the brains behind possibly the world's most expensive lingerie label, and she's not only successful she's also drop-dead gorgeous.

Kaila's family once upon a time owned The Rainbow Unlimited Chicken Company (RLC), which used to supply 90 percent of KFC's poultry. After inheriting her family's sale of RLC shares back in 1991, Kaila decided to step away from the fried chicken business and focus instead on a much sexier line of work: a luxury lingerie company.

At just 16 years old, Kaila interned at her first Paris Fashion Show and went on to earn a Master's Degree from the International Fashion Academy – Paris. She completed advanced training at Polimoda in Florence.

Kaila has so far been featured in Harper's Bazaar, Elle, and Maxim and she has dressed some of today's sexiest stars including the likes of Demi Lovato, Katherine McPhee, The Kardashians, Housewives of Beverly Hills, Abigail Ratchford and more. Kaila has awakened the Dominatrix in every woman through her timeless and sensual lingerie line. She is a true artist in how she creates, designs and thinks. She currently runs two high-end lingerie brands: Madame Methven and Lactrodectus (LDKM) [madame-methven.com].

A portrait of Uyanga Boldbaatar, a woman with dark, wavy hair, wearing a white lab coat over a dark green top. She is looking slightly to the left of the camera with a gentle smile. A small, round, ornate earring is visible on her left ear. On her lab coat, there is a small, light-colored pin and a large, rectangular ID badge. The ID badge features a photo of her, the name 'УУЯНГА БОЛДБААТАР' (Uyanga Boldbaatar), and the name 'СИНДЕРЕЛЛА' (Cinderella) at the bottom. The background is a plain, light gray.

UYANGA BOLDBAATAR

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

TANYA

KORMEILI

Dr. Tanya Kormeili is an internationally recognized, Board-certified dermatologist, professor, and medical consultant. She combines deep clinical expertise with a talent for delivering superior patient experiences. Whether in her private practice or as a Clinical Professor of Dermatology at UCLA's David Geffen School of Medicine, she is dedicated to educating her patients and the public about dermatology as it relates to their health and well-being. She is also an amazing tale of success. From being an immigrant from a war-torn country to graduating at the top of her class from UCLA and starting a very successful boutique dermatology practice and skincare line in the most competitive areas of the country – Dr. Tanya is definitely an entrepreneur who is making a mark in this world. She is continuously growing and inventing new ways to help patients, from virtual visits to products and innovations. She also serves on advisory boards for charities and is a mentor to many young minds interested in personal advancement.

After graduating from UCLA Geffen School of Medicine among the top in her class, Dr. Kormeili completed a competitive four-year Dermatology residency at the prestigious University of California, Irvine. She was also a two-time Regents Scholar. In addition to her medical degree, Dr. Kormeili has completed a number of advanced medical training in clinical research as well as various certifications that enable her to stay at the forefront of best practices cosmetic dermatology for her patients. She is also proud to have received numerous honors and awards for her contributions to the field of dermatology, including international awards from the Chilean Society of Dermatology and Venereology, the XVI CILAD Congress of Dermatology in Colombia, and at the World Congress of Dermatology in Buenos Aires, Argentina in 2007. Her publications have appeared numerous times in peer-reviewed medical journals and book chapters. Two of her publications in the British Journal of Dermatology have been translated into various languages and were among the most cited articles in dermatology. Dr. Kormeili has been featured on television, as well as in print and online. She has been seen on The Doctors as well as on Mun2 television and in Dermatology Times. Wherever she is cited or interviewed, she spreads her passion for combining advanced science and the art of medicine to improve health and beauty for every skin type, every ethnicity.





ROMY

TAORMINA

Romy Taormina always knew that she wanted to run her own business one day, but she had no idea that months of puking would lead her there.

She eventually discovered the positive effects of using acupressure wristbands to alleviate her nausea after experiencing numerous months of terrible morning sickness during her two pregnancies. Dissatisfied with the existing products on the market that she felt were drab and uncomfortable, she hatched the idea for Psi Bands – an FDA-cleared product that is both fashionable and functional for others who suffer from nausea. Psi Bands are drug-free wrist bands for the relief of nausea due to morning sickness (pregnancy), motion sickness/travel, chemotherapy, and anesthesia. With Psi Bands, those who suffer from the very common, yet debilitating condition of nausea can feel better – both in style and comfort.

