

MONEY CENTRAL

OCTOBER 2021

BUSINESS TIPS

HOME BUSINESS

MoneyCentral magazine's surefire guide to starting and successfully running a home-based business

FEATURE

**MAKE WAY FOR
RAMON RAY**



SPOTLIGHT

ALYSSA HOFFMAN
Get to know the founder and CEO of Fearlyss Entertainment

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MEET
EM
HARDWICKE



AMBN

AUSTRALIAN MILLIONAIRES BUSINESS NETWORK

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OPENING REMARKS

As the lines continue to blur between business and pleasure, personal and professional, and "business hours" become a fluid concept - this issue helps us navigate our ever-changing world. Read on for tips on how to establish a home-based business, and how it can benefit your time and resources. Whether it be to ditch the commute, enjoy more time with family, or save on business overheads - learning to adapt, pivot, and progress as our world does will put us in the best stead for future success.

Jill Antonio
Editor-In-Chief

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MEET THE FOUNDER OF SMART HUSSLE MEDIA RAMON RAY

As the founder of Smart Hustle media, Ramon Ray inspires and educates small business owners on how to grow their small businesses through events, interviews, podcasts, and online content. The author of four books, including "Celebrity CEO," about building a community and personal brand, Ramon, is the real deal. Over his extensive career, Ramon has created four businesses and sold two, written thousands of articles, spoken to thousands of business owners, and impacted hundreds of thousands of small business owners and entrepreneurs to help their businesses grow. His clients, many of the world's leading global brands such as Verizon, NetSuite, Dell, Microsoft, and others, hire Ramon for his ability to humanize their brand within the small business space. Attendees of Ramon's in-person and virtual presentations consistently rate Ramon as one of the most inspiring and motivational speakers they've heard. Ramon has shared the stage with Seth Godin, Daymond John, Guy Kawasaki, Simon Sinek, Gary Vaynerchuk, and others. He has interviewed President Obama and joined Ivanka Trump at the Global Entrepreneurship Summit in India. During COVID, Ramon focused on providing small business owners and large brands content through virtual events. From his five-hour Survive and Thrive Conference to his most recent Ramon's Big Holiday Party, a three-hour event with sponsors such as Microsoft and Zoho, audiences are engaged and wanting more. In addition to his work with Smart Hustle, Ramon is also the Entrepreneur in Residence for Netsuite.

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

When did your entrepreneurial flair first reveal itself?

I am originally from Ohio. Growing up, I was the kid who needed to understand how and why things worked and know everything about the people who created them. As a child, I lit a wall of our house on fire, made a shortwave radio from a Radio Shack electronics kit, and took apart my "talking Teddy Bear" to figure out how it worked. From a young age, I had a technical inquisitiveness and a fierce love of reading. Today, my inquisitive nature has developed into wanting to learn more about the people changing the world and the products and services they are creating. I love people and the community, so I have always gravitated towards building a community of passionate people.

How did your life look like before being an entrepreneur?

I think entrepreneurship and life, in general, are about your expertise, your comfort zone. Maybe you like to cook or read or do hockey. So, as a small child, I know that I've always gravitated towards technology. As an adult, I'm into marketing and starting companies, but the tech side of my brain, if that makes sense, all that started as a small child as I love tech and am a vicarious reader.

Jumping far ahead, I had many years of working at the United Nations. I was a civil servant working at the United Nations. I was fired because the UN has a rule that you can't have your own business, and I went through many complications with that.

So low and behold, from launching several side hustles while having a nine-to-five job to provide for my family, I was now on my own, and that's when I no longer could do things for free. No longer could I say, "Oh, I have a steady check, I can just do it." No, I had to make it happen. From there, while at the United Nations, I had built, I think, two companies. I had sold one, had an event business, and when I left, I just grew on that. That's when I had SmallBizTechnology.com at that point. At that time, I launched Smart Hustle Magazine. The event business grew, and this aspect of influence from marketing, which is one-third of what I do, really blossomed and took off.



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

For almost two decades, I've been bringing people together via events so they can learn how to grow their business from business leaders who have been in their shoes. Whether I am producing my events for small business owners or speaking at other's events, I am naturally inspiring small business owners who want to grow their business by giving them the energy and confidence to step outside their comfort zone. I wanted to create communities, and my events would reside within them.

