

# MONEYCENTRAL

AUGUST 2021

**BUSINESS TIPS**

## FUTURE-PROOF

Here's MoneyCentral's guide on how new entrepreneurs can prepare their businesses for the inevitability of change and ensure success.

**FEATURE**

**MEET LYNEA**  
"LB" BELL



**SPOTLIGHT**

**ZULEYHA**

Get to know one of the designers to watch for in 2021

Photography by Gennaro Brigante

INTRODUCING STEVE

*Starulis*

AWARD-WINNING FILMMAKER & ACTOR



# AMBN

AUSTRALIAN MILLIONAIRES BUSINESS NETWORK

# MONEY CENTRAL

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## OPENING REMARKS

If this year has taught us anything, it's that we as entrepreneurs would do well to equip ourselves with the skills to adapt to constant and unpredictable change. This month's issue grapples with the inevitability of unforeseen circumstances, and discusses how business owners can learn, grow, and even thrive throughout these challenges. We feature intimate stories about how individuals have paved their own paths to success, and tips for how you can future-proof your business through mentorship, financial planning and literacy, as well as having the courage to "pivot". As the saying goes, "the only constant in life is change".

Jill Antonio  
Editor-In-Chief

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## INTRODUCING THE AGENT TO THE STARS LYNEA "LB" BELL

Born and raised in Seattle Washington, LyNea "LB" Bell attended Griffin Business College where she studied Computer Programming. A true entrepreneur with a plan, Bell continued her studies at the University of Phoenix-SC with an emphasis on Business/Corporate Communications. After receiving her degree, LB began her professional career working for fortune 500 companies while doubling behind the scenes working with celebrities, cultivating relationships, and learning the ins and outs of the entertainment business. As a quick study, it wasn't long before the savvy corporate exec would choose a lane, landing a position at Media Artist Group, where she worked as a Talent Agent & product endorsement specialist partnering with Sheila Legette VP of Talent. Past clients included Vivica A. Fox, and Salt-N-Pepa to name a few. Three years later, she moved to 90210 talent as Head of the Comedy Department, Theatrical & Literary Agent before deciding to launch her own agency.

Armed with a wealth of knowledge, relationships, and experience, in 2016, the doors swung open at Bell Hall Talent aka BH Talent a full-service agency representing talent in television, film, comedy, voiceovers, commercials, print & literary, and music artists. Submissions for representation were overwhelming, forcing the agency into a rapid growth spurt resulting in her partnering with other agents to keep up with demand.

LB lives up to her reputation of being aggressive, tenacious, and quite engaging. Her love of the arts coupled with her passion for helping to advance the careers of those she represents is her driving force. She has spoken on several industry panels and workshops and was selected as a judge for the Hollywood Black Film Festival. LB never refuses an opportunity to inspire, motivate and educate those wanting to get into the entertainment business. LB is a member of the Television Academy, SAG, Women in film, the JTC List, and Women of Color Unite.

Constantly evolving, LB is a creative, spiritually guided visionary with a heart to help others in reaching their true potential. Not just an agent and entrepreneur, LB is also a proud mother, sister, and trusted confident residing in the Los Angeles area.

MoneyCentral Magazine recently caught up with LyNea to discuss her journey in the entertainment industry and here's what went down:

### **When did your entrepreneurial flair first reveal itself?**

My first step into the world of an entrepreneur was when my brothers, and by the way we are triplets, and I started a roadside sports memorabilia stand. We called the business M.A.D. Sports, after my brothers McClain and DeShae. We were about 24 years old, and I was the brains behind the entire operation. That is when I was hit with the bug and found it almost impossible to turn away.

### **What did your life look like before being an entrepreneur?**

I was basically raised with the mindset of running my own business. My mother was an entrepreneur and that is what I saw from a very young age. Even when my mom became a quadriplegic, she still made a way to raise triplets and run a business without skipping a beat. Therefore, I can honestly say there was no before being. I have always been an entrepreneur.



