

MONEY CENTRAL

AUGUST 2022

COVER STORY

CARL *runefelt*

MEET THE
GOLDEN BOY
OF CRYPTO COMMERCE

INDUSTRY TIPS

CYBERSECURITY
SEVEN SUREFIRE
CYBERSECURITY
TIPS AND BEST
PRACTICES THAT
WILL HELP
YOU PREVENT
CYBER ATTACK



AMBN

AUSTRALIAN MILLIONAIRES BUSINESS NETWORK

MONEY CENTRAL

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OPENING REMARKS

It's hard to believe that the winter months are drawing to a close. Although if there's anything I've learned in recent months, it's that the seasons are unpredictable. The truth is, life isn't too different. It can be hard to predict what the future holds, but on the plus side, it teaches us to adapt and grow despite challenges. Whatever the stage your start-up or business is at, we hope you're inspired to keep your entrepreneurial spirit alive.

Jill Antonio
Editor-In-Chief

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STATEMENT MAKER: FIND OUT MORE ABOUT
COURTNEY B. RILEY

Courtney B. Riley is the CEO and visionary behind Proximo Marketing Strategies, an international marketing firm based out of Hampton Roads, Virginia.

Driven by passion and a calling to serve, Courtney leverages her talent for innovative thinking with a genuine enthusiasm for seeing others succeed, to help her clients find and pursue their true purpose while also providing them with the necessary tools to successfully position their brands in the marketplace. She is an active and appreciated member of her community, serving as adjunct faculty at local colleges, educating students on best practices for marketing in the 21st century, and serving on the board of several non-profit organizations. A published author and recent recipient of the 40 Under 40 and Woman of Excellence award, Courtney Riley has been called "One to watch in the marketing world," by Authority Magazine.

With a decade of success behind her, Courtney now focuses her efforts on helping other entrepreneurs, CEOs and visionaries employ the principles of the Love-Centric Business Model to not only achieve success and fulfillment for themselves, their employees, and their customers but to do it all on their own terms.

Of course, more important than any professional accomplishments are the blessings Courtney counts in her personal life – her husband, Matt, teenage son, Dominic, and toddler, Bella. Yes, you read that right – a teenager and a toddler! Needless to say, Courtney knows a thing or two about chaos and overwhelm and practices what she preaches not only on the job but also at home, recognizing that living a life of love has also meant loving herself enough to prioritize self-care. When she's not helping entrepreneurs thrive and build love-centric businesses, Courtney can be found soaking up family time and sunshine in the backyard, relaxing with yoga or enjoying a quiet moment with God's word.

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

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

Nurturing relationships. Right now, as the world struggles to navigate a staffing crisis and heavy turnover, I'm investing time and energy into nurturing the relationships I have with my team and encouraging them to do the same with one another. Loving people that love our clients have a beautiful trickle-down effect! I'm also keeping the relationships we have with our current clients at the forefront of all we do, continuing to cultivate those relationships, and exploring how we can add even more value. 90% of our new business comes from happy clients that see what we can do, and share the impact with other business owners and leaders that they know. The best part about that? We get more clients like the ones we have (and love!). It's a win-win!

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

Honestly, it's pretty ironic, but I'll always be a grassroots girl at heart. Cultivating relationships that already exist, and investing time and attention to those around me, has had the greatest ROI. I genuinely want the people around me to succeed, and I believe they feel that. Naturally, when people they know need to experience that same love and support, I'm the person they refer.

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

Facebook, Instagram, and (recently) TikTok.

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

Declining work. Good work, with good prospects. We are BUSY. And if that busyness gets in the way of us delivering what a new client deserves, I refuse to take them on. It's tough when you support a team financially, and even tougher when the prospect is someone that you'd genuinely WANT to work with. But no amount of money is worth your integrity (or quality of service) taking a back seat.



How has your business been affected by the COVID-19 pandemic?

I hate to say it, but it's been a season of growth, in a big part from the impact of the pandemic. For years, businesses did things the same way they had always been done. Conservative entrepreneurs, who had once been innovative leaders, had become complacent. The pandemic shook the boat. It pushed people to embrace change that they had shied away from for decades. Suddenly, people that had watched my team and I help our clients take their business to new places, from the sidelines, needed and wanted us to help them navigate the changes they were forced to implement. In short, the pandemic shook the boat and made space for us to help people navigate the turbulent waters of marketing.

How have you adapted your business operations in response to COVID-19 and its associated impacts?

Fortunately, we were virtual prior to the pandemic, so we felt minimal hiccups in that regard. The unprecedented growth we experienced, however, took quite a bit of navigating. In fact, it's still something we spend intentional time nurturing. We have weekly team meetings, quarterly (if not more frequent) team get-togethers, and even brought on a team member to help co-shepherd our team with me. She spends time in leadership development, and personal and spiritual growth, and acts as a safe-zone sounding board for our crew. Learning to love in a way that makes this team unique has been one of the most impactful adaptations our team has experienced!

What have been some of the most important lessons you have learned because of this pandemic?