Psi Bands currently sell at Target, Motherhood Maternity, A Pea in the Pod, Babies "R" Us, REI, Meijer, Amazon, as well as hospitals, and even internationally. Australians can purchase them here: [Lifestyle Parenting](#)

So far, approximately one million sets of Psi Bands have been sold globally. Entrepreneur Magazine calls Psi Bands a "stroke of genius" and it has also been featured as an "O Pick" in the Oprah Magazine.

THE DIVINER OF FORTUNES FROM MAISON DU MIRACLE -
GEMSTONE UNIVERSE: MEET

ABHIJITA

KULSHRESTHA

Abhijita Kulshrestha is a mentor to several successful entrepreneurs who gets benefit from her sage counsel by applying her Sacred Gemstone recommendations.

Abhijita Kulshrestha, is a Senior Director, Astrologer, Life Coach, and Astro Gemologist with Gemstoneuniverse. She is a PGA and GIA certified Astro-Gemologist with additional qualifications from prestigious institutions like SSEF.

She is a mentor to several successful entrepreneurs who gets benefit from her sage counsel by applying her Sacred Gemstone recommendations.

Abhijita is a communication professional and holds a Master's degree in Mass Communication and Journalism besides being an NLP Master practitioner.

Prior to her soul-level engagement with the world of Vedic astrology, gemstones, and association with Gemstoneuniverse, she had a long stint in 'wordsmithy'! She's had professional stints at Mudra Institute of Communications, Ahmedabad (MICA); RK Swamy BBDO, Bangalore, and Times of India. She currently contributes to Thrive Global, is a contributor at Huffingtonpost and Entrepreneur magazine and she has also been featured in several reputable international publications.

She is currently the author of two books – Cosmic Sutra, A Handbook of Healing (self-help/healing/spirituality), and Ambrosia Sides (Poetry) published by Har-Anand- A Leading publishing house in India. She was the winner of the Ms. Super Brain of India contest back in 1999 which was conducted by The Competition Success Review.

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

These are uncertain times and we would like to know about the most essential trait that businesses and leaders are talking about. How do you approach change?

When a business is established, there is always a vision behind it. I choose not to call it a dream, but a vision. Dreams are evanescent - they vanish. But visions are haunting and in a

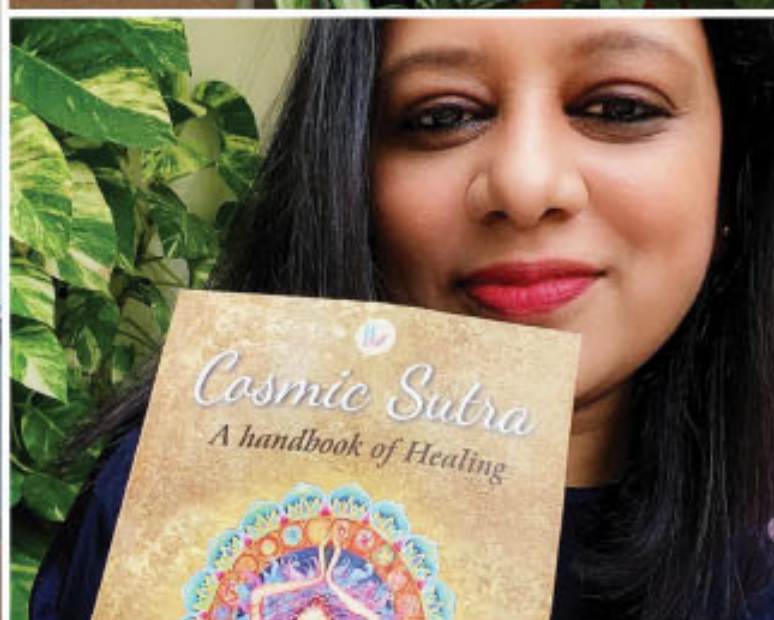
good way. They are more likely to stay until their manifestation. Good businesses are based on scalability and resilience, among other things. Basic as it may sound, it is the truth. Change is constant and whether the founders or leaders do like it or not, it will happen externally - with paradigms shifting in terms of political, economic, social, cultural factors, etc. or through internal shifts on your personal trajectory - your own resourcefulness, age, maturity, circumstances, etc. will press on. At Gemstoneuniverse we understand the psychological and seasonal shifts that are inherent to all systems and beings, so there is relative ease in traversing changes. Of course, one cannot anticipate the nitty-gritties of the change but that there will be a requirement to change from time to time is understood well.

