

MONEY CENTRAL

SEPTEMBER 2021

SPOTLIGHT

DIGITAL MARKETING

The importance of digital marketing for emerging entrepreneurs

MEET
Danish
SAYANEE





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AUSTRALIAN MILLIONAIRES BUSINESS NETWORK

MONEY CENTRAL

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OPENING REMARKS

As the saying goes, "either you run the day - or the day runs you". This issue is full of practical and motivational tips and tricks we can implement to ensure our minds and hearts are in the right place, at the very beginning of the day. This will guarantee that we're performing at our best and more productive - both in and beyond work. With many parts of Australia undergoing hard and enduring lockdowns - it can be a struggle to stay motivated and excited about what the future holds. Read on, and be inspired by the fearless entrepreneurs featured here.

Jill Antonio
Editor-In-Chief

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ENTREPRENEURSHIP

The importance of digital marketing for emerging entrepreneurs

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MS ENTERTAINMENT

EVENTS

Creating the best possible experience



MEET THE FOUNDER OF ARCHIPHY ARCHITECTS MARGINE BISWAS

Margine Biswas is the founder of Archiphy Architects (www.archiphy.com), a Dallas, TX-based commercial architecture firm. She believes that success comes from significant interaction between the client and the architect in all phases of design and processes. Client involvement is a significant factor in achieving the unique personality of a project. As a registered architect in the State of Texas, Margine brings experience in programming, master planning, and all phases of architectural design.

Before founding Archiphy, Margine worked at several Dallas architecture firms. She is fluent in English and Spanish and has sound notions of French and Italian. She has traveled extensively around the world including Australia, India, Mexico, Central America, Europe, and many more.

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

When did your entrepreneurial flair first reveal itself?

My first entrepreneurial adventure happened when I was in 2nd grade and my uncle gave me a box of cookies. I decided to sell the cookies at school. With the profits, I bought a box of gum and with that profit, I bought two boxes of gum and sold them.

How did your life look like before being an entrepreneur?

It was a process. After completing the architectural degree I started the required internship program. The purpose of this program is to give candidates the skills and knowledge for independent architecture practice. The next step to earning architectural licensure was completing a series of exams. The Architect Registration Examination (ARE) is a test of candidates' abilities and overall knowledge of architecture practices and principles. After passing the ARE I was able to start my own practice.

As an entrepreneur, what is it that motivates and drives you?

I like to see the environments we design come to a reality. It is very rewarding to see our clients' visions and dreams come true.

In one word, describe your life as an entrepreneur and explain why.

Rollercoaster because as an entrepreneur you want to create new heights and overcome challenges. Sometimes the ride becomes normal for a while, but soon you are back up on the ride. Sometimes the ride is faster, higher, and more intense. You reach the top frightened, but excited, not knowing exactly what comes next.

What do you put your success down to?

Perseverance in the face of the unknown.

What were your top three motivations for starting your business?

Following my passion, controlling my time, and servicing the community.



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

Business planning is key to understanding your business goals. It gives a plan of action and a clear concept for financial management, sales, and marketing strategies.

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

Learning when to delegate – I realized it is important to shape the ideas of others instead of dictating their path.

Finding the right talent – Employees and consultants are essential to the success of a company. Through referrals and social networking, I've been able to find the right person for the job.

Keeping up with unforeseen challenges – From dealing with the COVID pandemic to a winter storm, unforeseen circumstances require foresight. You must be flexible to quickly adjust and manage the unexpected.

Does the loneliness of the entrepreneur really exist?

For me, there has been alone time, but not loneliness. I think loneliness means that you are disconnected from others. Sometimes you need to be alone to get to know yourself, your ideas, and your passions.

As you grew the business, what have been some of the most important leadership lessons you have learned?

Small habits lead to big results. Keep a list of your big goals and break them into smaller ones. The small goals can be divided among members of the team. Big results come from the small goal done consistently.

What do you hope to see happen in the near future for small businesses all over the world?

