

A publication for upcoming and established entrepreneurs and professionals

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MONEY CENTRAL

JANUARY 2021

BUSINESS TIPS

5 MISTAKES

Every entrepreneur needs to avoid in 2021 if they want to have the best possible year

FEATURE

MAKE WAY FOR
NICOLE FAITH



SPOTLIGHT

BRANDI GREGG

Meet the founder
of Mint & Needle

INTRODUCING
Bryan
LEGEND

PLUS! FIVE NEW CHALLENGES FACING ENTREPRENEURSHIP, AND HOW TO RISE ABOVE THEM



MS ENTREPRENEUR

BE YOUR OWN KIND OF POWERFUL

COMING SOON



MS ENTREPRENEUR

MONEY CENTRAL

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OPENING REMARKS

I feel very privileged to be writing this message as the editor in chief of MoneyCentral magazine. This is a special time in our company's history as we celebrate our 4th anniversary. We have spent the past 4 years continuing to build our brand, which has now become synonymous with our commitment to helping entrepreneurs from all over the world.

As a company, we have seen much change over the past 4 years but it is important to note what has not changed at MoneyCentral, namely our commitments to providing the very best to our readers.

Looking ahead, we are focused on continuing to build on the strength of our brand—in helping entrepreneurs in their journey and in bringing positive change to the communities in which we work and live. I am incredibly excited about this journey and truly believe the best of MoneyCentral is yet to come.

Vanessa Hernandez
Editor-in-chief

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

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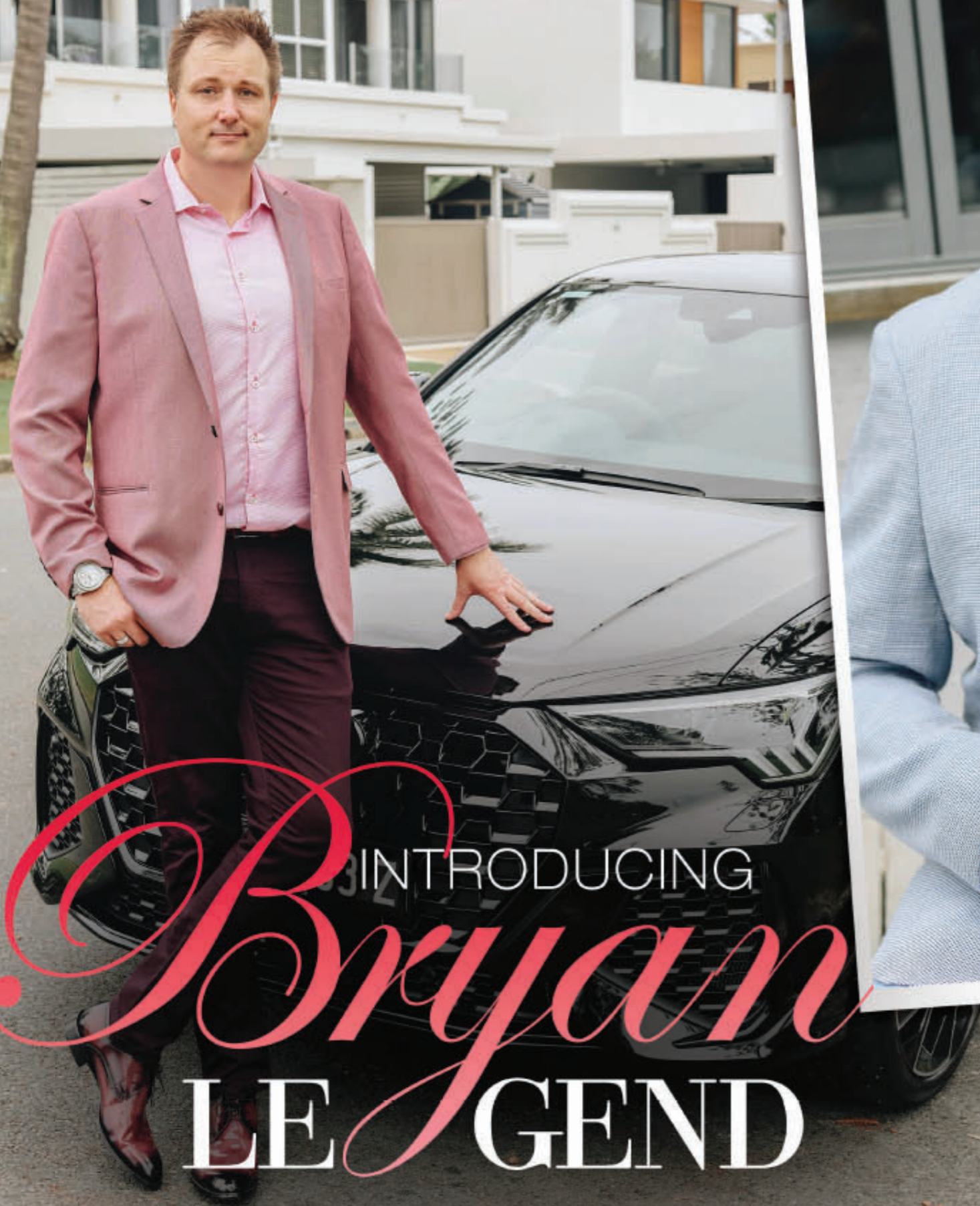
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Bryan Legend is an Australian self-made millionaire, entrepreneur, and the founder/CEO of Clever Defi Pty Ltd. Legend is literally living up to his name as he's conquered the Cryptocurrency world; a niche that drives uncertainty to the minds of most investors and entrepreneurs.