I am grateful for what I learned and created from the beginning at smallbiztechnology.com and all that has transpired after. I love to learn, inspire and teach. Smart Hustle allows me to do that every day.

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

Optimism. I genuinely see failure as a learning opportunity. I love the word no. To me, the word no means: "Great, I can get rid of you and get to my yes, faster." That's the key thing about optimism and hope for me. This is not some fancy Seth Godin, Tony Robbins' book. I see failure genuinely as a learning opportunity. That's how I see the world. That's the colors with which I paint the world in my business. It's a learning opportunity.

What do you think were your top three motivations for starting your business?

I think it's essential to enjoy the journey at every stage. Persist with optimism. Know when it's time to pivot. Surround yourself with intelligent people who can steer you in the right direction and, of course, have fun!

What do you put your success down to?

I love to learn and think I have been successful because every net gain or loss is part of my learning. For sure I'm also grateful to God for his strength and daily wisdom in my life.

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

You don't need anyone else's permission to pursue your business idea. Persist through the ups and downs of entrepreneurship with the help of close friends and your faith. Growing your business will

likely take longer than you think. And it will likely require a pivot or two along the way.

Whatever your current family situation, prioritize the important things to you, and have conversations about the big "Why" with your spouse and kids.

Learn about things beyond the focus of your business. It's inspiring, spurs creativity, and gives you perspective on the bigger picture.

Have fun and smile.

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

Rushing and going too fast, taking too much risk, and not being thoughtful enough would be three challenges I have faced over the years. By looking at and evaluating my goals, I have learned how to pace projects and see tangible and intangible risks. Being present is very important to me and showing my appreciation and gratitude is very important. I strongly believe in empathy and always try to think about others.

Does the loneliness of the entrepreneur really exist?

A few years ago at SXSW, I spoke about "entrepreneurial depression." Oftentimes, business owners can't speak to their families about their challenges. They can't confide in their friends. So yes, loneliness does exist. HOWEVER, the way to conquer this feeling is to be purposeful about surrounding yourself with a community of support. NOT just people who will say "yes" to you. But with coaches, mentors, and confidants who will be with you on your journey, as you're on their journey.

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

I MUST schedule team meetings. I MUST focus on educating the team on WHY WE DO WHAT WE DO, and I MUST communicate as my team are not mind readers.

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

That's a tricky "woo woo" question. I hope that we keep supporting our communities, being profitable, and living the lives we want! I wish all of you the best of luck.



ENTREPRENEUR SPOTLIGHT: INTRODUCING ALYSSA HOFFMAN

Alyssa Hoffman is the CEO of Fearlyss Entertainment and manager of the six-time rock radio charting band, Wayland. Two years ago, she quit her Fortune 500 job, sold her possessions, and moved onto a tour bus risking everything, and managed to relocate to LA and catapult her band into a success wider than her dreams.

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

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

After ten years, I quit my Fortune 500 job, sold my possessions, and moved onto a tour bus to manage a rock and roll band. With no experience in the music industry and going strictly off of intuition and experience, I went from merchandise to social media to management all within one year. I opened "Fearlyss Entertainment" in 2018.

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

To be a music manager means that in order for me to grow or my company to grow, my band has to grow. This year we followed our hearts to Joshua Tree, CA, built a studio from the ground up, and wrote, recorded, and produced our own record for our next full-length release. This release will be our first official mainstream record release that will solidify Wayland as being fearlyss.

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

Our brand awareness is through serving the band. YouTube, Instagram, and credits in music videos and creative assets are where we thrive. The client is everything.

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

Word of mouth was and will remain to be our main form of marketing. We are a mom-and-pop service.

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

The toughest decision to make was to "hurry up and wait" for our album release. When you have something so special in your hands it's hard not to share it immediately with the world.



“To be a music manager means that in order for me to grow or my company to grow, my band has to grow.”



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

Not being in a relationship with money is definitely the biggest mistake I made starting out. Relationships require attention and nurturing and keeping things secure and safe- and these are all lessons I thankfully learned early on.

What new business would you love to start?

In another life, I would start a creative consulting company, but this life is all about music.

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

Going back in time and changing anything would change where I am right now and I'm not willing to do that.

