COVER STORY

Get to know emerging entrepreneur & accredited Mortgage Broker

Mr. Julius Abraham

INDUSTRY TIPS

Small business tips for entrepreneurs Top 5 tips and tricks to help make your business thrive in 2023

ONLINE TIPS

Side hustles to make top dollar in 2023 5 side hustle ideas that no one is talking about

Secrets of Viral Marketing What is viral marketing and does it work in 2023? INFLUENCER

Top 5 Influencer marketing strategies for 2023

FEATURE

Jonathan Sposato

Introducing the GeekWire chairman and Tech Veteran



MONEY CENTRAL

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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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SEVEN SMALL BUSINESS TIPS FOR EMERGING

ENTREPRENEURS IN 2023

Establishing a new business is not a walk in the park. As a new entrepreneur, it's essential to remember that success requires more than passion and hard work. To succeed, you need to implement some crucial business tips to help you establish and grow your business. In this article, we'll discuss some tips that every emerging entrepreneur should remember.

Conduct a market research

Before starting any business, it's crucial to conduct market research. Understanding your target market, competition, and industry trends will give you an edge. Market research will help you identify your target customers, their needs and preferences, and how to reach them.

Create a business plan

A business plan is a document that highlights your company's objectives and strategies for achieving your goals. It outlines your goals, strategies, market analysis, and financial projections. A well-developed business plan will help you stay on track, measure your progress, and make adjustments where necessary. It will also be useful when seeking funding from investors or financial institutions.

Focus on your core competencies

As an emerging entrepreneur, it's tempting to take on everything yourself. However, it's essential to focus on your care competencies and outsource tasks outside your area of expertise. Outsourcing tasks such as bookkeeping, marketing, or web development will give you more time to focus on growing your business.

Build a robust online presence

In today's digital age, a solid online presence is critical for business success. Create a professional website, establish social media profiles, and develop a content marketing strategy to attract and engage potential customers.

Network and Collaborate

Networking is an essential part of business growth. Attend industry events, join professional organizations, and reach out to other entrepreneurs to build relationships and learn from their experiences. Collaborating with different businesses can help you reach a broader audience and create new opportunities.

Be Flexible and Adaptable

Starting a new business involves a lot of trial and error. As an emerging entrepreneur, being flexible and adaptable to changes is essential. Be open to feedback, embrace new technologies, and be prepared to change your strategy if need be.

Manage Your Finances Wisely

An excellent financial stance is essential for the success of your up-and-coming business. Keep track of your expenses, maintain accurate records, and develop a budget to help you make informed financial decisions. Seek the advice of a financial expert to help you navigate tax laws, investments, and cash flow management.

In conclusion, starting a new business can be challenging, but implementing these tips will help you confidently navigate the process. Remember to do your market research, develop a solid business plan, focus on your core competencies, build a strong online presence, network and collaborate, be flexible and adaptable, and manage your finances wisely. With the right mindset, dedication, and hard work, it's only a matter of time before success comes knocking on your doorstep.

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FIVE SIDE HUSTLE IDEAS TO MAKE

EXTRA MONEY IN 2023

The pandemic has pushed many people to rethink their career paths and explore new avenues of income. Side hustles have become a popular option for those seeking additional income streams. With the sudden popularity of the gig economy and technological advancements, there are plenty of side hustles to choose from in 2023. Here are five of the best side hustles to consider.

Online Tutoring

Online tutoring has become a lucrative side hustle with the shift toward online learning. Whether it's math, science, or language tutoring, the demand for online tutors will be much higher in 2023. Platforms like Chegg, TutorMe, and Skooli offer opportunities for tutors to connect with students globally. Online tutoring provides flexibility in terms of hours and location, making it a perfect side hustle for those passionate about teaching.

E-commerce

E-commerce has been on the rise for years, and the pandemic has only accelerated its growth. Starting an online store on platforms like Etsy. Shopify, or Amazon allows you to sell products from anywhere in the world. You can create your own products or source products from other suppliers and actually resell them at a markup. With the right marketing strategy, e-commerce can be a highly profitable side hustle.

Delivery Services

The pandemic has seen a surge in demand for delivery services, and this trend is expected to continue in 2023, Companies like UberEats, DoorDash, and Grubhub offer opportunities for delivery drivers to earn extra income by delivering food from local restaurants. With the rise of online shopping, delivery services for packages and groceries are also in high demand. Platforms like Instacart and Shipt provide opportunities for drivers to deliver groceries to customers' doorsteps.