For the period of 8 years that Bryan has been in Cryptocurrency, he's mastered the art and craft to near perfection. An embodiment of strategic planning and execution, Bryan has hit gold in this field with his innate crypto-oriented mindset, the evidence of which can be seen from the successful start-up companies he has created from scratch, complemented by his estimated net worth of roughly 2.6 million dollars.

The crypto industry has experienced substantial growth over the past few years, making millionaires and billionaires in the process. "Crypto itself isn't going anywhere, but most Crypto's are. What I mean by that is the future of Cryptography and Blockchain is here to stay, but 99% of the Crypto projects that exist today won't be around in the near future because they are simply not geared the right way in a decentralized manner", Bryan remarked.

As an entrepreneur, Bryan is one of the most brilliant minds among his peers. In retrospect to his beginner days, it's been evident that Bryan Legend has always had the inbred ability in sales and an unmatched intuition in negotiations. Bryan Legend dropped out of high school at an early age to pursue higher goals, and he discovered these brilliant traits in his early 20's and nurtured his gift to productivity by training others in 'the art of the sale'; employing a direct approach to sales with proven results.

Bryan is a firm believer in branding, a concept which his business success is built upon. He believes that the way people perceive your company is a direct reflection of how they will engage with you. "Always put emphasis on your brand image by building a trusted name in your industry and making sure your customers come first.", says Bryan.

With widespread attention from interested parties scattered from around the globe, Bryan's company, Clever Defi Pty Ltd, is into Decentralized Finance (Defi), with the goal to shake things up in the financial industry.

CLEVER DEFI is an innovative new DEFI Protocol that works on the blockchain by automatically distributing set interest payments to eligible beneficiaries of CLEVER Token (CLVA). Storing your wealth offers to pay much greater interest rates than primitive bank technology, which is far outdated.

"I believe that all financial institutions and financial products should be designed to appropriately 'suit up' for the rapid change the digital age is bringing upon us. We are offering more decentralized services whereby giving the empowerment to users, and the public is where my total focus is now toward.", said Bryan of his company's services.

MoneyCentral Magazine recently caught up with Bryan to discuss more about his company and his journey as an entrepreneur here's what went down:

What would you consider as your greatest accomplishment as an entrepreneur?