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

The best advice I have ever been given is by my grandmother, "shake your ass and save your soul," which was her recipe for life. Never miss an opportunity to have fun or be kind.

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

The best advice to give anyone starting out in business is to trust yourself. Trust yourself and forgive yourself. Over and over again.





SPOTLIGHT: MEET THE FOUNDERS OF SELECT DATE SOCIETY AMBER LEE & SANDRA MYERS

Amber Lee and Sandra Myers co-founded Select Date Society after they both spent decades working in the matchmaking industry. Amber & Sandra met in 2009 while working for the same company. They always knew that they could provide a higher level of service than the large corporation they worked for and envisioned a boutique approach that would get results for their clients. Just over a decade later, they brought that vision to life with Select Date Society. Currently, their business brings in over \$1 million dollars per year and they are getting results for their clients in the dating arena. They have been featured in Forbes, The Wall Street Journal, The New York Post, Cosmopolitan, and more.

MoneyCentral Magazine recently caught up with Amber and Sandra to discuss their journey as entrepreneurs and here's what went down:

When did your entrepreneurial flair first reveal itself?

Amber: I've always been interested in entrepreneurship. Being a matchmaker for over 20 years, I have always worked independently and felt very much like an entrepreneur, but actually building a business from scratch has taken my love for the business to a whole new level!

Sandra: Growing up, my mom was a business owner and I always admired how she did things. I feel honored now to be able to support the talented women on our team in the way I witnessed my mom inspire her employees.

How did your life look like before being an entrepreneur?

Amber: My passion has not changed! Honestly, at my last real job, I felt like I was way more invested in our client's outcomes than the owner of the company was. I truly believe I cared about the success of her company more than she did. That's when I knew that I had to make a change.

Sandra: I used to work a lot and I still do. The difference is now I'm working to build my own dreams rather than someone else's. I think that Amber and I have such a great partnership because we have a similar drive and work ethic. Being business owners hasn't changed that. In fact, we have both probably worked harder than we ever have before, but it's so much more enjoyable when you are building something that you are excited about!

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

Sandra: When we started Select Date Society, we didn't set out to be just another matchmaking company. We wanted to be the example of what a luxury matchmaking company should be. We are obsessed with getting better every single day and perfecting our craft. I'm truly motivated by the culture we're creating and inspiring greatness in our team.

Amber: We tell our team that we want to give Ritz Carlton level service to our clients and it was so important for us to show them what we meant, so for our one-year anniversary, we flew our team to the Ritz Carlton in Charlotte for the weekend. We let them experience that level of service first-hand and we spent the weekend talking about our company culture and the level of service we want to be known for. Creating that type of culture definitely drives us.

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

Amber: Empowering; For me, entrepreneurship has empowered me to help others in so many ways. I am empowered to help our clients, our team, and my community.

Sandra: Impactful; The way that I can positively impact the lives of our clients has been amazing. I feel like I am finally able to control how effective I can be without the restraints of a company holding me back.



What were your top three motivations for starting your business?

Sandra: The biggest motivation we had was the desire to do it better than anyone else. We saw what services were out there and we knew we could provide a higher level of service for our clients. I think we were also both motivated by our own love stories. We both have amazing relationships with our husbands and we wanted to help other people experience that.

Amber: And I experienced a sudden cardiac arrest that gave us the final push we needed. I was healthy and happy when my heart stopped while I was driving. I drove into a brick house! While I was in the hospital, I decided that I could not go back to working for someone else, so that gave us the motivation to get started.

What do you put your success down to?

Sandra: Having the right team in place has definitely been huge for us. We have invested in hiring experienced matchmakers who know what it takes to get results for our clients.

Amber: I agree! Our team has been key to our success along with our work ethic. I think that we are all passionate about what we do, so it often doesn't feel like "work," but we are all dedicated and extremely hard-working.

What are the key elements for running a successful business?

Sandra: It definitely takes resilience. You are going to make mistakes along the way, but you have to keep moving forward. We had a lot of knowledge and skills going into this, but we have had to develop new skills and learn new things along the way.

Amber: We've both mastered new skills, and I think that mindset matters. We both tend to be forward-thinking and positive, knowing that we can accomplish anything we put our minds to.