If nothing else, the pandemic reminded me how little control we truly have, and how IN CONTROL our Heavenly Father is. I heard an analogy recently about a farmer that worked diligently on his land; tilling, planting, and watering his soon-to-be crops. Just like him, we are called to work with excellence in all things that we are given to steward, including our businesses, clients, and employees. We pour into them, invest into them, and nurture them with all that we have. But at the end of the day, whether the sun shines, rain falls and photosynthesis happens is not within the farmer's hands. Similarly, after all of the hard work we put into our career tracks, God Himself has the final say on what sort of fruit they produce. The pandemic has increased both my faith and my resiliency!

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

I hope people let their boats shake. I hope they embrace change as gracefully as they can, and above all else, I hope that they prioritize the PEOPLE in their corner. Their clients, their employees, and their families deserve to be loved fiercely, at all costs.

What advice would you give to a newbie Entrepreneur setting up a new business in this pandemic?

Surround yourself with a tribe of people that are willing to pour into you. You need people that will be brutally honest and cheer you on, all at the same time. Find the ones that have been in the trenches and are living a life that you aspire to have, then humble yourself and ASK. FOR. HELP. We were ALL where you are right now, once!



ENTREPRENEUR SPOTLIGHT: INTRODUCING CECILIA RINALDI

Cecilia Rinaldi is a brand dedicated to ethical and conscious fashion. Cecilia, with her team, creates clothing and accessories based on environmental and social sustainability using fabrics and organic materials produced in Italy.

Each collection is created with the idea of Slow Fashion, emphasizing sustainability, beauty, longevity and respect for humanity. Italian style is combined with a deconstructed form influenced by different Asian cultures resulting in a refined and minimal urban chic style.

She promotes continual research into new innovative methods while always referencing Italian traditions to maintain high-quality products with a low environmental impact. We believe that providing the option to buy one quality garment over multiple low-quality items contributes to reducing the environmental impact of a wardrobe.

Cecilia Rinaldi is a fashion designer with a professional course of studies of multifaceted experiences that have allowed her to form 360 degrees in the role of sustainable designer, development textile research, pattern and draping maker, and fashion prototypist.

After high school, in 2010, she graduated from Accademia Italiana Art, Fashion and Design in Florence, where she has been teaching since September 2015 and coordinating the Fashion Design department since 2020. She obtained a Bachelor of Arts degree from the University of Wales in the same year. After her studies, Cecilia dedicated herself to her professional vocation: she deepened her sartorial techniques, blending design through creative research and the study of materials.

At the Esmod International University of Art for Fashion in Berlin, Cecilia specializes in Fashion Design, completing her training in the creation of stylistic design and sartorial techniques. In 2013 and 2014, she went to the United States. While attending Richland College Multicultural Studies in Dallas, TX, she worked as a fashion designer for private clients and specialized as a buyer working in a Haute Couture Boutique. Traveling assiduously, Cecilia comes into contact with different contexts and cultures and is always looking for new incentives: she matures and nourishes her style, which draws inspiration from nature and the surrounding environment, which are the inspiration for her research and new ideas. This allows her style to grow continually and mature, keeping her sustainable and artisanal foundation in mind. An essential feature of her modus operandi is the attention to the manual process. Cecilia's fashion is, first of all, an ethical, sustainable fashion; respect for the environment and for the individual and human rights have always been the reference point in the work process and the creation of her collections.

She has devoted herself to her handmade vocation, deepening her sartorial and design techniques through creative research and the study of materials and fabrics. Cecilia values collaboration and looks for opportunities to volunteer with other sustainable brands around the globe as a way to increase her knowledge and help spread and support the movement of sustainable and ethical fashion locally and around the world.

MoneyCentral magazine recently caught up with Cecilia 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 like most about being a designer is researching new ideas, trends, and concepts, developing shapes, and researching fabrics and new materials. Get to know other new and existing cultural realities. But perhaps the side that interests me most is in researching textile materials and illustrating fashion sketches. Last but not least, I will never stop being enthusiastic to see how from an idea, we can create a real fashion collection, both wearable and exhibited in important cultural exhibition fairs.



How did you get into the fashion industry?

After my first academic education, in 2010, I a three-year degree from Cardiff University Bachelor of Arts in Fashion Design and an academic diploma from Accademia Italiana Art Fashion Design Piazza Pitti in Florence, where I currently work as a professor and fashion department coordinator, in 2010 I started with my first job in a fashion consultant studio in Modena, my hometown, where I worked as an assistant designer, a researcher of trends and fabrics, developing collections for various fashion brands in the office style. After a couple of years in the studio, in 2012, I attended the ESMOD International Fashion University in Berlin, where I deepened and learned the stylistic skills of fashion and tailoring techniques. Later I moved to the United States, living and working for two years between Dallas and New York, where I started several important fashion collaborations with luxury ateliers and with sustainable independent brands. Finally, in 2015 I returned to Italy, where I decided to open my own sustainable fashion brand Cecilia Rinaldi definitively. It is based between Emilia and Tuscany, Italy, in the meantime starting important collaborations with Italian and international realities companies and specializing more and more in the field of sustainable fashion.

The downside to being a fashion designer?

Maybe one downside to being a fashion designer is its loneliest side, especially during the creation and research phases. During the research, I spent a lot of time alone and often worked late into the night, unfortunately neglecting friends and family.