Being able to work for myself and pave my own path by not having to follow anybody else's rules is an inborn need and being lucky enough to be semi-retired at the age of 37 is something to be grateful for as my main accomplishment. Also, I have always been very materialistic at heart so being able to afford a few expensive toys isn't such a bad thing either.

For the period of 8 years that Bryan has been in Cryptocurrency, he's mastered the art and craft to near perfection. An embodiment of strategic planning and execution, Bryan has hit gold in this field with his innate crypto-oriented mindset.

INTRODUCING
Bryan
LEGEND

What do you think makes you successful in your field?

If I believe in something whole-heartedly and set a goal to accomplish it because of that same belief, I will find myself giving up all other life priorities and dedicate my sole efforts to accomplishing that task. Namely, starting a new business concept or enterprise.

I will give 110% focus on doing everything in my power to make sure it is successful and being productive with my time allows me to navigate those waters. Not getting distracted with any outside events that would cause me to lose focus and not letting the sight of that goal until it is complete, allows me to stay motivated throughout the whole process.

Can you tell us more about CLEVER DEFI? What is it all about?

Clever DeFi is the first truly decentralized protocol giving power to the many, rather than the few, and offers a new decentralized finance (DeFi) token with an innovative design that uses Blockchain to distribute secure interest payments to holders on a 14-day cycle. Each cycle offers up to 11% compound interest and with all 888 scheduled cycles to complete in just over 34 years. Clever Token (CLVA) has been programmed to meet a forecasted average ROI of 80.60% per annum.

It can be looked at as the new, improved, and smart way to store your wealth.

How long did it actually take to develop CLEVER DEFI?

The idea concept was initially thought of by myself in an entrepreneurial brainstorming session in early 2019. Not long after the first stepping stones were put into place by putting together the building blocks of what was to become as CLEVER. The name brand CLEVER speaks for itself and commands an expectation from the public that the protocol is smart, all-knowing and intelligently designed.

Architecturally, there has been a lot of involvement from developers in constructing the programming code that goes in hand in hand with deployment of the CLEVER Protocol that has taken many weeks of rigorous testing and auditing to make sure it proves to be exactly what we say it is and does what we say it does.

How can we get more information about CLEVER DEFI?

The easiest and best way is to visit <https://clva.com>, where you will find all the information to learn more or perhaps invest.





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TOP

ENTREPRENEURS OF THE YEAR

CHRIS

CEBOLLERO

Chris Cebollero is an internationally recognized Emergency Medical Services leader, leadership expert, bestselling author, and advocate who's passionate about helping people chart a new direction, even in the midst of the most challenging of situations.

His professional history is littered with process improvement know-how. This knowledge provides executive-level support to achieve aggressive business and personal goals. He brings thought-leadership and over 25 years of organizational design success. His career has been defined by slashing costs and exploding growth in the healthcare arena. In fact, he constructed his healthcare management and small business consulting firm on that foundation.

Some of his key areas of expertise include executive coaching, leadership development, emotional intelligence, change management, Kaizen, Agile & Lean methodology practice, relationship building, business plan creation, organizational process improvement, motivational and keynote speaking, and healthcare/EMS transformation. He has been recognized for his strategic leadership as the Chief of EMS for Christian Hospital, he has been delivering inspiration to international audiences for over a decade as a highly sought-out speaker and he has also been writing bestselling books on leadership.





EMILY VAVRA

Emily Vavra is an alpha female Entrepreneur who had a dream and went for it. This LA-based wellness leader and the speaker continue to pave the way for others as one of the top network marketing professionals. Since 2011, Emily has helped thousands of other entrepreneurs in building their own health, wealth, and financial freedom.

Emily started from humble beginnings: from being flat broke at the age of 23, she channeled her determination, knowledge, and talent for managing people into building one of the largest network marketing organizations to date. She made her first million at the age of 26, and today, she has helped more than 140,000 entrepreneurs find their own path to personal and professional success.



CHRIS

CARDILLO

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

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

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

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

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.





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: LifestyleParenting.com

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.

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.



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.