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

Sandra: One of the biggest challenges has been the growing pains of growing so quickly. I don't think either one of us expected to reach the level of success we have so quickly, so we definitely had to make quick decisions and adjustments along the way.

Amber: One of the challenges we've experienced is hiring. We had to put people in positions faster than we expected and there were times when we realized we had the right people, but they were in the wrong seat. We've had to move people into different roles based on their talents and strengths.

Sandra: Another challenge we've faced is technical hurdles. We are matchmakers, so we're used to dealing with people and real-life situations, not tech! Something as simple as getting the photos on our website resized properly can keep me up at night. We've learned to outsource the stuff that is outside of our own skillset to get it done right.

Does the loneliness of the entrepreneur really exist?

Amber: Maybe for some entrepreneurs, but we're lucky to be in this together!

Sandra: Yes. I think having a partner in business is a huge asset for your mental state as an entrepreneur. If one of us is in a slump, the other one can offer encouragement.

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

Sandra: We've just recently learned to let go. When it's your business, you can easily find yourself micro-managing all the details because you're so invested in getting it right. We realized that, as owners, we had to step back and let someone else handle the everyday management of the business. We appointed a VP who handles the day-to-day activities so that we can focus on the big picture.

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

Amber: I hope that more people, especially young people, turn their passions into profits through business ownership. I think that the trajectory to success has changed so much today. I have a 13-year old daughter and I tell her that she can go to college if she wants to pursue a traditional career, but I would be just as happy if she wanted to skip college and go into entrepreneurship. It's not an easy path, but I believe it is so much more rewarding than working for someone else!



Em HARDWICKE unleashed...

Em Hardwicke has an Event Management Consulting business, she's also the founder of Meraki Events and Public Relations as well as The Meraki Academy of Personal Development and Coaching.

It took Em Hardwicke 40 years and the birth of her beautiful son to be truly comfortable in her own self, to love the person she is, and to be proud of her achievements and successes in life. Em's son is her world. He is what inspires and motivates Em every day and she wants her son to know that anything is possible with passion, determination, and hard work.

It is this passion, determination, and hard work that has got her through some tough times and has given her the strength and courage to take on some big dreams and physical challenges over the years. She has trekked Kokoda, Everest Base Camp, Mont Blanc, Mt Meru and Mt Kilimanjaro. She has also competed in several ultra-marathons including the Ultra-Trail Australia 50km and 100km. She does these things not to stand on a podium or to break any records - but to remind herself of what she is capable of and of the beauty this world has to offer. Doing these things reminds Em to always be the best version of herself.

For Em, like for so many others, 2020 was a year never to be forgotten... Australia battled the Snowy Mountains bushfires in January then COVID in March which saw her get stood down from her job and ultimately made redundant - leaving her without work and her family not knowing what was next.

Photographed by: STUDIO 49 / TONY PALLISER 2021

Not one to let a setback deter her from achieving her goals, she refocused and at the age of 46, after 25 years in Event Management, she's now embarking on a career in Real Estate and Property Management, which is exciting for her giving her a new focus. However, she also couldn't let all of her knowledge and experience in event management go to waste, so she took the opportunity to rebrand and relaunch. Hence, her Event Management Consulting business, Meraki Events and Public Relations as well as The Meraki Academy of Personal Development and Coaching were born.

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

When did your entrepreneurial flair first reveal itself?

I have always had determination and have always been a bit of a self-starter, but I guess my entrepreneurial flair first revealed itself after a stint living and working overseas and when I returned home to Australia there wasn't much full-time work available within my industry. So I decided to set up my own business and freelance – this gave me a lot of flexibility and the opportunity to take on a number of projects at the same time and really diversify my skills and experience in different areas, making me more employable and more valuable within the Event Management industry.

In addition to working full time, I have four small businesses of my own... Meraki Events & Public Relations, The Meraki Academy of Personal Development & Coaching, Soul Purpose Body Products, and Jindy Treats.

How did your life look like before being an entrepreneur?

I have always loved being busy and have always loved having variety in my days and in my work, so I think the biggest change I noticed when working for myself was the ability to be able to choose the projects I wanted to work on and the variety that my workdays took on.