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

My motivation comes from the desire to see everyone win. I want to create opportunities in several places. I want people to thrive in the entertainment industry, tech industry, and in ministry and kingdom building overall. So that is my driver, to be a change agent for the people I am blessed to encounter.

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

Freedom. I have had the expressed ability to live within my own created timeline for business, rest, and growth. It's the new American dream, not to be on the schedule of another's businesses goals and expectations. There is a new desire to have time to raise your children, go on vacations, and build your own future on your own terms.

**What were your top three motivations for starting your business?**

Do you, Be you, and Shine. I know it may sound crazy, but that is the motto I live by. I had a desire to do me and be in the field I chose to be in. Once I got into that field, I focused on being the best I could possibly be, and I began to grow because people could not ignore my shine.

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

1. Knowledge is always power, and knowing your field is the first key.
2. Building business relationships on the principle that integrity and honesty will help you grow.
3. Leadership that is respected, and teamwork that is honored will take you a long way.

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

1. The skepticism of the naysayers. I had to remind myself the vision

is bigger than me and stay focused on the overall goal.

2. Reminding myself to never take no for an answer. Only I can see what I have inside and I must hold on to the belief that it will take me a long way.

3. People trying to make me feel like it's not okay to be the first to do it. I surrounded my thoughts and ideas around those that have a proven track record that being first is not the problem, it's being afraid or intimidated that's the issue.

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

We've been fortunate enough to have amazing marketing plans that involve social media platforms and strategies. But the best tool has been the track record of doing fair and honest business that has given us the best word of mouth advertising I could ever ask for.

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

I have learned that a great leader in business learns the important technique of empowering and recreating leaders. Your business is only as strong as the team that runs it. If you create leaders and give them the ability to grow, you now have a unit that moves in a synchronized manner that helps your business to flow.

**What is the best advice you have ever been given?**

The best advice I have ever been given was not spoken, it was seen. My mom showed me to never give up, no matter what obstacles may come my way or what hand I've been dealt. If I am still breathing, then I should still be living.

Know your passion and your purpose are not the same but they do go hand in hand. Get a mentor and never forget your dream. If you don't give up, before you know it, they will both manifest right before your eyes.



## EMERGING ENTREPRENEUR SPOTLIGHT: ZULEYHA OZGEN

Züleyha Özgen is a 28-year-old Fashion Designer based in Berlin – she founded the brand Zsolea back in 2019. She started dreaming about becoming a fashion designer at a very young age but it took her a long time to make the first step towards achieving that dream. She worked for about 5 years in fashion retail where she gained a lot of experiences related to the industry before she finally decided to study fashion design at the age of 25. She eventually quit her job to become an intern for a fashion designer in Berlin and up to now, she feels that the move she made was the best decision she's ever made.

MoneyCentral magazine recently caught up with Züleyha to discuss her journey in the fashion industry and here's what went down:

### **What do you like most about being a designer?**

What I adore about being a fashion designer is that you don't have to stick to any rules. I can put my creativity, feelings, and personality in one design to express my understanding of fashion.

### **The downside to being a fashion designer?**

When you are working all by yourself, like in my case it's not that easy to be constantly creative and productive. You need breaks, especially creative breaks so that new ideas new inspiration can arise. These times are always the hardest, you are trying but you have the feeling that nothing is working out as you imagine. It took me a long time to find the right handling for that.

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

The most memorable experience in the fashion industry so far was the time I had as an intern abroad in Barcelona. I had the chance to participate in fashion week Barcelona. It was my first time behind the scenes of a fashion week. Everything was new and so exciting. Professional models, successful brands, the location, and organisation. A lot of new impressions and a great experience.

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

The most interesting person I have met so far related to fashion is Olga. She is a fashion designer of the brand Menchen Thomas. She was like a role model for me. Although things were not working out she was calm and still spread positivity. I remember that I was asking her how she can be that calm in difficult situations and still make jokes and things like that. She told me that we always have the decision of how we react to this kind of situation. When everything goes wrong why adding more negativity with being angry or making more pressure. When the team is fine and in a good mood you can conquer every fence together.