How has COVID-19 impacted your business?

COVID-19 has been a real eye-opener in terms of outlook - one's own as well as what the customer wants and largely towards the environment and the superstructure that we function within. After these few initial tremors on the economic landscape, we pulled ourselves together - Gemstoneuniverse as a brand has been oriented towards providing a solution always - that is our core competency and that's what we are known for. The very first thought was to care for our own team and I can say quite proudly that the entire team is still with us. We were not pushed into the zone of layoffs. In fact, we are in an expansion and hiring mode globally.

In fact, regrouping has been stronger and even as I say this there are initiatives afoot that will present a more responsive and empathetic team, along with consistent quality products, services and be the bankable presence that we always have been. There are efforts towards making the digital experience more rewarding for the customer, whether it is on the website or through online meetings /sessions. Gemstoneuniverse has been a consistent performer where exports are concerned, we are also looking at enhancing the experience of the local buyers as well, who now have to rely more on digital exploration and adaptation. It is all about the ease of the process and the seamlessness of it all.





them feel. No matter what the pulse of the time is, the experience that you provide to your customer including shared empathy, true concern, and compassion are never forgotten. This is what helps a business stand out and remain in the mind space of the customer, long after a crisis like this will have blown over.

Gemstoneuniverse is the biggest retailer of Gemstones Online and has attained the tag of Gold Standard. How do you maintain the pole position & what are some of the hurdles faced along the journey?

To have a business rooted in an ancient science like Indian Astrology / Jyotish is a matter of pride for us and to be the pioneers of the Jyotish Gemstone Therapy an outrageously powerful system of healing with Jyotish Gemstones as developed by Gururji Shri Arnav comes with a lot of responsibility.

We witness wonderful outcomes for people almost every day and this isn't a one-off fluke. It is a consistent feature for us for the last two and half decades. However, we live in a world where people with half-baked knowledge or a skewed perception based on "rational/scientific thinking" have only created confusion. In reality, if a person spends enough time studying - actually studying this discipline he or she will not be able to disprove or disregard it as they seem to, because of social proof or simply because they've had a bad experience with an unscrupulous person. As with any other choice, discernment and making intelligent decisions are always in the hands of the end consumer. For us, fortunately, we've had clientele we are equally proud of! However, shaking off the labels and

"YOU NEED STAMINA TO KEEP PUSHING THROUGH THE YEARS AND A STRONG WORK ETHIC TO EARN THEM."



perceptions takes time - the handiwork of centuries cannot be undone in a few years.

The second challenge has been to have people understand the concept of precious gemstones and the value proposition that Gemstoneuniverse brings to the end consumer. The usual connotation of gems is in association with royalty or something that is typically out of reach. The gemstone industry especially the coloured gemstone market, has little organisation and structure. There isn't much knowledge and awareness about natural gemstones either, when it comes to an average customer as well. We decided to put information out there - as comprehensive, open and factual for anyone to be able to access it. To choose a precious commodity like a gemstone in a market where imitation and synthetic gemstones are aplenty, with sellers attaching impossible legends to trinkets in order to make a one-time fortune, with precedents of having been cheated in the past; buying a high-value item and investing highly valuable personal trust either, isn't an easy job.

Gemstoneuniverse has educated, been consistent with its pricing, offered reliable, globally accepted certification by best labs and these are some of the factors that have managed to inspire confidence. The language of communication has remained consistent - this is the voice of the trust and sincerity. Some of the transformations have been so dramatic that people with their official names and designations verifiable on LinkedIn & other social platforms have vouched for good changes on video!