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

Definitely the rewarding feeling when you pitch and land a new client... or when a new retailer chooses to take on your product. But I think the biggest motivator for me is customer satisfaction. I have always said that customer satisfaction is paramount to my success. If my customers and clients aren't happy or aren't satisfied with my work or my products, then I am not doing my job!

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

Passionate and Determined! Okay, so I know that is two words, but I truly believe I have passion and determination in equal measure.

It has not always been an easy ride and there have been disappointments along the way, but I have always got up, dusted myself off, and landed on my feet and I know it is my passion and determination that has allowed me to do that.

What were your top three motivations for starting your business?

Circumstance, necessity, and opportunity... that combined with absolutely loving what I do and doing what I love.

What do you put your success down to?

Passion, determination, hard work, and a strong work ethic. It is also important to know your clients and be clear on the services and/or products you have to offer. Don't spread yourself too thin – you are better off being really good at some things than mediocre at many things.

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

For me, it was all about having a clear plan about the products/services each of my businesses was to focus on and a clear target market. Without clarity, there is no direction. Without direction, you have no destination. I once read a quote that has stuck with me and always reminds me what is missing when I find myself stuck, or in a rut.



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"Clarity has purpose and strength and brings with it the undeniable ability to move forthwith into our chosen direction."

This is when I stop, reflect, refocus and gain the clarity I need to move forward.

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

I think there are always different challenges at different times. When I first started my business, my biggest challenge was getting my foot in the door and getting people to take a chance on me, particularly if I was completely unknown to them.

Another challenge for me was not selling myself short or undercutting myself just to get a job – you have to know your worth and be able to sell that to a prospective client.

Overcoming these challenges was a challenge in itself as it largely came down to believing in myself and not taking the knockbacks and lost contracts personally.

I found as I won pitches and landed contracts, the door opened a little wider each time. I also did a lot of research about salaries, wages, and contract rates, and how to quote a job fairly so the client felt they were getting great service at a rate that was affordable, but I was also still charging at a rate that I knew I was worth for the work I was doing.

Knowledge and confidence was a big factor in overcoming these challenges.

Knowing the market, knowing your worth, and being confident in your ability.

Does the loneliness of the entrepreneur really exist? Is there such a thing?

I have never found entrepreneurship a lonely venture. Perhaps this is because I have always surrounded myself with a lot of people and have also, more often than not, had another job to give me some stability and human interaction while I have been starting and building my businesses.



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

Be clear on what your definition of success is for your business and do what is necessary to achieve those successes. Your definition of success will always change as the business grows, but so too does the plan and actions needed to achieve the new goals set for yourself and for your business.

My businesses are still small and all still growing at a pace I am happy and comfortable with. One of the biggest lessons I have learned along the way is to never let my business become bigger than I can, or want to, handle. I always remind myself that a business doesn't have to be BIG conglomerates to be successful.

The other important leadership lesson I learned at a very young age, and one I apply to all aspects of my life. Always treat people the way you would like to be and would expect to be treated, and NEVER ask someone to do something you wouldn't be willing to do yourself.

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

I truly believe small business needs to be nurtured and supported. There is absolutely a place in society and the world for big business and multi-national firms and operations, but I also believe that big businesses and multi-national firms are not the place for everyone, and nor should they be.

The pandemic has, in the blink of an eye, totally destroyed so many small businesses around the world and destroyed the lives of the people whose blood, sweat, and tears have gone into building these businesses.

I would love to see some of the big businesses and multi-national firms around the world, whose businesses have remained largely unaffected by the global pandemic, establish a series of small business grants to support many of these small businesses re-establish and re-build. There are a lot of amazing business minds in this world whose businesses have failed, by no fault of their own. Small business is an important part of society and all contribute to a country's economy, but do not have the support and backing of deep pockets to keep them afloat when times get tough.



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THE SUREFIRE GUIDE TO STARTING AND SUCCESSFULLY RUNNING A HOME-BASED BUSINESS

By: Isabella Caprario

Starting a business is an exciting prospect, but there are a lot of details to address before you take the big plunge. By staying organized and tackling all necessary tasks, you can set your business model up for a successful launch.