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

Probably the training period I did in the United States: in Dallas and New York City (especially in New York) I had the honor of meeting and collaborating with important designers, influencers, journalists, politicians, personal shoppers, and prominent personalities in the fashion world and society.

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

The most interesting people I've met so far are Tara St James, an independent sustainable fashion designer, an activist, an expert on supply chain and sustainability, and the personal shoppers of Rihanna and Oprah Winfrey. However, I still know and have the privilege of knowing many realities and famous people. But the discovery of other new cultures will always be the most fascinating part of my job.

What is the most valuable lesson you've learned in the fashion industry? This can be about the industry or about yourself.

One of the most valuable lessons I have learned while working in the fashion industry is to know the real differences between the world of Fast Fashion and Slow Fashion or Sustainable Fashion. Hundreds and thousands of people are working behind a product in the fashion industry, and most of these are exploited. Unfortunately, behind the fashion system is heavy human and environmental resources exploitation. This was perhaps the most impactful lesson I learned. After several travels and encounters with different cultures and realities, I definitively decided to open my own sustainable fashion brand, trying to contribute to a more right world by activating myself with my work in researching new materials, researching new business fashion models through the creation of my collections and through the education I try to transmit more sustainable values both ethical and environmental, finding new ways to change fashion towards greater transparency and traceability for a sustainable new value chain in the fashion industry.

Is your family supportive of you being a fashion designer?

Absolutely yes. They support me and have always supported me. Without my family and friends, I would never have overcome certain difficulties, stressful moments, and even failures that I have found along the way. I believe having family, supportive friends, and colleagues is essential to undertake this path.

What is the best advice you have ever been given?

The best advice I've ever been given was probably not to give up in the face of difficulties, to always get involved, not to lose the curiosity that characterizes me, always be critical and aware of what surrounds me, to continue to ask questions but above all never stop smiling.

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

My future plans are to live and work in Florence, working and helping my Italian community without forgetting the world. Continue to develop my brand and make it grow, create my annual fashion collections and wedding dresses. Working in education as a professor and researcher consultant in the sustainability area. Therefore, I'd want to create a more stable future: by 2022, I will also open my studio/atelier inside the Il Conventino Caffè Letterario in Florence, a historical building in Florence with a deep sustainable, cultural, and artisanal attitude surrounded by greenery among artists and craftsmen.



SNEAK PEEK: CELEBRITY HOMES UNLOCKED

GRETA GARBO

A Beverly Hills home that was built in the 1930s for Greta Garbo and her music-director boyfriend, Leopold Stokowski, has gone on the market at \$12 million.

Widely recognized as one of Hollywood's all-time best actresses, Swedish-born Garbo was an international star and MGM's top box office star from the days of silent movies until her retirement in 1941. With 28 movies including classics such as *Anna Christie*, *Camille*, and *Anna Karenina*, Garbo was nominated for three Academy Awards and received an honorary Academy Award in 1954. She was not a fan of the Hollywood lifestyle and lived mostly in New York where she led a private life and shunned any publicity, including participation in any Oscar events - even when she was nominated. "Garbo Watching" was a popular New York City activity for celebrity photographers and her fans. She died in New York City in 1990.

Perhaps not as well known today as Garbo, Leopold Stokowski was one of the country's premier music conductors with the Cincinnati, Philadelphia, Houston, and NBC orchestras. He partnered with Walt Disney when he directed the music for *Fantasia* and in a famous Mickey Mouse cartoon where Mickey congratulates Stokowski for his conducting skills. Stokowski was one of the world's busiest performers from the early 1900s until his death in 1977 as an orchestra conductor, music recorder and arranger. In addition to his friendship with Garbo, Leopold was married to Gloria Vanderbilt from 1945 to 1955.

Just like Garbo, her former Beverly Hills home is secluded. Built in 1937, the home has been significantly changed and enlarged over the years. Surrounded by lush landscaping high atop a hillside with panoramic views from the Pacific Ocean to Downtown LA, the six-bedroom, six-bath home was restored in 2006 by Nicole Sassaman. Features include an open floor plan, 4,675 square feet, walls of glass, large rooms, two fireplaces, gleaming wood floors, and an eat-in kitchen.

Outside is an infinity-edged pool and spa and balconies that seem suspended over the hills and trees and share the home's postcard views. It is located in Beverly Hills exclusive "Crest Streets" just north of Sunset Boulevard.

The home's current owner is a Russian film producer. The home is listed with Mark Mintz from Compass.