FABRIZIO

Fabrizio Moreira is an Ecuadorian politician and businessman. He currently resides in the United States and runs The Moreira Organization which is an organization that was awarded by INC 5000 as one of the world's hottest digital agencies. Along the way he became a prolific angel investor and venture capitalist, eventually co-founding the Brooklyn-based record label VIP Music Records – a label is best known for managing the bookings of the rapper Soulja Boy from 2013-2014. VIP Music Records was born in 2009, and today, the group has agreements with The Orchard Music, Sony Music's distribution division. To head its A&R department, the company was able to get Dwayne Dononick Grant to join them, a talented hip-hop recording artist, record producer, songwriter, and rapper, known as D-Teck, who is a former executive at Konvict Muzik. He is also a voting member of the Grammy Awards as well as an international speaker.





BRANDI

GREGGE

Brandi Gregge, FNP-BC is a licensed nurse practitioner, the founder and medical director of Mint & Needle, a medical aesthetics practice based in Middletown, Delaware. She is also the founder of the EmpowerMINT™ Skincare medical-grade skincare line, which focuses on providing effective, medical-grade products to enhance skincare and self-care at-home. Brandi, who came from a resource-restricted environment, learned the importance of hustle and looking your best to feel your best and boost your confidence, early on. Her initial draw to medicine and becoming a nurse practitioner was closely related to unfortunate health-related issues that hit her family throughout her adolescence. Focusing on a career path in medicine helped her explore science, health, and business. Brandi's passion for aesthetic medicine grew as she saw the impact aesthetic medicine has – not just on the outward appearance of patients, but also for the internal transformations as a result. This resulted in Brandi taking the leap into entrepreneurship, opening her medical aesthetics practice, Mint & Needle focused on natural results with a wellness mindset in Fall 2019.

NICOLE FAITH

Nicole Faith went to NYU with stars in her eyes hoping to get a crack at the fashion industry, but after four internships and one graduation later, she realized that she had no clue what she wanted to do. She decided to work for a startup where she ended up honing her tech and design skills by empowering entrepreneurs to build their online business.

She became physically and emotionally ill from the stress of her 9 to 5 job, so she took a solo trip to LA for two weeks to recharge. Once she got there, she didn't want to go home because she loved solo traveling so much.

She started out just freelancing but quickly became frustrated by crappy clients who disrespected her expertise. She was tired of negotiating rates and being taken advantage of. There are many coaches and lifestyle entrepreneurs selling the "dream" of lounging in a hammock on the beach, but nobody actually makes it happen for you. She knew she could do that, so she re-branded her entire business to align with her ideal clients (sophisticated solapreneurs).

As a pioneer in the location independent movement, she is thrilled to continue to demonstrate how to choose a life of freedom on your terms.



A woman with long brown hair, wearing a white wide-brimmed hat, a white short-sleeved dress with puffed sleeves and a ruffled waist, and brown leather boots, is sitting on a sand dune. She is holding a brown leather crossbody bag and sunglasses. The background shows a blue ocean with white waves and a clear blue sky with light clouds. Two wooden posts are visible in the sand.

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FIVE MISTAKES FOR Entrepreneurs TO AVOID IN 2021

2020 is finally over! And in a year that presented so many different challenges, it is worth looking ahead to determine the ways in which 2021 can be better. And when it comes to running your own business, there are a few considerations you'll want to bear in mind to make next year successful, no matter what happens.

Read on to learn about some mistakes to avoid making in order for your business to have the best possible year.

Mistake 1 - Not Having a Business Plan

If the pandemic events of 2020 ought to have taught business owners anything, it would be the importance of having a solid business plan, not only for the everyday running of the business but also a business continuity plan in the event, your model should be forced to change very quickly. Not having a business plan may spell out certain death for your business in the event of an emergency.

Mistake 2 - Being Afraid to Go Virtual

Along the same lines as developing a plan, if your selling point is able, don't hesitate to shift your brand onto the internet. If you hesitate in this area, you miss out on a continued connection with not only your existing clientele but for any new people that SEO keywords might bring in.