“What I adore about being a fashion designer is that you don't have to stick to any rules.”



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

The most valuable lesson I've learned is from nothing comes nothing. Even if it's 10 minutes you are putting into your business or your self you should take that time. Every day doing at least one thing will open new doors. That's what I've experienced.

**Is your family supportive of you being a fashion designer?**

My family is my biggest supporter. I'm so thankful for that. They believe in me sometimes more than I'm doing, to be honest. To know that I have such a supportive family gives me strength and motivates me.

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

I think there is nothing I would do differently because every experience and lesson lead me to this day. I'm still learning and I'm still making mistakes and I'm fine with that, this makes my work more personal and authentic I guess.

**What is the best advice you have ever been given?**

That small steps are important and okay. It takes time to get where you want to be. How you get there is more important than when you get there.

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

My future plans are growing in the fashion industry as an upcoming fashion designer from Berlin. I would love to show my work all over the world and see people wearing my visions.





## STATEMENT MAKER: FIND OUT MORE ABOUT LAURA ORRICO

Born with impeccable communication skills and a natural ability for connecting with people, Laura has created several success stories with her ability to network. A TV movie was made from her connecting a producer and screenwriter, the career of an artist took off after she connected him with a producer which led to his career in major motion pictures, and a young graduate began his career after she connected him with a famous Internet sensation/political figure. She also connected a legal organization with a celebrity comedian to emcee their annual gala. Her expertise in media relations, social media, creative writing, strategic PR planning, and management, image maintenance, consulting and development, media preparation, interview coaching, and networking for clients are what have launched Laura Orrico Public Relations, LLC into a sought-after boutique PR firm for high-profile clients.

Laura was born and raised in Chicago and has made a name for herself as an actress in television and film, and now as a public relations expert. During her childhood, Laura spent many days performing her own Saturday Night Live-style skits in her backyard for the family. She attributes her strength to her mother, who also has a wicked sense of humor! Laura also credits her sense of humor to her father, who passed away when she was nine. Laura went to Columbia College of Chicago and has a Bachelor of Arts Degree in Television Writing and Producing, with a minor in Acting. Continuing with her love of the entertainment industry and idolizing the likes of Lucille Ball, John Ritter, Gene Wilder, and Gilda Radner, she began attending classes and performing at The Second City Chicago. She credits this experience as what led to much of her success. With this, she also began runway and print modeling, as well as appearing in TV commercials. Wanting to take her career to the next level, Laura made the move from Chicago to Los Angeles where she resided for twelve years. She quickly found success with a variety of films and television shows, with roles on The King of Queens, That '70s Show, and a memorable role as Mia Graham on CBS's CSI: Miami. She then continued honing her comedic prowess by becoming a series regular on TBS's Frank TV with Frank Caliendo. Her sense of humor also found fame on the Internet, as her self-produced videos went viral and she was often featured on top-notch programming, including Will Ferrell's Funny or Die. Her most successful Internet sketch was developed by Airplane! director, David Zucker. It starred Laura, who was aged 40 years to play Senator Barbara Boxer, in a video titled "Call Me Senator." You can still catch Laura making special guest appearances on network TV, like her recent appearance on CBS's Kevin, Can Wait. You can also see Laura in another soon-to-be-released Internet spoof by David Zucker and occasionally on Chicago's WGN Morning News comedy sketches. Gracing headlines and talk shows, you may recognize her from being featured in Hollywood.com, Hollywood In Toto, mentioned in Vanity Fair, from appearances on shows such as Red Eye with Greg Gutfeld, and a regular guest on multiple radio shows across the country, to name a few.

Laura at one stage shifted her focus from actress to caregiver after her husband, Ryan Cosgrove, was diagnosed with a brain tumor. After losing Ryan in 2015, Laura decided to utilize the knowledge she gained from her own life experiences. This included successfully executing PR for herself and colleagues for many years prior, which eventually led to launching her own boutique PR firm. Laura Orrico Public Relations, LLC is based out of Chicago, with Laura serving as the president and representing high-profile clients across the country. Whether a large or small business or organization, an up-and-coming or established entertainer, celebrity, musician, artist, politician, or author, Laura and her team customize their work and connect clients with the proper outlets to get them the notoriety and the (media) attention that they deserve. Laura Orrico Public Relations, LLC continues to be a huge success. Laura continues to make appearances on the radio and makes headlines in various publications, such as Forbes, American Express Open, AXS, Hearpreneur, and USA Today, giving her expert advice.