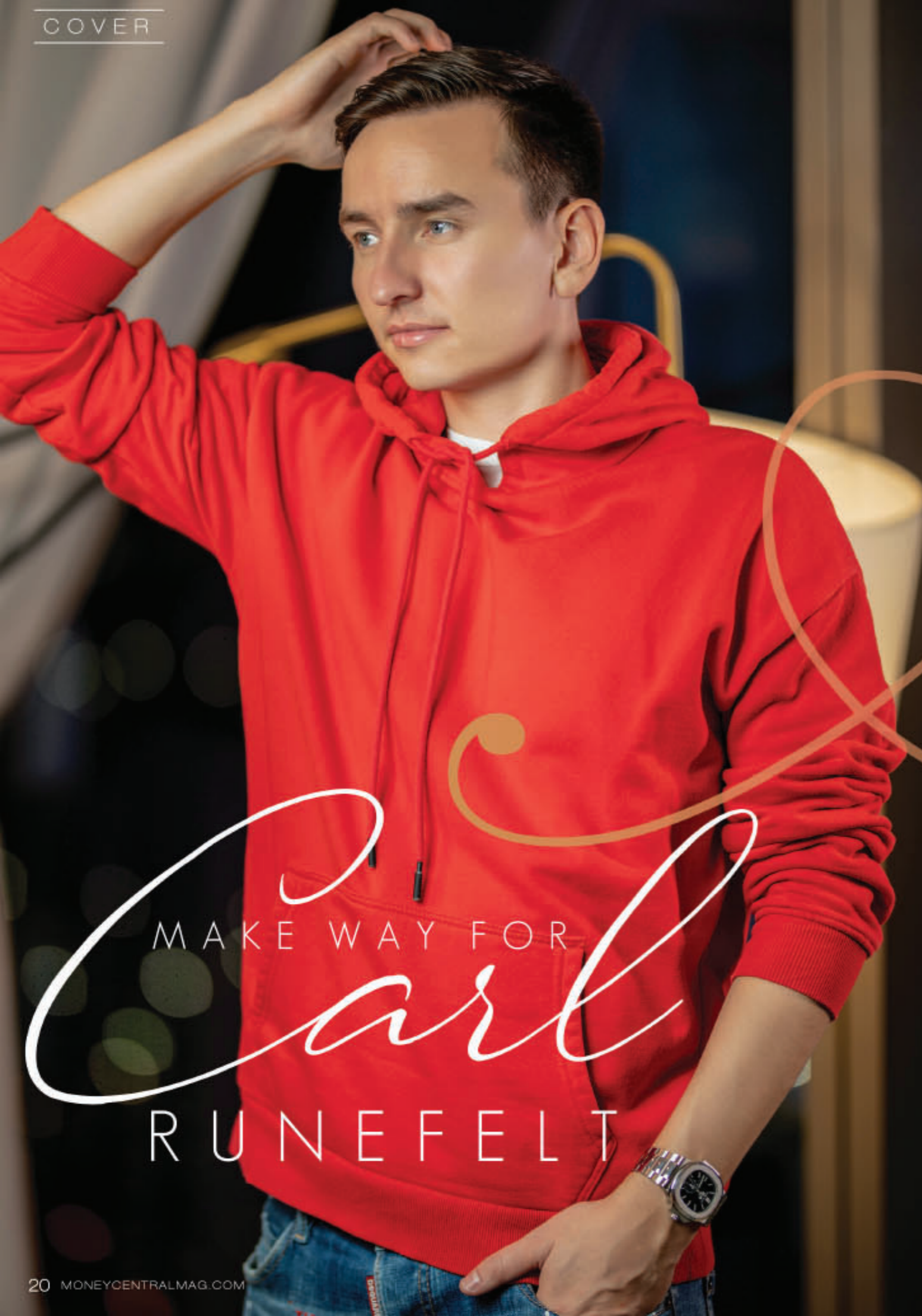
Greta's longtime Manhattan apartment is also currently for sale at \$7.25 million.

Photos: Courtesy of Compass | Source: TopTenRealEstateDeals.com









MAKE WAY FOR

Carl

RUNEFELT

The 27-year-old entrepreneur trusts Bitcoin will always bounce back reaching novel record-breaking pinnacles

With the crazy crypto boom around the world, there is a bit too much information to process, and hard to take your pick. But few special people have both the understanding as well as the belief. "Carl Runefelt" is one such individual. The billionaire has made his fortune with considerate assessment and belief in the law of attraction. The golden boy from the crypto industry shares an exclusive interview for the readers of MoneyCentral magazine.

Carl is very firm about his vision of crypto being the only currency we will use in the future. He has always believed that one bitcoin can be worth millions in the extended imminent stripe. He has invested in more than four hundred crypto startups, making him possibly the world's largest crypto angel investor. With a following of over five million subscriptions across all social media platforms, Runefelt is prompting more and more people to share his journey,

lifestyle, and reliance on the decree of magnetism. His youtube channel has been one of the most significant apparatuses in his accomplishment and distinction.

Runefelt, who hails from Sweden, dropped out of school early as he had a hard time focusing because of attention deficit disorder (ADD). He started working at a department store for a living, but within two years, he realized that he could never be successful or make his parents proud if he continued in that profession.

The founder of The Moon Group's faith is in the law of attraction. He believes firm visions of your future can lead to possibilities of all your goals and dreams. The know-how of leveraging the internet to mint money and the ability to foresee the future of digital money have allowed him to climb up the success ladder.

Carl says, "I began to picture myself as a rich, cheerful and effective individual." He even pretended that he was successful even though he was still working at the grocery store. He always took the train to his job, but he imagined driving a Ferrari in his head. He also started to look for yachts for sale online, envisaging that he was ready to purchase one. His life changed in just a couple of years more than he thought or most people would think could be possible.

Runefelt says, "There is no similarity between then and now." He started probing for methods to get successful; he ran over a few speculations and meetings with fruitful individuals. What struck him more than anything else was the "law of attraction."