Mistake 3 - Failing to Keep Up with the Supply Chain

As long as the world exists in the shadow of the 2020 COVID-19 pandemic, it is absolutely necessary to keep good tabs on the supply chain, as there is a potential for the supply chain to slow or stall. Failure to know where your products (and the material they're made of) come from, or failure to have a contingency plan in case of shutdowns or product unavailability, runs an unnecessary risk for your business.

Mistake 4 - Failing to Keep Up with the News

It's important to be aware of conditions inside your state and city of operation, as these may impact any measures you may need to put in place. Failure to be well informed may hinder your productivity until details become clear and decisions are made.

Mistake 5 - Not Prioritizing Your Customer Outreach

The events of 2020 have also made it clear how vital a strong business-customer relationship is.

Use any online presence that you have (email, social media, etc.) to communicate business updates to your customers. Let them know exactly how it is that you'll be operating within the pandemic situation, and what they can expect if their experience will change (e.g. longer telephone hold times, decreased employee capacity, reduced product availability, etc.)

Failure to be forthright and perhaps even sympathetic with your customers can damage a once strongly held trust, and make bouncing back from any time down difficult.

A Final Word

2020's COVID-19 pandemic has, in many ways, set the bar for what entrepreneurship ought to be in the "new world." It is increasingly important, then, to take these lessons into the coming years to ensure that your bottom line doesn't get turned upside-down even if the rest of the world does.



A man with a beard, wearing a grey suit jacket over a light blue shirt and a dark tie, is shown in profile, looking out over a modern building with glass and steel. The background is a bright, slightly blurred view of the building's architecture.

FIVE NEW CHALLENGES FACING Entrepreneurship AND HOW TO RISE ABOVE THEM

The world continually challenges us to be our best possible selves, but how can entrepreneurs best ensure that they are prepared for these challenges?

From company conduct to company communication and the impact imposed by COVID-19, we will discuss the best responses for entrepreneurs to take. Keep reading for other challenges that entrepreneurs must consider in their future plans as well.

Company Communication

The COVID-19 pandemic has revolutionised the way that we work. We have begun to take to our desks at home to get the job done, and this has severely impacted the ability of your company to communicate with each other. As workers are no longer in a concentrated area in their offices, entrepreneurs are becoming increasingly worried as to how best meet company targets.

A great way to boost communication methods is through the use of video streaming services such as Zoom. This allows the concentration of your team into one area once again, and assuming no technical difficulties, allows the re-establishment of clear communication.

Company Conduct

Consumers are becoming increasingly interested in a company's position on social issues, and this is a crucial challenge to entrepreneurship. If you are unable to understand what your consumers want, it might be difficult for your company to appear reliable. As an entrepreneur, by gauging an understanding of consumer wants in your approaches to things, you may be able to implement more environmentally friendly initiatives, for example, showing consumers that you are a company that cares about the wider issues and not just about business.

Company Competitiveness

As an entrepreneur, you will always be competing against the next best person, but COVID-19 has severely changed the way that we do business. It is not worth targeting your marketing strategies to things that people are only going to see if they enter your stores, as online purchasing has skyrocketed. For this reason, it is crucial that you develop your social media presence and begin creating a presence on there that your consumers can interact with, allowing you to remain more competitive in a much more difficult world.

Company Health

Whilst doing business is the primary goal of any entrepreneur, considering that your workers, and yourself, need to take care at such a critical time is also crucial to productivity and overall happiness. This is because it can actually damage internal relations if people are dissatisfied, making this a top priority matter.

Taking frequent breaks is a great way to look after yourself, and understanding that some workers may be more affected than others shows your willingness as an entrepreneur to be considerate and caring of your workforce.

Company Finances

Finally, money may be tight at the moment due to the impositions of the pandemic, and it is important to realise that asking for help is necessary at this time.

If you have loans, speak to your bank about potential extensions, and tap into your network to see if they are willing to support you in any way possible.



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