Efficiency through virtual productivity. There are a lot of opportunities to use new technologies more effectively with virtual teams.



EMERGING ENTREPRENEUR SPOTLIGHT: ANNA KIM

Anna Kim actually got started in the fashion industry by reading fashion books and learning fashion words used for sewing, designing, and styling. She was initially a student of Seoul National University – her major was International Relations while her second one was European studies. She was curious about fashion and she wanted to be part of that world. It attracted her so much. However, she could not give up her studies and it was quite intense at the time, so she had to learn about fashion all by herself during her free time that she almost did not have.

One day, she attended Seoul Fashion Week where she realized just how much she really wants to be a part of the Fashion world. There were several ways to become closer to the industry that she could do during her undergrad. One of them was to become a fashion journalist. She found a job looking for a journalist and she started to write articles about Korean fashion and events and every week she went to different brands to interview Korean fashion designers.

After her undergrad, she wanted to learn fashion design at a university and get a master's degree. However, she was not allowed to enter because they required an undergrad degree in fashion design so she decided to study at Yonsei University Korean studies and concentrate on Korean costume instead. All her researches were about the history of Korean costume and women of 1920-the 30s. When she graduated she got a diploma with a "Master of Korean Arts".

Since her approach to fashion started academically, after finishing her master's, she wanted to learn the practical part. She wanted to learn how to sew and create patterns and practice to become a professional designer and pattern maker. At that time she already had an idea of how to create her own brand. However, she had to go to China due to personal reasons and she ended up staying there for one year, learning Chinese.

She saw how advanced the fashion industry in China was so she attended more than 50 fashion shows, met lots of people from the fashion industry, bought books about sewing techniques, etc. She learned a lot and was even more inspired to create her own brand. When she came back, she continued to attend her fashion school but at the same time, she started to rent her first office in the fashion center of Seoul, near Dongdaemun Design Plaza. She studied and tried to apply everything she learned. It was a happy time for her, despite all the hardships. This is how she got into the fashion world.

MoneyCentral Magazine recently caught up with Anna to discuss her journey in the fashion world and here's what went down:

What do you like most about being a designer?

I love the feeling of creativity and freedom that you can create anything you want (from your own world). The question you have to sell is "how".



“My advice to MoneyCentral readers: Start with what you are afraid of the most.”



Downside to being a fashion designer?

Factories, production, control of the process. Dust. Neverending updates and sometimes crazy pace that doesn't let you live a normal life. When you are young it's okay but later on, it becomes harder.

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

Meeting people and seeing how they feel happy when buying or trying on the clothes I made.

Another moment was when Coronavirus started. I had to adapt my business to a new format and I started to teach fashion in my studio in Seoul. Sewing classes, fashion illustration, collection planning, and students' preparation for study at the fashion design department in South Korean universities. I was happy to see how my students are growing. Recently, I continue to teach and show Korean movies related to Korean fashion, read lectures dedicated to the history of Korean costumes online and offline.

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

The most interesting people are my clients and in most cases, they become good friends.

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

I have to think about every step very carefully and think about the whole strategy at the same time. It's quite hard to keep all moments and control

the situation, despite on notes or interns/assistants I have.

Is your family supportive of you being a fashion designer?

My mother supports me a lot, while my father was dreaming about a different future. He wanted me to become a diplomat and work in the Korean embassy. However, I don't see myself working there.

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

I would not like to work with Korean producers, who invited me to their project (movie) to create clothes for the actors. I had to get a deposit in advance. That was my mistake and now everything is pre-paid.

What is the best advice you have ever been given?

My professor from the fashion school after I graduated recommended I continue to develop my own brand rather than go to work for a company. And now I want to say many thanks for this advice.

My advice to readers: Start with what you are afraid of the most.

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

I am planning to move to Moscow, collaborate with Russian artists, and continue my activities there together with my business in Seoul, Korea.