Twenty-seven-year-old Runefelt mentally transformed himself into a successful person. From where he was, to where he is now, and where he's headed. It's been a shift of mindset and approach towards life. Self-belief and optimism about the future gave him the enthusiasm, courage, and strength required to overcome the barriers.

Carl did his research on cryptocurrency extensively a few years back, both online and by pouring through whatever literature was available at the time. He concluded that cryptocurrencies such as Bitcoin, Ethereum, and altcoins are designed to work as a medium of exchange. Educating people frequently about the traders and investors would be necessary and became his life's purpose. Being a millennial, Runefelt realized the power of the digital world early on.

In no time, he created a YouTube channel, TheMoonCarl, to disseminate adequate and correct information about the control and value of cryptocurrencies, educating people on its nuances and how it's competing against a broken system.

"I thank myself every day. I decided to become the person I am today because I wasn't happy with who I was before."



Runefelt says, "My life completely changed in just a couple of years, more than I thought or what most could even think possible. There's no comparison between now and then. Being with people who share your ideals and goals is important; your company matters."

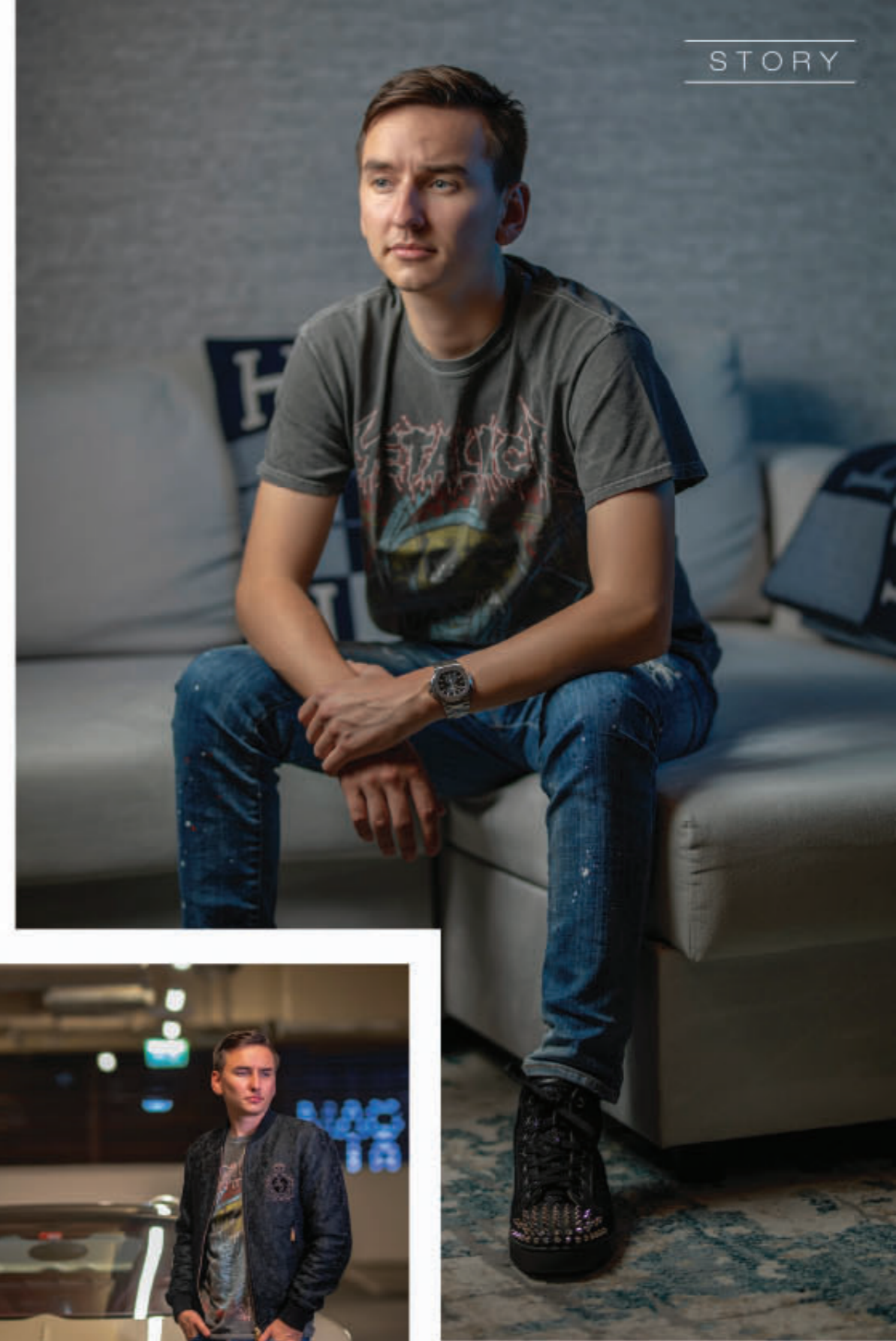
He believes achieving success isn't a matter of luck; it's a decision. He says, "I thank myself every day. I decided to become the person I am today because I wasn't happy with who I was before. The way to become whoever you want is to believe in your mind that you're already that person. Act as if it's already your reality, and you'll attract it."