You see it's a slightly different business that hinges on privacy a lot, something like image consultancy - everyone wants it, takes help of it but wants the others to believe that one was born with it - the panache, success and magnetism with no external aid in any manner. No qualms with that as customer privacy is extremely high priority at Gemstoneuniverse.

As far as Gemstoneuniverse being the biggest source to buy Gemstones Online and being the Gold Standard in Planetary

Our esteemed mentor, Respected Gururji Shri Arnav-the author of the magnum opus of Astro Gemology-The Secrets of Jyotish Gems has in fact laid the perfect example of turning adversity into opportunity by expanding into Thailand, a big gemstone hub globally. Truly, one can define reality by carefully choosing the meaning to give to the circumstances.

What are some of the key understandings that have emerged through this situation?

Amongst others, things that stand out quite emphatically are that loyalty, trust and credibility are irreplaceable treasures (if I may call them so) and these aren't won overnight. You need to have the stamina to keep pushing through the years and a strong work ethic to earn them, along with a team that ensures no dilution of quality and promise. This has worked for us.

Two - People, especially clients don't forget how you make

Gemology and maintaining the pole position is concerned we are constantly focussed on customer centricity, involved in relentless innovation & research, expanding our quality network to moving ahead in the Gemstone Supply pipeline so that our customers get the best quality at the least price. The philosophy of Respected Guruji Shrii Arnav is to make the customer win every SINGLE time. He says, If the customer wins - we win and every single team member practices that philosophy in heart and spirit.

You're definitely correct about that! Fact of the matter remains that fascination with gems and jewellery has been there in all human beings from as far back in time as we know. Can you explain this a little more?

It is no secret that all human beings are inherently drawn towards things that have beauty and those which have value to them. You can analyse your point of attraction vis-a-vis anything and these two will be the consistent factors that are invariably present in that equation. Gemstones are a delightful gift of the mother Earth that have both beauty as well as value and therefore it becomes a proposition hard to ignore.

Whether you have a luxury watch company or an exclusive phone maker or a couturier or any designer/ innovator looking at creating exceptional value in their product, they invariably use gemstones to enhance not only the visual appeal, commercial value, but also national value and pride of ownership. Who wouldn't feel pride in owning a real treasure!

How does one benefit from gemstones by using them in the way you seem to advise? Does it really enhance one's luck and fortune?

There are several areas in which a person may be seeking help, a solution or a breakthrough – professional life (gain of fame and popularity, business growth, partnership assessments, promotion, finding focus, battling odds, interpersonal dynamics etc.); financial matters (trading, investments, increasing assets/ wealth etc.); relationships in all their warps and wefts; health matters – (both physical and mental) and so many more things that come associated with the human condition and aspirations.

Vedic astrology helps in drawing up a map of human life that mirrors an individual's life from womb to tomb – the horoscope or the birth chart. This in turn helps in arriving at an understanding of the planetary energies that will aid an individual and those that will play out the role of karmic teachers, whose lessons may not be easy. Planetary gem therapy is all about using natural, treatment free jyotish quality gemstones/ Navratna Stones to harness the energy of planets that can aid us in our progress and growth. These are the top 2 per cent gemstones in terms of quality.

Each of the nine planets has a characteristic planetary energy and color transmitted through light, attributed to them. (Color is a component of light. A colour is energy of a specific wavelength and frequency.) Planetary gem Therapy works on the premise of passage of light through the gemstone into the human energy system via touch. Natural gemstones are a powerful tool that helps harness power of this solution. A person, when wearing the gemstone of an appropriate and powerful planetary energy can achieve all kinds of success.

7. What would you advise a person looking to create wealth?

Wealth is a very broad term and incorporates not just monetary wealth, but also one's legacy, ideas and human capital created and curated cautiously in one's life time. In order to create true wealth, one has to have a vision - one must learn to think actively instead of being spoon fed; must put a premium on one's time and focus and most importantly invest in people. What also becomes imperative in terms of wealth is that it cannot be thought of without having a system that loops back into taking care of the environment we work within. Sustainability is the backbone.