Define Your Business

Take time to define your business clearly. Will you sell products, services, or both? Although you may already have a good idea of what you want to do, you'll want to think in terms of specifics once you're serious about starting a small home business. Take time to brainstorm through some ideas and make a list of the possibilities you're most interested in pursuing. Once you have a shortlist, you can research your options and take a look at the marketplace to determine if there's a need for your offerings. Take into consideration also what are you good at, baking, cooking, singing, tutoring, numbers, dropshipping, etc. this will help you to keep motivated and have a business project that you will enjoy and won't see it as a boring work task that you just have to perform.

Brainstorm Your Business Name

Take time to choose a business name carefully. You'll want to choose a name that's easy for customers to spell and remember. It makes sense to select a web-friendly name in this digital age and nothing too similar to your competitors' names. While there are business name-generating apps available that you can try, you might also want to make a list of possible names for your business and run them past family and friends to get their thoughts. You can even ask your close friends and family to suggest options as a way of helping you brainstorm.

Identify Your Target Audience

Who are you trying to sell to? Defining your target audience, whether it's local homeowners or teenagers nationwide, will help you market your business effectively. When you have a target demographic in mind, you can create more targeted strategies for engaging potential customers. Therefore, you must identify your product or service's target audience before you begin marketing efforts for the brand. The group will include existing customers as well as potential customers.

Your target market does not necessarily consist of everyone who may be interested in your products. It's important to identify the people you want to reach through your brand marketing efforts, whether you're using digital marketing campaigns or advertisements or on social media channels.

Understanding your target audience and their pain points allows you to create content more effectively and target advertisements with the right marketing message for each segment.

Develop Your Business Plan

Creating a business plan is a crucial step for developing your home business. It can include every aspect of your business, guiding both its launch and operation. Some key elements of your business plan should include:

- **Company description:** provide a summary of what your company does. Company descriptions give an overview of key aspects of your business, such as what you do and what sets you apart from the competition. Your business description should clearly explain what you do.
- **Breakdown of your products and services:** The product or service section of your business plan should emphasize the value you offer clients or customers.
- **Executive summary:** provide a formal business summary, one that could appear in professional business directories.
- **Marketing and sales plan:** describe how you intend to market your company (i.e., digital and traditional sales measures)
- **Competitive analysis:** analyze the marketplace you intend to operate in; know how you fit in and who your competitors are.
- **Operating plan:** describe how you plan to run your business and list company departments and managing personnel.

Financial Considerations

You'll need to carefully evaluate your finances and develop a budget related to your startup expenses and business operation. Don't forget to add in costs for items like marketing, insurance, and other necessities associated with the types of products or services you'll sell. Determine whether or not you'll need to apply for a business loan. For entrepreneurs who are starting new businesses, personally funded venture capital is often the first thing they consider. While this is common at the beginning, it is essential to separate your personal and professional funds when your business is growing and earning cash, not only for tax purposes but also to protect your credit and eliminate unnecessary stress.

Legal Business Structure

Take time to determine your business's legal stature and structure. Do you intend to own your business as a private proprietor or to create a corporation? Learn about the different structures and decide which is best suited for you and your business.

Business Licensure

What type of license will you need to operate your business? Be sure to calculate the cost of your license into your startup costs. Although there are general business licenses, there are also specialty licenses that may apply to your business. Check here to learn more about specific types of business licenses.

Branding Campaign

Marketing is essential for any business but definitely a home business. You won't have the benefit of being in a commercial area where you can post commercial signage. You'll need to create a marketing plan that includes both traditional and digital marketing initiatives. Branding is the idea that if you display a positive message about your company to enough people for long enough, they'll think about you when it's time to make a purchase.

Source: [Porch.com](https://www.porch.com)



FIVE BENEFITS AND ADVANTAGES OF A HOME-BASED BUSINESS VENTURE

By: Isabella Caprario

If you're thinking about launching a home business, you'll want to explore the many enjoyable advantages and benefits. In fact, many of these benefits persuade people to start a home business in the first place.

Time with Family

Many people prefer to work from home so that they can be around for the family. Small business owners can be on-site to keep an eye on older relatives who may need occasional assistance. They can be at home when children are let out of school, and they can enjoy flexible hours to quickly leave home and attend kids' events like after-school track meets or basketball games. Even if you are a "pet parent," staying at home jobs or starting your own business will be ideal for taking care and sharing more time with the people you love or your furry loved ones.