STATEMENT MAKER: FIND OUT MORE ABOUT GEORGETTE BLAU

Georgette Blau is the owner and founder of On Location Tours, one of the world's largest TV and movie locations tour companies with tours in Boston and New York City. On Location Tours' mission is to create tours that allow people to straddle the border between fiction and reality, letting them feel as though they are part of the show. The company, currently celebrating its 20th anniversary, runs the NYC TV & Movie Tour, the Sex and the City Hotspots tour, the Gossip Girl Sites tour, the Sopranos Sites Tour, TCM Classic Film Tour, the When Harry Met Seinfeld Tour along with the Central Park TV & Movie Sites and Boston Movie Mile walking tours. Georgette is a 1996 graduate of Skidmore College in Historic Preservation (with an emphasis on Early American Architecture) and sits on the board of the Norwalk, CT Preservation Trust, where she grew up. She currently resides in Westchester with her husband Yoav, her son Benjamin and her daughter Zoe.

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

When did your entrepreneurial flair first reveal itself?

I have to say that my entrepreneurial flair first revealed itself in Third Grade when I put a sign on my desk and sold rulers at school.

How did your life look like before being an entrepreneur?

I was right out of college working for a publishing company for just two years before I started the company, and I didn't like working for a company – I wanted my own.

As an entrepreneur, what is it that motivates and drives you?

I am always excited about how I can develop and market the company, and that that is what motivates me to be there on a daily basis.

In one word, describe your life as an entrepreneur and explain why.

Creative: I love creating my own path and being able to develop and work on a creative business.

What were your top three motivations for starting your business?

I wanted to show people where TV and movie locations were; I wanted to create my own direction, and I wanted to have my own schedule.

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

My number one advice is to start by wearing all of the hats so you have the experience, but then get help! Hire someone at least part-time or even an intern who can help you so you can develop the company at a faster and more efficient pace.



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What's the biggest challenge you have faced growing the business and how did you overcome them?

My biggest challenge was not having another company like my own, so figuring things out along the way (a lot of research, but also nice that I was the one paving the way).

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

Digital marketing has really worked well for us, including Google Adwords and online press, as well as print brochures in hotels, since there is a lot of "real estate" for marketing the tours.

As you grew the business, what have been some of the most important leadership lessons you have learned?

My number one lesson was communication. A lot of what I did was keep the business internal to myself, and I had to remind myself that I had employees and they needed to know what was going on!

What is the best advice you have ever been given?

The best advice I have ever been given is to pay my tour guides well since they are the representatives for the company and the ones who are "out there" front-facing with the customers.

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

Wear a number of hats in the beginning in order to get the proper experience of all of the roles and departments, but then hire someone to help as soon as possible, even if it's an eager intern.

DANISH SAYANEE

unleashed...

Danish Sayanee is a highly sought-after trainer who has incredibly trained 3,000 individuals including teachers, students, and other professionals.

A veteran entrepreneur, Danish Sayanee is an internationally published author with 3 books published under his name on platforms such as Amazon, Barnes and Noble, and Simon & Schuster. He is known for his innovative developments and affiliations in technology and STEAM/STEM integration at the school level – some of these affiliations include Microsoft, Google, STEM-ED Coalition, Common-Sense Education, and more. On top of that, he's also the co-founder and director of the Institute of Excellence in Learning and Teaching.

A highly sought-after trainer, Danish is an internationally certified and licensed TESOL trainer from the Arizona University; he's Pakistan's very first CommonSense Educator, and he's a Cambridge English trained agent which entails him to counsel students, teachers, and professionals on the importance of Cambridge English Certification. In fact, he has incredibly trained 3000 individuals including teachers, students, and other professionals. Danish also happens to be the first National Geographic Educator in Pakistan.

Danish has completed Business and Leadership Management from the Michigan University and he is also a Microsoft Educator, Adobe's Master Trainer, and Intel's Technology Partner, who's currently working on his Teacher Training Licensing Program from London Teacher Training College OFQUAL Affiliated program.