The entrepreneur wants to be remembered for his extensive career. Wealth creation is no longer a motivating factor; he wants to contribute to society through philanthropic ventures. He says, "I want to be remembered as a great person who did great things. I already know that I'll be one of the wealthiest people in the world, so it's no longer a big motivator anymore. I want people to remember me as someone who did well for other people."





In recent times, Carl announced his official partnership with Formula 2 & driver Ralph Boschung. An avid fan of racing, Runefelt's multi-million-dollar sponsorship puts his name "The Moon" at the forefront of Formula 2. Runefelt says, "Bringing mass crypto adoption is my goal for 2022. Not only do I wish to bring more awareness to crypto but also to children with disabilities." Carl himself is donating 30,000 USD every race to his charity for helping children in need and is motivating people to do so as well over a QR code printed on the car's nose. "Formula 2 gives me a platform for both subjects that are near and dear to my heart. Crypto has built my wealth over the years, which has allowed me to make major donations to foundations that help children with major disabilities such as Down Syndrome, which my little brother has."



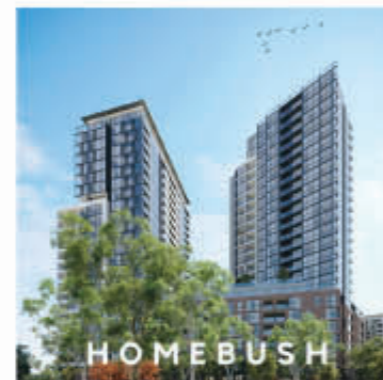
Carl Runefelt, a serial entrepreneur and renowned crypto leader, is set to launch another exciting blockchain project, CryptoJobs.com. CryptoJobs.com aims to revolutionize the Web3 job space with an innovative employment platform for job seekers and employers. The platform will offer a sustainable solution to the existing job market problems and provide long-term benefits to its early supporters.



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The National Basketball Training Center (NBTC) is a program that aims to scout, develop, and hone the best Filipino talent, both in the Philippines and in different parts of the world.

Not only does it allow young basketball players to test their skills in the game, but it also gives them an avenue to represent their Filipino heritage, no matter where they are around the world.

The program has helped notable NBTC alum and Houston Rocket's very own Jalen Green.

Halted by the COVID-19 pandemic, NBTC has cooked up a new way to continue its quest to scour the best Filipino talent across the Globe through the NBTC Global Games.

With this new initiative, talents will have the chance to be seen up close and personal in different NBTC Qualifying Tournaments set up in the Philippines, United States and Canada, Italy-Europe, Dubai-United Arab Emirates, New Zealand and Australia.

The Qualifying Tournaments would serve as a talent identification platform for any player of Filipino descent 18 years old and below. Select team and individuals would then have the opportunity to play against the globe's very best rising hoop stars of Filipino lineage.

In partnership with Homegrown Basketball Australia, the NBTC Australia Qualifying Tournament will be held on October 1-3, 2022 at Kevin Betts Stadium, Mount Drutt.

For more information please contact: info@homegrownbasketball.com.au or register your interest on www.homegrownbasketball.com.au/nbtc-tournament-registration.

NOTE: although the NBTC Global Games is restricted for talents with Filipino lineage, the Australian Qualifying tournament is open to all ethnicity across all age groups.



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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.





ENTREPRENEUR SPOTLIGHT: INTRODUCING WHITNEY HILL

As co-founder and CEO of SnapADU, an accessory dwelling unit (ADU or "granny flat") construction company serving San Diego, Whitney Hill is part of a broader shift in how the state thinks about housing. Whitney and her partner Mike Moore, an experienced general contractor, have grown the business to \$15M during the pandemic, embracing technology to make it faster and more efficient to design and build an ADU. Her company starts by assessing ADU feasibility – for free – to get homeowners answers they need to design and build an ADU within their budget constraints.

In 2020-21, Snap ADU improved transparency in the market by publishing ADU plans and build prices online, along with the fully-loaded cost to build an ADU, including plans, permitting, site work, vertical construction, and any additional work like required solar power and utility upgrades. Whitney's team also regularly produces informative free content on the ins and outs of building an ADU in San Diego, including what to watch out for to avoid unexpected delays and cost overruns.

Given the rapidly changing dynamics in the construction industry due to supply chain and labor constraints, pricing in the past year has been highly unpredictable. Snap ADU provides a guaranteed price maximum for construction once plan revisions are completed with the city, allowing homeowners to plan confidently.

In 2020-21, Whitney and SnapADU were recognized nationally as avid adopters of technology, including industry-leading project management software enabling homeowners to view details of their project schedule and financials and make approvals on materials and overall budget. Whitney has been featured on numerous podcasts about construction technology and small business leadership.

In addition to being a woman-owned business, more than 40% of Snap ADU employees are women or of minority status; the number exceeds 65% when accounting for independent contractors that work for Snap ADU.

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

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

I'm the co-founder and CEO of SnapADU, an accessory dwelling unit (ADU, guest house, granny flat, casita) construction company serving San Diego. SnapADU has become the leading builder of ADUs in San Diego as part of a broader shift in how California thinks about generating affordable housing. Our company designs, permits, and builds 50 ADUs annually and has \$15M in revenue.