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

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

We are constantly maintaining and growing, and we do that by staying in contact with former and potential clients and by maintaining our social media presence. My business is national, so I am constantly networking and meeting new people. My business is primarily word of mouth; clients find out about us in many ways, and that includes, but is not limited to, finding us through former clients, friends, family, social media, etc.



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

For us, the most important platforms are Instagram, Facebook, LinkedIn, and Twitter. As a PR firm, we are always sharing exciting placements that we secured for our clients.

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

For my company, it has been showcasing our clients through social media. By showing people through our social media platforms the amazing work we do for clients, it has been attractive to potential clients to see what we do and the great results that we have.

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

Deciding to work remotely with my staff during the pandemic was a very difficult decision because I love working hand-in-hand with my staff in person and the personal touch it brings to my business. It prompted me to hire a new staff member to work out of Los Angeles and the decision proved to be even more successful than I had anticipated. As a national PR firm, having locations in two major cities, Los Angeles and our headquarters in Chicago, has proven to be beneficial as we are a national firm that represents a wide variety of clients across the country.

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

I have to be honest in saying that I am very grateful and proud to say that I have not made financial mistakes with this business. Having a background as a lifelong TV and Film actress and model, I am one of the rare ones in that industry that learned early on to handle money well. I knew to be cautious in knowing that the next gig may not come for a while...maybe never (actor's life)! With that said, I always save ahead in my business and work off of the previous year's earnings. I believe it is a smart move to do so, and I strongly recommend it when a business is new. If you establish good financial habits like that from your business's inception, and you can maintain that, there is less of a chance you will fall behind if there is ever an emergency, unforeseen circumstance, or a slow period.

**What new business would you love to start?**

I would love to start a make-up company. The make-up industry will never go away. Make-up is fun and something I have enjoyed since I was a little girl from the moment I played with my mother's make-up. They say to do something you love and genuinely enjoy, and that is an additional business I could see myself starting in the next few years.

**What is the best advice you have ever been given?**

1. Live every day to the fullest. Life is short. That goes for both business and personal life! If you are happy in your personal life, it will reflect in your business and vice versa.

2. Network, communicate and continue to meet new people. This was advice from my late husband, and I am grateful for it, he was a people person like me. I practice that concept daily, whether it be business contacts or new friends. Since I am a people person, that is what works for me both personally and for my business. I am confident that this is why my business is successful.

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

Understand that when you start a business you are most likely running the whole show, so understand (fully) all aspects of it. Be prepared to be the accounting department, staff supervisor, advertising agent, human resources, customer service, janitor, etc., all while doing whatever it is that your business (craft, service, etc.) entails. For me, it is doing all of that, while running a full-service PR firm and still handling the craft itself which involves pitching clients to the press and media, securing placements for them, and meeting with and signing new clients. Whatever you decide to do, never lose that personal touch with your clients or customers. Work hard to maintain that skill, after all, that's why they hire you. My motto is: "We give our clients the personal attention they deserve." I stand by that.





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Co-founded by the StarCentral Media Group and the Australian Millionaire Business Network, the TV1 channel is the home for independent Australian Screen content. We very much welcome our local screen practitioners from emerging through to the established to make TV1 their home. By streaming your content on TV1, you join a family of rising stars, entrepreneurs, celebrities, and various artists.

**MISSION:** Our mission is to present the most unique and compelling original Australian content by tapping into the hottest local talents and events.