Zero Commute Time

The average American spends an hour per day commuting to and from work. That adds up to 20 hours per week. Many people spend even more time commuting, enduring the stress of heavy traffic, inclement weather, and crowded buses or trains. There is also the substantial cost associated with work commutes. Being at home will reduce these extra costs since you will be able to cook and eat at home, avoid traffic, lower your gas budget or any other transportation budget. This would be the perfect time to start eating clean and having a healthy diet, adding more activities that will keep you productive such as meditating instead of being stuck in traffic.

Save on Commercial Rent

When you run your business from home, you can save the cost of rent. If you operate your business in a commercial space, you'd be required to pay rent as well as utilities and insurance. You can avoid this type of overhead by operating your business online from your home. You can reinvest the money you save on commercial rent back into your business in some other form, such as digital marketing.

Multitask between Your Professional and Personal Lives

While it may take some practice to juggle tasks associated with your business and personal life skillfully, you can undoubtedly multitask when running a home business. You can break from your work to throw in a load of laundry or prep for dinner on your lunch break. You can create a daily dynamic schedule that includes tasks related to your business and household needs. Moreover, you may easily fit a wide range of tasks into your day without the commute time, such as exercising.

Be More Productive

Because your business belongs to you, you're likely to feel a tremendous investment in its success. So, you're apt to work hard and be highly productive. Moreover, there won't be any other employees (unless you decide to hire them) or a boss around to distract you from your tasks. Consequently, you can more easily stick to your workday plans. When you run your own business, you can set your own goals in terms of productivity and develop the strategies to achieve them that work best for you. You definitely are able to become your own boss! A great way to get started would be creating a schedule you know you will follow every day. It must have realistic metrics so you can stay motivated throughout this new journey. While making your schedule, you might want to add some household activities that might take around 15 minutes to complete or maybe just take an outdoor walk or read that book you have purchased and haven't had the chance to open it—organizing your agenda and working at home will a great experience. It doesn't matter if you are a morning or evening person.

Source: Porch.com





FOUR HOME-BASED BUSINESS IDEAS THAT WILL LET YOU WORK FROM HOME

By: Isabella Caprario

With the rise of home-based business opportunities as a result of the pandemic, more and more people are discovering ways to become entrepreneurs with their businesses based at home. Generally, if you're resourceful enough, you can easily start working on your business ideas from home using your existing space and means. People create many types of businesses to operate from home and we'll cover some of the most popular ideas here:

Virtual / In-Person Teacher

Music teacher: teach an instrument such as guitar, violin, or piano. Plan to offer your services on different teaching platforms and offer private lessons as well as group lessons.

Dance teacher: teach modern dance, ballet, or ballroom dancing. Offer different types of schedules for kids and adults. It is important you have all the proper equipment so your online lessons look highly professional.

Art teacher: teach drawing and illustration, painting, or sculpture. Define which are technique you are best at and create a schedule of all the different hours available you have.

Language instructor: teach Spanish, Chinese, Latin, or French. Be sure you completely dominate the language you are planning to teach.

Tutor: Tutor either elementary or high school students in subjects that you are degreed in, such as math, English, or chemistry.

Yoga instructor: teach virtual yoga and meditation techniques.

Blogging: Whether you decide to become a blogger and create new and rich content there are many ways to make money blogging. Creating your own blog can be a different and fun activity where you will be able to experiment with your creativity.

Freelancing photography: Consider the type of photography you want to do and what are the most popular requirements needed from your potential clients.

E-commerce Seller

You can operate an e-commerce company from your home. You can purchase products in bulk and sell them online. You'll partner with a warehouse where your products will be shipped from. You can also perform all services related to e-commerce and expand as you need to. When choosing products, consider how much space you'll need to accommodate this type of operation.

Homemade Products

Many home-based business owners sell products that they create, such as:

Candles: A candle company may be the best business for anyone passionate about wicks, soy blends, and achieving the perfect scent. You can offer soy candles, scented candles, beeswax candles, paraffin candles, and more.

Baked goods: Bakeries have been around for a long time, but recently they have grown in popularity. Entrepreneurs have taken their cakes, cupcakes, and cookies from home and open regular bakeries and restaurants, and even franchises that make. Creating cupcakes, artisan bread, cookies, wedding cakes, and more could be a great way to start.