MoneyCentral Magazine recently caught up with Danish to discuss his journey to entrepreneurship and here's what went down:

What are your standards for success? Is it a certain dollar figure?

My benchmarks for success are not measured by anything especially not by the monetary success of a man. I have set the standards of my success on two principles:

1. Your Effort should match your vision
2. Be true to your vision

I have stuck by these principles, worked hard, tried my level best not to deviate from my vision, and climb ascend Mount Success.

What do you think made you successful in business?

I was born not to be the sort of person who can comply with the rules that others set for him, rather, from an early age, I have been able to make people do what I wanted them to do, I feel that this being able to delegate, and process who does what best is a key factor that made me successful in business. Another thing is the fact that I can jump from the mountains but I can still stick to a vision. Often, businesses simply fail, or people running them fail because they lose sight of their vision.

How would you define true entrepreneurship?

The truest form of entrepreneurship is when a person can identify a true social gap and fill it up with a unique and innovative idea.

What inspired you to develop your idea?

I have always been a compassionate person by nature, this enables me to look at society from a unique perspective and this is the very perspective that I am able to translate into ideas. So far, my analysis of societal needs has been pretty much on point, and I hope that this will continue to be the case.

What were the main challenges you faced at the early stages of your business? And do you still encounter them to this day?

Challenges have and will always be part of my life, they are part of every person's life. In Pakistan, the situation for budding entrepreneurs is tough, it is cutthroat most of the time. Some of the major challenges I have faced is the lack of investment availability, people are not willing to invest in businesses that will reap a profit in the long run but at a steady pace. Nowadays, people want instant gratification when it comes to reaping their investments.

What keeps you going even in hard times?

Interesting question! I guess the fear of failure is a huge motivator for me that keeps me going but another motivator is that I am a largely stubborn human being and hate giving up, this keeps me going on.

What are your thoughts on entrepreneurship for young people especially in an economy where jobs are harder to find?

Unlike what many people believe, entrepreneurship hasn't arrived, it is here to stay, and entrepreneurship is the element that will create opportunities for Generation Z.





What strategies did you first use to market your business?

Hah! You will probably laugh when you hear what I have to say on this. I had no ideas about marketing strategies in those days, I had no idea how a business was supposed to be run. I relied heavily on social media platforms to spread our word and to introduce the business and promote it. As time went by, we invested in paid marketing and again we had no idea how it actually worked! In the end, all I can be grateful for is that our wild guesswork paid off.

How have your priorities changed from when you first started?

No, I guess not, my priorities have not drastically evolved over the years, but I have realized that for a man to succeed in a business, he needs to learn to give as much leverage to his team as they deserve, and not let them take advantage of you. I have always prioritized empathy and sustainability and have tried to ensure that I achieve the two.

Knowing what you know now, is there anything you would have done differently when you were first starting out?

Nah! I think I wouldn't have succeeded as much as I have if I go back and undo my learning opportunities, I have grown and matured with time and my mistakes, my missed chances, even the moments of despair have taught me to be a better man and an even better entrepreneur.





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HOW TO MAKE SURE YOUR JOB ISN'T THE BOSS OF YOU

My mother used to sound like a broken record when I was growing up because she would always ask me when I'd done something wrong, 'who is the boss of you?' Much to my dismay, this usually blew my, 'my friends made me do it' excuse out of the water. As I grew older, I began to appreciate the true value in this statement. As a result, I often ask myself this when I'm feeling stuck in a job where the staff aren't particularly friendly or I feel as though I'm not getting treated fairly. After asking around at an event I was recently working on, I found a huge percentage of the staff also felt unhappy in their jobs. This discovery led to me to compile a list of three ways to ensure your job isn't the boss of you and if it is, then you need to consider a change. ASAP!