INTRODUCING  
**STEVE**  
 STANULIS

STEVE STANULIS  
 CURRENTLY HAS  
 TEN EXCITING AND  
 UP AND COMING  
 FILMS IN THE  
 WORKS THROUGH  
 TO THE YEAR 2022

Steve Stanulis is an award-winning filmmaker, actor, and the founder of Stanulis films who is currently adding to the revolution of the modern-day entertainment industry with his premium content and unmatched vision.

As the world continues to evolve digitally, high-speed internet connection has paved the way for the latest addition to the entertainment industry: streaming services that allow people to watch their favourite movies or shows online.

According to Action Elite magazine, Streaming services also brought about a significant impact on the roles of actors and actresses. They are no longer tied to major movie studios and productions exclusively. Rather, they can now earn through various online platforms because the advertisers in these digital channels pay them a certain fee to promote their products to their followers.

Leveraging this new wave of digital entertainment, Stanulis established Stanulis Films in 2019. His enterprise has already showcased early success, earning the award for "Best Documentary" in the New York Independent Film Festival for his documentary "Wasted Talent".

Stanulis made a statement of intent with that documentary, alerting the entertainment world of his vision, creativity, and drive for triumph. Stanulis followed up this maiden success by bringing home the titles of "Best Drama" and "Best Ensemble Cast" with the hit 2020 film "5th Borough." This casting award further lends credence to Stanulis' creativity and a keen eye for detail in finding the right people for his films.

With longevity comes experience; with experience comes greater expertise. Stanulis didn't appear from thin air to scoop up laurels. A former NYPD Officer and A-List Celebrity security guard, Stanulis honed his craft and garnered entertainment experience as a published and credited actor (starring in projects such as The Sopranos, The Interpreter, and I Now Pronounce You Chuck & Larry).

With his expertise, a wealth of experience, ability to develop and find talent, and work ethic, Stanulis has been successfully steering the wheels of his enterprise in the right direction, creating amazing content all while staying within minimum film budgets.

Stanulis is not resting on his laurels yet, for his drive for success is new every morning. Leveraging on the rising independent film industry, the filmmaker currently has 10 upcoming films in the works through 2022, and with his precedents draped in awards and laurels, viewers have reason to be excited, for first-class entertainment is on the way.

MoneyCentral Magazine recently caught up with Steve to discuss his journey in the entertainment industry and here's what went down:

**Why Did You Decide To Be A Producer Above All Other Industry Job Roles?**

I really enjoyed the business aspect of the entertainment industry. Being a producer allows you to run the show and make business decisions, which ultimately decide the success of the project.

**What Was Your First Job In Film And How Did You Progress To Producer?**

My first job in film was The Replacements with Keanu Reeves and Gene Hackman. I played Keanu's backup quarterback and only had two lines, but I was hooked!

**What do you look for in a script?**

When reading a script, the genre, the dialogue, and character development are most important to me. Unfortunately, many writers fall short when it comes to character development.

**How do you select a director?**

I usually choose a director based on the genre of the film and their past success on prior projects. It's also very important for us to be compatible and have the same creative vision.

**Have you ever had to handle a difficult conflict in your career? What did you learn from it?**

There have been many difficult conflicts, usually on the financial side. For instance, sometimes monies are counted on and at the last minute, investors don't follow through. As a producer, you need to have a fallback plan and if for some reason you do not have enough time to raise the money, you have to decide where to cut the script where it doesn't change the story.

**What would you change in a movie you produced that you believe would make it better?**

None- I have been blessed in the sense I have never looked back on a film or cast member and wished something was done differently.

**What Film Projects Are You Working On Right Now?**

We are currently shooting a project called "Monica", starring Emily Browning and Patricia Clarkson. The film is about a transgender woman who comes home to take care of her sick mother, even though their relationship is estranged. We think the topic is timely and we are proud to be a part of this film.

**Do you think it's a good time to invest in films right now amidst this pandemic?**

It's never been a better time to invest in films, due to the fact when I first started in 1999, you either needed a theatrical release or a deal with Blockbuster. Now, there are so many platforms looking for new content. Therefore, it truly has never been a better time to have your work as a filmmaker distributed.