Jewelry: Making people's personalities come alive through jewelry is a very fulfilling creative pursuit. Think about creating beaded bracelets, necklaces, earrings, rings, etc.

Essential oils offer many opportunities for creativity and reward. Own a business or buy wholesale oils to resell on your own.

A lot of people know how to knit, but it's generally considered a new fad or lost art. It's not clear to them how to make money with it. You can start by creating hats, scarves, mittens, or sweaters.

Services

You may base your business on providing services to customers either in person or online depending on the services you offer, which might include:

Makeup tutorials: Teaching how to properly use makeup and providing some confidence tips might be a loving activity, not only for you but also for your potential clients. Even showing how to apply lashes properly would be a great way to get started.

Dog walking: Taking care of furry babies and just having a long walk outdoors could definitely bring you great benefits.

Personal trainer: While training for your own personal goals, you are also helping others to achieve theirs.

Virtual assistant: if organizing and scheduling your day is a passion of yours, you should definitely offer these services to people that don't have that same passion or patience as you do. Clients of personal shoppers usually buy clothing and accessories for themselves. A personal shopper may work directly for a client or their stylist; other personal shopper employment is available through boutiques and departments stores.

Housecleaner: This is a great opportunity if you are passionate about cleaning and decluttering. These services have a high demand.

A curious fact, Recently India has become the hotspot for foreigners for starting an Indian Subsidiary and Ebizfilling is a one-stop solution for a Company Registration in India by a foreigner.

Source: Porch.com



EIGHT WORK FROM HOME ESSENTIALS TO BOOST YOUR PRODUCTIVITY

By: Isabella Caprario

When developing your business, you'll want to create a home office where you can 'set up shop' and manage all the important aspects of operating your business. Here are some home office essentials to consider:

Good Lighting

Be sure that you have good lighting so that you can work without straining your eyes. You may want to have better overhead lighting installed by an electrician. Or, you can add more lamps to the space to ensure that you have great lighting even on dark and dreary days.

Adjustable Desk

An adjustable desk is ideal for a home office. You can use your desk for various tasks that may be related to your business. A standup desk is also a great feature if you're concerned about fitness. You'll burn more calories by standing up to work.

Comfortable Furniture

Try to invest in a quality ergonomic office chair. You'll be spending a lot of time in your home office, so be sure to have comfortable and supportive furnishings for yourself and anyone else who may be working with you. You may also need filing cabinets, a workbench, or other furnishings related to the type of work you perform.

Decor

Office decor may not seem essential, but it can enhance your mood each day. Remember, your office is your place of work. Decorate it in a way that inspires and motivates you to be productive. Although you don't want to add much in the way of clutter, some thoughtful decorative pieces will add personal warmth to your office.

Plants

House plants can make your home office feel cozy and welcoming. However, that's not all. Many houseplants feature air-purifying properties. Add plants to your office space like aloe vera or spider plants to keep the air smelling clean and fresh. Consider plants of various sizes to add a dynamic look to the space.

Equipment

You'll likely need basic office equipment and may require other equipment or gear related to your products or services. For instance, if you perform sewing services, you will need a high-quality sewing machine. Typically, you'll need office equipment such as: Computer or laptop, Internet (consider business internet service) pocket wifi could also be a great option, Business Phone, Printer, Copy machine, Headphones, Adding machine/calculator and Postage scale. These are just a few ideas. You'll need to brainstorm to ensure you have all the equipment you need for your operation.

Quiet Space

When laying out your office, be sure to choose a space with an adequate room as well as an area where you can work without interruption. If you live in a bustling household, you'll need a place where you can work without distractions. A quiet space away from children or the television room would be ideal.

Office Bar

Although you can always visit your kitchen, you might want to create an office bar where you have a coffee maker, healthy snacks, and even a small refrigerator to keep water or other beverages cold. This way, you can keep your work items separate from the household's supplies.

Use these tips to create your home business. Be sure to give yourself adequate time to address each aspect of your business's development. Once your business is up and rolling, you'll also want to consult with an accountant to ensure that you understand your tax obligations.

Source: Porch

A woman with long brown hair, wearing a white wide-brimmed 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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