HOW TO USE Social media AND SEO TO DRIVE BUSINESS GROWTH

Good positioning on search engines is all about unique quality content that has been well linked and well shared with other sites. By sharing your content on social media sites, you have more chances to be liked on Facebook, shared pin on Pinterest, or retweeted on Twitter. Links are essential for good SEO. In line with this, posting your content on social media sites will provide a link from the website to yours, and in all cases, it can be targeted to a particular web page such as a particular service, product, or article. This will ensure that Google would index the web page, adding it to the database, and making sure it will be found on the search engines.

The best social media site for your business

In order to find the best social media sites that are suited best to your business, consider what your business wants to do. If your business is selling products or offering services, you should use a social media site that is showcasing photos and videos to sell the products. If you are in the selling games, you should take professional photos, make videos of your products, and publish them on these websites, as well as ensure that you would link the videos and photos directly to your site's content. If you are selling on eBay or if you are an affiliate seller, you should try to link directly to the product page where a prospective customer can purchase it. Furthermore, you need to promote the products on your Google page, Facebook page, Instagram, and Twitter.

If your business is focused on providing service, a quite different spin on the social media promotion will be necessary because more often than not, your business will be sitting in the middle of text-based social media and visual social media, which also applies to online marketers. You should represent your services with an icon or photo, and publish the icon or photo on the visual sites. If you can get testimonials from clients, you may use videos for showcasing your services. Publish on your blog regularly, and tweet the articles, along with the insights towards the industry. This engagement will be helpful for you in building trust with your current clients, showcasing your skills, and helping you be found by people who want to become new clients.

Advertising on social media sites

If you have the budget for this, Facebook is offering advertising in a click-through manner, such as Google AdSense, or you can use it to earn likes. This is commonly an experimentation case. For the affiliate marketing revenue streams, these click-through advertisements will be exposing the user to your revenue stream, while ensuring that they will be informed every time a new product or article is published. It is a trial and error and it seems to work well for several businesses, but there are others that have lost faith in it.

Social media has been among the most popular and most effective marketing strategy for businesses, especially for small ones. The best thing is – it's free!

FIVE KEY REASONS TO INVEST IN PROPERTY

Australians love real estate. Whether its visiting display homes, reading the property section of the paper or online, talking with friends, or dreaming of your future home...we simply love property. The great Australian dream still exists, however, it's changing shape. More and more people are coming to understand a new way of thinking – not just buying a home to live in, but using property to get ahead in life. The typical first home-owner will now consider buying an investment home instead of a home to live in, rent it out and then either move in (when weekly expenses are less than rent), leverage to eventually buy their own home, or rent in their desired area.

That's right, invest in property to achieve your future financial goals! Buy in strategic locations. Leverage bank finance. Rental income pays down your mortgage. Then you're left with an asset(s) that delivers a passive income stream to sustain you well into the future.

With every investment, there are inherent risks and rewards, particularly when borrowing funds, or off-plan purchases. It's important to do your homework and consult independent legal and financial advice before making any property purchase or investment.

When it comes to the rewards, there's certainly plenty! The PIA B&R model (Buy and Rent) has been tried and tested amongst our investors for well over a decade, so we're sharing the secrets of our clients' success. We've compiled the top 5 reasons why you'd invest in off-plan property, particularly in the Sydney market.

1. It's actually easier than you think

You've done your suburb research, you know your budget, and you understand the negative gearing benefits...what's stopping you?

Getting your finances sorted is the key step, so you know your borrowing capacity. Now you just need to find the right property.

Once your finance is in order, you'll need to do your due diligence (arrange bank valuation and undertake your property inspections), so there's very little risk that you'd find yourself with a property that you've overpaid for or doesn't meet your expectations.

2. You use 'other people's' money to pay off your off-plan investment

This is where the B&R model really pays off. Despite the initial deposit (ie you leverage current home equity or savings), you borrow funds from a financial institution. Interest rates are currently the lowest we've seen in over 50 years, meaning lower repayments, so now is definitely the right time to take advantage.

Tenants pay down your mortgage through weekly rent. For positively geared properties, rental income exceeds your borrowings. For negatively geared properties, your rental income will be slightly less than borrowings. All whilst you sit back and watch your investment grow. You can then use the equity in this property, from capital growth, to fund your next investment.