**What Advice Would You Give To Those Hoping To Pursue A Career In Producing?**

My advice would be to network, do your research, and try to find a mentor already in the business to help you learn the ins and outs. I'd also warn them that the journey is not a sprint, it's a marathon. But if you stay motivated and remain tenacious, you will achieve all that you dream of!



*“When reading a script, the genre, the dialogue, and character development are most important to me. Unfortunately, many writers fall short when it comes to character development.”*





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## RESTAURANT REVIEW: DOPA DON AND MILK BAR

By: Jill Antonio

DOPA is hands-down, Sydney's dopest Japanese donburi eatery.

Set in Sydney's newest 'street-eats' precinct, Darling Square — its 70-seater venue with banquet, bar and outdoor options provides the best in casual dining.

If you don't know of donburi, it's Japan's most loved one-bowl-meal, that's both satisfying and convenient for a hearty lunch, or quick dinner.

Head chef, Khairi Amir's menu is inspired by the streets of Tokyo, offering more than twenty variations of the Japanese rice bowls. You can choose from classics like teriyaki chicken and katsu pork or go for something different with the cheeseburger wagyu; wagyu beef tongue; glacier 51 tooth fish; or even ling cod.

My guest and I decided on the Sanford King Salmon, which comes lightly grilled, and their standout dish — the Wagyu Beef Bolar Blade bowl with a high marble grade of 7-9, fresh rice, and a soft egg. The meat sourced is exceptional, it literally melts in your mouth.

For a compact eatery in a casual setting, DOPA's food definitely doesn't compromise on quality. The experience reminded me of how it's like to be in Tokyo, where you can walk in to an understated restaurant, and somehow score one of the tastiest meals of your life.

All the donburi bowls can be ordered as an optional set, with miso soup, plus salad to round things out. We didn't leave without an entrée serving of Agadashi tofu, and tempura'd eggplant to complete our authentic Japanese feed.

If there's one thing Japan's known for, it's their decadent desserts. On our visit, we opted to share the Tiramisu parfait, which was large enough for two and just the right amount of sweet. Although, they also dish out kakigori shaved ice desserts, loaded milkshakes, puddings, and giant matcha cookies. As far as drinks go, DOPA serve refreshing "ades", such as Yuzuade, Peachade and Raspberry-ade that'll wash down your meal like a charm.

Even if you go for the novelty of it, you'll love the retro-japanese manga art on their menu, including their super-cute mascot Dopa Boy. DOPA's décor is completely on point, featuring clean lines, timber and pastel finishes, with pops of red. Go here with a group of friends for lunch, or even for a good food/no pressure dinner date. It's dope.



## EVENT REVIEW: BRAND AMBASSADOR LAUNCH FOR SEACRET DIRECT

Seacret Direct Australia is thrilled to announce Maryrose Salubre as their first-ever Brand Ambassador. The exclusive launch event attracted an intimate audience of company stakeholders and media personalities on Sunday, 30 May 2021 hosted at The Opera Bar, Macquarie St, Sydney NSW Australia – one of Sydney’s most iconic meeting places!

Maryrose is a decorated beauty pageant queen, winning coveted titles around the world, including Mrs. Universe Australia 2020. An experienced and highly respected community leader, she does not accept failures, rather she uses them as a springboard to achieve her goals and realise her dreams. She does not let others’ opinions or thoughts override her own, trusting her gut instinct and razor-sharp female intuition. Well-known in the entertainment and beauty industries, Maryrose has built a strong reputation for being an expert in her field.

According to Shaun Yemini, Country Manager at Seacret Direct Australia, “Maryrose is passionate about skincare and nutrition, and most importantly helping others – aligning with our brand perfectly.” He elaborates that “She knows better than anyone that when you look and feel your best you DO your best. Her involvement with the various beauty pageants – national and international – provides a wonderful platform to share our Seacret products.”

The alignment in philosophy is strong. According to Maryrose, “I am so excited to begin my Seacret journey as an Ambassador for Seacret Direct Australia. Empowering others to look, feel and live their best life is a driving force of why I do what I do, and this aligns perfectly with the ethos of Seacret. I am thrilled to be able to use my platform to share Seacret and help others on their journey to becoming the best version of themselves.”