Before getting involved in residential real estate, I gained strategic & tactical experience as a management consultant for Bain & Company and an operations manager for an industrial supply distributor.

In early 2020, I learned about accessory dwelling units (ADUs), which are small homes of 400–1200 sqft on residential lots with an existing primary residence. Regulation changes made it far easier to build ADUs on most residential lots. I was excited about the concept of more efficient housing as an option for intergenerational living or generating rental income.

Within a month or two of researching ADUs and thinking about how to make an entrance into construction in San Diego, I was working in a coffee shop. I overheard a conversation between two people who were clearly in development. One of them later introduced me to his good friend Mike Moore, co-founder of SnapADU.

We joined forces to focus on getting extremely good at meeting the increasing demand for well-designed and value-oriented ADUs in Greater San Diego. Mike has spent his life in construction, working for both larger commercial and small custom home builders before starting his own business. His experience in small business ownership and construction meshed perfectly with my skills, and together we set out to make a difference in the San Diego ADU market.

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

We have been painstakingly combing through each step of our business to ensure we have sufficiently defined operating procedures and enacted automation wherever possible. This attention to detail is helping us maintain margins by keeping our costs down. It's also ensuring that our clients get a consistent and high-quality experience in industry – residential infill construction – that is historically hit or miss in customer service. We're also working on establishing concrete points for soliciting feedback from our clients to ensure we are keeping up with evolving needs, while also sharing that valuable specific feedback with team members.

Another priority for us is continuing to publish high-quality information about our niche of accessory dwelling units in San Diego. Building this kind of content strengthens our web presence, which helps generate organic leads. Additionally, we gain trust with potential clients by providing a high level of transparency about information like cost and process.

Lastly, we are laying the foundation for future growth by ensuring our systems and technology can support our business as we scale. We are investing in new visualization software to help clients make more informed decisions about their build while streamlining the customer journey.

What form of marketing has worked well for your business?

Our strongest form of marketing is ranking highly on SEO to generate organic leads; 70% of our business comes from people finding us on Google searches. We reach this level of success by generating regular content on our topic of expertise, then ensuring those articles are optimized for SEO – at least 1000 words, targeted keywords, and backlinks whenever we can generate them.

We also receive about 20% of our business through job site signs. This is, of course, geographically targeted, which is important to us, particularly in the same neighborhood, since HOAs and other factors can limit the buildability of lots.

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

We post 3-5 times a week on Instagram and Facebook and at least weekly on LinkedIn. We also post on local forums via Patch and Next Door. We generate our content for the month for Instagram, then decide which additional platforms should also have that information published.

On Instagram, we have been pushing to create more Reels, which are shown to an audience outside of followers. We typically reach 3X the views we can with a regular post. In our industry, there are not yet many other players focused on "edutainment," so we are exploring that avenue.

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

The toughest decision we've had to make in the past few months is when to begin reorganizing our sales and pre-construction process. For us, this is a large investment of both money and team resources, as we have to staff these initiatives appropriately while also not letting our operational goals slip.

So deciding when to pull the trigger is difficult; we know we need to undertake the change, but we are running at top speed to keep up with our growth as it is. It's tough ever to feel fully ready for a large undertaking like that, even though it is a necessary step and a good decision to support future growth.

How have you adapted your business operations in response to COVID-19 and its associated impacts?

COVID has opened opportunities for working smarter. Our business was created entirely during the pandemic. For us, it was a unique opportunity to take advantage of tools to help assess properties remotely. Traditionally, contractors would make site visits early on. We use satellite imagery, zoning, and parcel information to learn what is buildable on the lot. Since COVID, people are much more willing to work remotely, and we've learned that we can push industry norms in this new environment.

Additionally, all our team – except for field crews – works remotely. We no longer have an office, but you can find many of us connected via Zoom throughout the day. We've embraced technology that makes it possible to work from anywhere, even in the historically site-based construction world.

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

I hope to see more strategic partnerships that enable people to do what they are best at.

Many small business owners started out in their industry because they loved the hands-on part of the job. By the time they are running a small business, most of their day to day is filled with tasks that don't excite them: administrative minutiae, worrying about how to get more people in the door, trying desperately to make margins.

Meanwhile, a host of other people out there went to school for business administration and LOVE that part of small business... yet they are busy looking around for that "perfect" new idea. Innovation doesn't have to be flashy or new or exciting. It can be just as impactful to run an extremely efficient operation and focus on an underserved niche.

Partnering with someone with a complementary set of skills can help you bring a business to the next level at multiple of the speed you could have done alone. And it feels like such a life hack to focus on the exciting parts, while your partner focuses on the parts that they love (but you really despise).

What advice would you give to a newbie Entrepreneur setting up a new business in this pandemic?

Focus on your niche. Get extremely good at serving your ideal client. Turn people away if you must, which feels scary at first. Serving a smaller group of people well will lead to better reviews and referrals while also allowing you to really dig in and understand that group and provide value to them. All of this has the effect of building a strong core business from which you can grow.