1. Do you dread waking up every morning?

I'm not talking about the feeling of dreading the sound of that all too familiar deafening alarm, but rather actually having pre-work anxiety. Everyone would love to have more sleep and God knows some days it takes a team of removalists to get me out of bed. There is a definite difference between having a case of Mondayitis and feeling that choking feeling in your throat when you know you have to wake up every day and go somewhere you can't stand the sight of. If this is you, you need to put more faith in yourself and know there are always other options! The choice is yours, and you never know what great opportunities lie around the corner.

2. Pep-talk Alert!

You know the feeling - coming face to face with your workplace front door, needing to take a big deep breath and then plastering a fake smile on your face before you walk in. We've all had those days, but if you're having one of 'those days' everyday, something seriously needs to change. If you're having to psych yourself up just to get through the day then chances are you're extremely unhappy.

3. Work life balance

Perhaps the most important thing of all is securing a happy work/life balance. Unless your name is Kim Kardashian or Paris Hilton, most of us need to work hard in order to have a comfortable living environment. However, the choice is yours whether you want to be someone who lives to work or works to live. The difference is staggering. I see people who spend their whole lives consumed with work and never have a chance to really enjoy life. Don't get me wrong, I know many people love their job however, everyone needs time off for themselves and self-discovery.





FIVE WAYS TO ENSURE THAT YOU START YOUR DAY POSITIVELY

Granted, some mornings are better than others! No matter what the mood or situation, you'll be thanking yourself silly if you follow these 5 easy steps before leaving the house every morning. They will ensure you start your day off positively and with an air of complete determination and purpose.

1. I am just as good as the person next to me.

Always remember that the person you're comparing yourself to is always going to be comparing themselves to someone too. You never know, it could even be you! Although a little bit of extra push and determination can come from comparisons, generally, making daily comparisons to others can be very detrimental to a woman's thought process. Constantly thinking 'she's much skinnier than me' or, 'she likes him more than she likes me' is simply pure negativity. Remember that you are on the exact path in life you're supposed to be on and everyone has a different path. The time taken to stop and look around at everyone else's paths is simply going to slow you down on your own.

2. Today I will be brilliant.

For me, I find this to be very important. Every morning I wake up, look in the mirror and say (out loud), 'today I will be brilliant!' There are a few reasons to this - I promise there is a method to the madness. The first reason is that I like to use my voice before I have to speak to anyone else and embarrass myself with the husky cough we all know too well because the ole' vocal chords aren't warmed up. The second, and more important reason is that positive self talk is really important to a successful outlook on life.

3. I deserve the best

I think this is something women are constantly compromising on, and you know what? I'm sick of it ladies! Everyone deserves the absolute best when it comes to important matters of life! Now I'm not talking having the perfect espresso every morning from your local brew house, I'm talking much bigger picture! Things like relationships, jobs and friends. Yes, it is hard to find a balance between the three, but simply aiming for the best will push you in the right direction. Settling for 'just ok' or 'average' should be a thing of the past!

4. Say Cheese!

Smiling as you walk out of the front door can be one of the most rewarding things you can do all day. It can truly set the tone for the rest of your day. The mere act of smiling releases endorphins and initiates a chemical reaction in your brain which forces happiness to conquer any feeling of unease. I find this technique especially useful when I've had one of those terrible mornings where everything that can go wrong, does go wrong! Even though you're in a state wherein the very SheWitch Banshee from Hell would be afraid of you, forcing a smile will help you to leave all negativity behind you.

FIVE SUCCESSFUL GUIDES FOR THE BEST HOME LOANS

More often than not, a new home acquired through a home loan is a bittersweet endeavour. The amount of principal, the seemingly endless interest rate battles, and the home loan procedure as a whole require a massive effort that borrowers have to crawl upon before becoming an accomplished homeowner. And as if these are not enough, the challenge of shopping for the best home loan agency adds up to the entire stressful undertaking. If you are a borrower, you can't afford to be a slacker.

But just because a home loan requires hard work, it does not mean we can't make it easier and rewarding. The best home loan opportunities await smart home loan shoppers and if you are lucky enough, you can get the best deal out of all mortgages on offer.

Below are five successful guides that will absolutely score you the best home loans in the real estate market today.