Maryrose wraps it up with her appreciation for the brand, “Seacret products are like the Rolls Royce of skincare. The quality is undeniable, once you try them you are hooked for life.”

### ABOUT SEACRET

Seacret Direct is an internationally celebrated service-driven company dedicated to inspiring you to look, feel and live your best life.

Seacret Direct has become the world’s leader in direct sales of health and beauty products with minerals derived from the exclusive and ancient source: the Dead Sea. Seacret Direct has an innovative, direct sales model that brings exclusive, premium Dead Sea-derived skincare products from the very cradle of civilization to the entirety of the modern world.

Founded in 2005, Seacret develops and manufactures premium skincare and nutrition products that combine clean ingredients with new technologies and the very latest, cutting-edge scientific techniques. Seacret skincare products offer the rarest of rare mineral compounds found only in the Dead Sea, and our nutrition products are based on plant-centered formulas designed for everybody. Seacret Direct has recently launched the Club Seacret membership program to become THE lifestyle company, serving an ever-expanding community.

Seacret Direct is continuously recognized on the Direct Selling News Global 100 list (the “DSN 100”) for its global impact on the direct selling industry, and for its creation of a community devoted to supporting people in service to one another.



## FIVE WAYS EMERGING ENTREPRENEURS CAN FUTURE-PROOF THEIR BUSINESSES

It's no secret that many businesses took a massive hit during the COVID-19 pandemic, but while some were struggling, entrepreneurs were thriving. According to the U.S. Census Bureau, 4.3 million new businesses were launched in 2020 alone — over 1 million more than the previous year — meaning that more people are launching new businesses than ever before.

While this is great news for the entrepreneurship community at large, that doesn't mean these newly-launched businesses are in the clear. In fact, some estimate that as many as 50% of these businesses will fail within the first year without additional support. So what can new founders do to ensure their success? It's easier than you might think.

### 1. Establish yourself as a thought leader.

As business owners, there are few things more important than your credibility and reputation. As such, establishing yourself as a thought leader in your industry is vital — not only will this ensure that potential customers want to work with you, it can also lead to other business-boosting benefits like media inquiries, partnership offers, and more.

You might be tempted to brush off thought leadership as a secondary priority, especially when you're focused on getting your business off the ground. However, demonstrating that you're a leader in your field is a fantastic way to build a safety net that can help your business stay afloat and even thrive. Building your personal brand and platform can help you create a strong foundation from which your business can grow, and it will help bring people to you instead of the opposite.

### 2. Don't be afraid to pivot.

Change is scary, especially when you've already stepped out of your comfort zone by launching a new business. As we've learned during the pandemic, however, the ability to adapt is key to many businesses' survival. While there is definitely strength in persistence despite the odds, it's also critical for entrepreneurs to understand when and how to pivot.

Don't view it as giving up on your business or your ideas but rather as exploring new avenues of possibility. Studies show that businesses that are willing to adapt or change during times of crisis are more likely to be successful, which means your ability to think quickly and respond accordingly might be the difference between a business that succeeds and one that fails.

### 3. Focus on financial literacy.

Money is the #1 cause of stress in America, and the same is true for entrepreneurs. While this stress can wreak havoc on our overall health and wellness — including contributing to anxiety, depression, high blood pressure, heart disease, and more — it's often

far worse for entrepreneurs, who are more prone to mental health issues due to immense stress.

While you can certainly introduce stress-relieving tactics into your regular routine to help you cope — whether that's exercise, mindfulness, meditation, or something different — it's important to address the sources of that stress as well. And one of the best ways to worry less about money? Learn more about it.

Look for ways to level up your financial literacy as both an individual and an entrepreneur, and make sure to find ways to give yourself the financial education that many business owners aren't able to receive in traditional schooling. There are plenty of resources available online for entrepreneurs who want to learn more about money, and the more you know the more confident you'll be in handling your money and taking financial risks.