Which leads me to the next great reason to investing in property. The ATO will allow you to claim a range of tax-deductible expenses

through your investment property, including depreciation. The newer a property, the greater the depreciation levels. This serves to reduce your tax bill and improve your cash flow. Talk to your financial advisor or tax accountant about how you can reduce your tax bill through property.

3. Property can offer greater predictability and certainty as an investment

Your investment choices are endless, and you should always discuss your circumstances and future financial goals with a financial advisor. Bricks and mortar (houses) are generally long term investments and no matter what happens, you'll still have a disposable asset at the end. Property is more predictable than other investment options, and the market cycles follow a fairly consistent trajectory – particularly in high demand Eastern states such as Sydney where property growth has been steadily growing over the past 50+ years.

Given the current levels of demand for housing and rental accommodation, property with strong cash flow can weather you through uncertain times because it meets the basic need for housing. Rising population and drops in average household size mean that people will always need a place to live, even during difficult times.

4. Property can lead you to greater financial security and wealth

Will you have enough super to retire on? How stable are my

super investments? Will your current employer contributions be enough to live out the retirement you've planned? Will there be an aged pension when you retire? What can I do to retire comfortably? All questions to ask yourself in considering your future financial goals.

A balanced approach to your retirement and investment is a solid strategy. Property can lead to great wealth - we're forever reading about property moguls and how simple it is to get started and make millions. Where property is concerned, capital growth can lead to great asset value, and rental income leads to a passive income stream once your investment is paid down.

5. You control the destiny of your portfolio

You control where you buy, how many properties you buy, and when to sell. And to a certain degree, how much you can achieve for rental return.

Unlike other investment types, property affords you many options in terms of growing the value, size, and income for your property. Whilst market forces and economic conditions play a role in influencing property values and demand for properties, you are still the captain of your own ship – steering your portfolio in the direction of your future financial goals and life circumstances. Buying an off-the-plan investment property can be an exciting and beneficial venture in your journey to financial freedom.

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

FIVE THINGS SMART Entrepreneurs DO IN ORDER TO BE SUCCESSFUL

The world of business is very competitive. It's a dog eat dog kind of world and as they say "when the going gets tough, the tough gets going". That's how one should condition his own mind if he wants to succeed and stay successful. Being on top would rake in more investors and the company's monetary value will increase. It would also mean your business would expand, more branches/offices opening up, and more responsibilities. But before all of those can happen, here are a few tips you might want to keep in mind which would help you get to the top.

1. Know your limits

Check your finances, see how much you can afford. Create a budget bracket. If you want to try out a type of business, see how much it might cost for you to come up with the facility, materials/equipment, and the operation costs, including the salary of the people you'd hire to help you run it. Do some serious budgeting.

2. Think before you act

A comprehensive and very well-thought brainstorming should be done before you jump in on the kind of business you may have in mind. Do feasibility studies and see if the business would survive, if it's what people would be curious to try out and patronize. Determine "want" from "need". Businesses providing basic needs should be kept in mind, not those which are focused on what's trending as of the time you establish yours.

3. Scout the competition

Competitions are healthy in most of the things we do. They may break us some other times but they provide training grounds for our confidence and abilities. It's about the same for business. Competitions may break you, but most of the time they provide you the chance to rise up and stay on top of the game. To do that, you need to know the competition's capabilities and weaknesses. By scouting the competitions, we don't only mean scouting the owners of the business but also their employees, so you can get better ones than theirs. Better employees mean better strategies and performances which would translate to better outcomes. Of course, scout on their techniques too. If they provide discounts every weekend, you might want to do some serious accounting and see if you can afford to get a lower discount than theirs, either on the same day as theirs or the day before their schedule.

4. Don't be a copycat

Be original in whatever you do. As much as possible, you wouldn't want to open up a business with the same style as that of the one which opened up a year ago. People are adventurous by nature and would like to try something different.

5. Make informed decisions

Entrepreneurs can't and will not wait for approvals. As the saying goes "our lives are what we make of it" and this should also be applied regarding our business. If we work hard and become successful with our endeavours, we enjoy the fruits of our labour. It's about the same if we procrastinate, our business' financial stability would be delayed. Research what would be the best tactic for your business and make firm decisions.





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

Winners in Property Investment are People with Vision.



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