HOW TO PROTECT YOURSELF AGAINST CYBER THREAT

As the summer season is underway, people are increasingly taking holidays. Whether holiday-makers have chosen the beach, the countryside, the mountains, or an urban setting, one thing is certain: no one is immune to having their devices stolen or hacked while away from home. Cybersecurity experts at NordVPN provide travelers with seven tips for a cyber-secure holiday.

Back up your data

"My whole life is on my phone" — If this phrase sounds like something you would say, remember to make sure you have your phone's contents backed up before you leave. After all, no one is safe from losing their phone or having it stolen. This also applies to the SD cards of your cameras.

Safe payment methods

Instead of your main bank card, use a separate prepaid debit card abroad. This card can be topped up with any amount you want. That way, if your card details are stolen, you won't lose all the money you store there.

Take a portable charger with you

Don't go out without your portable charger or a charging cable. Why not? Simply because charging stations can be a playground for cybercriminals. A USB/lightning cable can be modified by a malicious person, like in this demo made by a hacker in 2019.

Avoid public Wi-Fi

Using mobile data while traveling is always a good idea because it is encrypted. However, if you have no choice and need to use public Wi-Fi, don't forget to use a VPN. This tool will protect you from cybercriminals, who can retrieve your personal data through a public network. They later sell the stolen data on the dark web.

Do not post your photos in real-time

Posting a picture of your plane tickets can make your social media followers jealous. But more than that, doing so puts you at risk. It's a perfect way for cybercriminals to find out your personal data and use it later for various malicious purposes. It's also worth remembering that posting your holiday photos while you're still away can be dangerous and can lead to robbery in your home. Whether your account is followed by hundreds of thousands of people or just a few, stay vigilant in all circumstances.

Keep your documents secure

Many people make a photo or a copy of their ID or passport in case they lose their documents. But this is not the most secure way to deal with your documentation. Unencrypted ID or passport scans and photos that you store on your phone can get leaked. Then you run the risk of your identity documents ending up on the dark web. A recent study by NordVPN showed that the American ID card had an average price of \$76.45 on the dark web. The average price for an American passport was worth \$20.77.

Use unique passwords

Create new passwords before you go abroad. If you have used the same password for all your accounts and one of them gets hacked, it puts the others at risk. Don't hesitate to use a password manager such as NordPass. It will help you create passwords that are sophisticated enough to make life difficult for hackers.

"No one is safe from hackers, who are becoming increasingly creative in stealing and selling your data. It is worth remembering that a data leak can also happen to the service providers you use (hotels or transportation companies often get hacked). So don't hesitate to ask how they store your data or what kind of encryption and other cybersecurity tools they use before giving your data to these companies," Daniel Markuson, a cybersecurity expert at NordVPN, recommends.

FIVE WAYS TO MOTIVATE YOUR TEAM AND GET RESULTS

Motivation and confidence boost is the essence of letting anyone do anything and acquire big goals that once seemed impossible. These are the core elements of forming a great team that doesn't fret from any vast or small everyday obstacles at work.

When you are leading a team, and it's on you to get the best out of them, you want to make sure that none of your team members sit idle or their skills go to waste. You want to make everyone bring their best out and give it to the core goal you all are working for.

So what are the ways to motivate your team?

1. Don't ever underpay

The best way to make people work the best and give their most expertise to the goal you want results from is to pay them enough. Always remember, if it is not their dream, they won't give it their best.

Nobody would work for free, and when reaching some goal in the proper payback to a few, others want enough money in return for them giving their best. And it would help if you always kept this in mind. Pay your team members adequately, and when you are setting their salaries, you should be sure that the pay is consistent with the rest of the companies in your industry.

It would help to keep in mind that 26% of engaged employees say they leave their current jobs for only a 5% increase somewhere else. Do not mistake losing your people as you are underpaying them. Motivating your team will bring many health outcomes in a few days.

2. Offer them the environment to work

You might already know that our external environments are often the most impactful factor in bringing our productivity out. Everyone wants to work in an office environment that is stimulating and clean, making them feel ideal instead of bad.

It would help if you weren't spending a lot of money to make your office a perfect workspace but be sure it is pleasant and clean. Team motivation roots from the team lead to be motivated as well.

3. Offer opportunities for better self-development

Your team members will be precious to your organization and themselves when they will have opportunities to learn better skills. Give your team everything they need to improve their careers and also be knowledgeable of their industry news and latest technologies. An improved team member will be giving his best to the core goal all by himself naturally.

4. Encourage collaboration within the team

A team is as strong as its weakest link, just like a chain is. You must always focus on improving the inner relations of your team members and let them be the best with themselves. According to research, 39% of the employees do not feel that their input is being appreciated by their peers.

It would help if you encouraged the team members to appreciate one another and give suggestions on improving their skillsets.

5. Do not punish failure

We are human beings, and making mistakes is our nature. The primary key is not to regret your past mistakes but to learn from them and move on. Try your best not to repeat your mistakes, as that would mean that you aren't learning anything from them. When your team members make honest mistakes, try not to punish them but encourage them to try again and be better.

These are some of the top ways to motivate your team and let them bring the best out. You will find your team members better at work when they know that they are always supported and given the best surrounding to work. Having a daily team inspiration session of 10 minutes will make you more reasonable than scheduling it after every month for an hour or two.



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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