### 4. Explore alternate methods of funding.

While there's nothing wrong with bootstrapping your business, lack of funding is one of the biggest reasons why new businesses fail. And while a small business loan from a traditional bank is an option for some, it might not be the best path for you, especially if you're a first-time entrepreneur.

Don't be afraid to think outside of the box when it comes to funding your business. Crowdfunding is a great option for anyone who is able to provide a physical product or service, and you might be able to raise money through crowdfunding on Kickstarter or Indiegogo. Not sure if crowdfunding is right for you? There are plenty of angel investors out there who are looking for new investment opportunities, and there's no reason not to reach out to them. There are also new alternative forms of investors that are available on platforms like ClearCo that can help businesses scale without sacrificing a large ownership stake in their company. If your product is in the e-commerce or SaaS space, this might be the type of funding you need to get your business off the ground.

### 5. Get a mentor.

Mentorship might not be on your "top priorities" list as an entrepreneur, but it definitely should be. According to one survey, 70% of small businesses that received mentoring survived more than five years, which is double the survival rate of non-mentored businesses. Plus, business leaders who are mentored by a top performer are three times more likely to become top performers in their industry as well, meaning mentorship might very well be the thing that helps your business not only survive but thrive.

*Charlotte DeMocker is co-founder and Chief Operating Officer at Penny, an innovative digital media startup that successfully launched during the pandemic. Penny seeks to help ordinary people master their money. Follow Charlotte on Instagram @charlottedemocker and learn more about Penny @penny.app.*





## MONEY THOUGHTS: A BEGINNER'S GUIDE TO HANDLING LOANS

Are you thinking of buying a new house or property but don't have the available resources? Then lending companies might be the answer to your woes. These money-lending businesses are endlessly sprouting everywhere with an offer of relief against your money worries. They hold a promise of dream houses, posh cars, and other property investments that would entice you to grab just any loan opportunities that may knock on your door. Sweet, isn't it?

Taking a loan is one of the biggest financial decisions that you have to sit on and think about. Most often, you fall into long-term repayments which if mishandled, might burden your pocket that will eventually put you into an even bigger financial loss than property gain. If you are a first-time borrower, avoid digging your own financial grave and read on before you dive into the water.

### **Love the peace of mind you get when you pay on time.**

Strictly monitor your loans by ensuring that you get to pay each month and on time. This would help you save on interest rates. Missed or late payment penalties are the last things you would need at this stage or you'll see yourself trampled by skyrocketing rates and debts. Remember that poor payment standing will send your credit score in a haywire.

### **Increase your credit score and get a chance to lower your interest rates.**

As much as possible, check all options available when it comes to lowering down your interest rates. Do your research and call your loan company. Point out your excellent credit rating and be ready to present a copy of the proof. This will help you in your negotiations. Sell them your eligibility to low-interest rates.

### **An excellent credit history is a great refuge.**

Does the sound of perks and rewards invigorate you? If taking a loan is a dating game, you will be the ideal prospect. Your excellent credit standing is a candy to the eyes of the lenders. This will arm you with greater negotiating power, attractive repayment options, extreme bargaining ability, and higher credit limits.

### **Don't go on a loan spree.**

The fact is that you will never run out of lending institutions that will be willing to embrace you with their colourful presentation of loan opportunities. The challenge here is to know strongly when you need one and why you need it. Don't take more than what you have to because then, it would be hard to regain the financial stability that you are aiming for. Only take a loan to buy value-builder assets.

### **Dive then get off the water fast.**

Your repayment options, just like lending institutions, are plenty. Check on your repayment plans and see whether you can make bigger repayments each month especially for those that charge high-interest rates. This will help you get out of that debt faster than you should be. Don't stay too long in that. It will drain your budget.

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## ABOUT US

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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 (\$20per metre) Pink paper (\$20 per metre) & patterned BG & 10x3m Chromakey (green), Elinchrom flash lights, 5soft boxes, 5 umbrellas, snoot etc.

## 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  
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 WEB: www.MullensStreetStudio.com.au



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