Understand interest rates.

Are you patient enough to wait for the most attractive offer? There will be times when interest rates are all at their lowest. These rates are fluctuating depending on various reasons. If a bank or lending institution targets more loan purchases, they would offer lower interest rates. The same way works with a bank that will introduce a new home loan offer. The lending industry provides diverse home loan sources and shopping for various interest rates will broaden your understanding of comparison rates.

Invest in your credit score.

Because your credit score determines the result of your home loan, investing and improving your credit standing would mean a great favour on your future loan application. Increase your credit score and most likely, real estate lending companies would present you with the best home loans that you cannot afford to lose. These home loans will definitely include low-interest rates, flexible repayment plans, and other favourable loan features brought about by your negotiation power.

Learn the art of loan-to-value ratio.

Save as much money as you can and pay off the down payment. The higher down payment you can settle, the lesser risk it involves and this means a rewarding low-interest rate. Your LTV ratio can be calculated by simply dividing the loan amount by property value. Keep in mind that the higher the LTV ratio you get, the more impossible it is for you to have your desired home loan.

Incorporate online tools into your searches.

The whole home loan market is confusing and can be an energy-draining task. This is where several online tools can become handy especially at the point where home loan comparison is highly needed. Home loan websites would give you the ability to filter the best home loans and sift through potential ones according to interest rates and other payment terms.

Be persistent

Are you ready to ace the risky home loan challenge? Explore all possible options. Call lenders and don't stop until you spot the best home loan deal that will bring sweetness to your dream homeownership.



SEO



AD



DIGITAL MARKETING

THE IMPORTANCE OF DIGITAL MARKETING FOR ENTREPRENEURS

According to the U.S Bureau of Labour, 15% of new businesses are unable to survive through their first year of operation, and only 50% make it past 5 years. Hence for any new business to stay afloat, it is important to drum up a crowd and customers. Considering the fast-paced and intricately connected world of the 21st century, entrepreneurs must understand and make full use of targeted web marketing.

In the United States, the online marketing industry's current growth rate stands at 20%. Using web marketing allows businesses to advertise based on the audience's interests and reach people across physical boundaries – this is especially useful for companies providing services that can be exchanged via phone/ email or where transportation costs of the physical goods are low.

Online marketing is the portal to personalized communication with the audience, at lower pricing and higher returns than print advertising. Keeping costs low on advertising will allow some wiggle room in expenses and open up the opportunity to re-invest in the business. Keeping funds focused on more important things such as the actual good/service of the company will allow for overall improvement, which will, in turn, lead to more customers.

Spending as little as \$5 per day for paid advertisements on Facebook for paid advertising can increase post reach by over 750 people, while the average cost per impression on social media can be as low as \$0.38. These impressions are important because it imprints your brand in the viewers brain subconsciously, which causes them to gravitate towards your product without actually realising it.

An experiment was conducted in 1957 in which during a movie the phrase "Drink Coca-Cola" was flashed multiple times and a speed too high to be recognized by the conscious mind. At the end of the movie, coke sales at the concession stand rose to over 50% percent. This method of 'subliminal advertising' is similar to the idea of paying for increased impressions on social media – just entering an idea into a person's subconscious can be enough to attract them towards your product. For example, just seeing the word 'coke' in this article, will increase your chances of having coke, as opposed to any other drink, the next time you reach for a soda can.

Aside from paid marketing, many businesses also maintain a social media presence in the form of Facebook pages or Twitter/Instagram accounts. As of 2015, there were nearly 30 million small businesses worldwide running pages on Facebook. Though statistics don't support organic social media marketing as useful in gaining new traction, it is still significant in keeping current and past customers engaged with the company.

Researchers in Canada found that our attention spans have fallen from 12 seconds to 8 seconds in the past 15 years. This means that readers can no longer be expected to remember information from print ads and recall them while making choices. Having a web presence ensures that the audience is directly linked to your business and is continuously reminded of your goods/services.

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

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