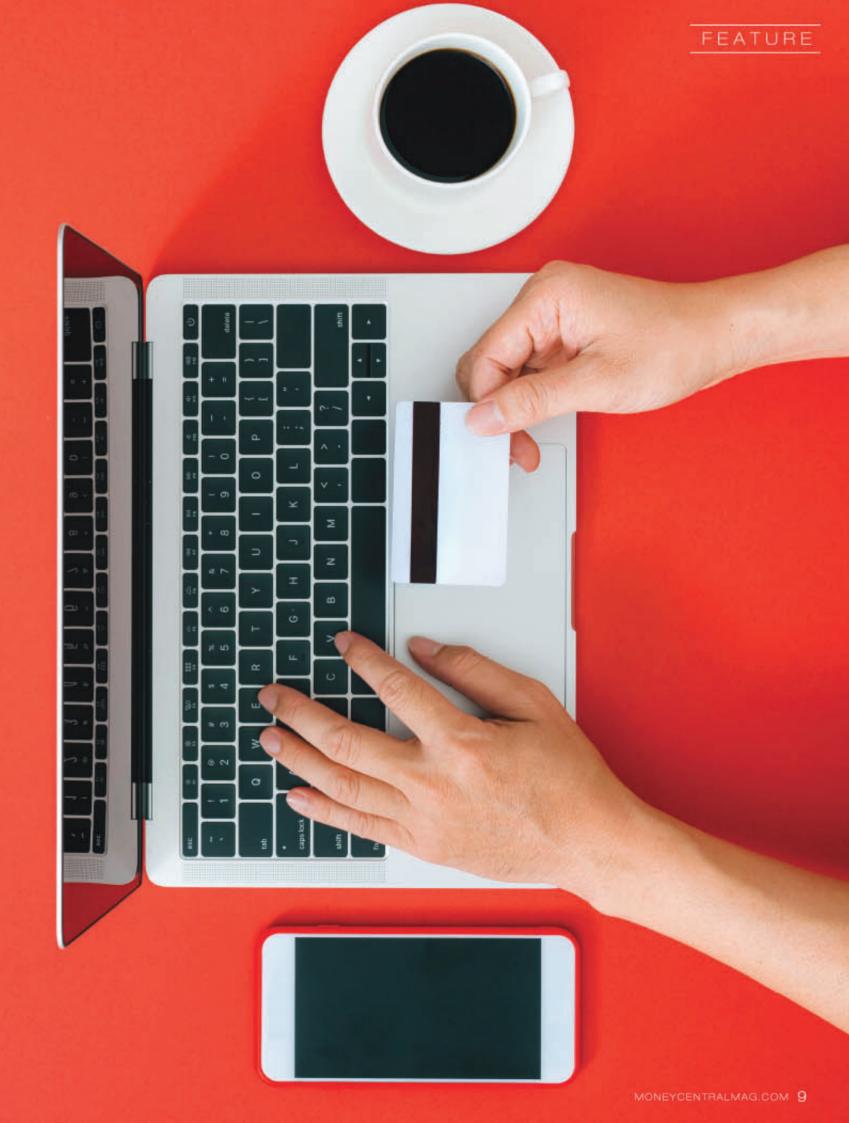
Freelance Writing

Freelance writing has been a popular side hustle for years, and with the rise of content marketing, it's expected to continue to be in high demand in 2023. Freelance writers can create content for websites, blogs, and social media platforms. Platforms like Upwork and Fiver provide apportunities for writers to connect with clients globally. Freelance writing offers flexibility in terms of hours and location, making it a perfect side hustle for those with solid writing skills.

Virtual Assistance

With the rise of remote work, virtual assistance has become a popular side hustle. Virtual assistants offer assistance to various businesses and individuals from anywhere in the world. Tasks may include scheduling appointments, managing email accounts, and social media management. Platforms like Zirtual and Fancy Hands provide apportunities for virtual assistants to connect with clients globally.

In conclusion, the gig economy has opened up numerous opportunities for side hustles in 2023. From online tutoring to virtual assistance, there are plenty of options for those seeking additional income streams. With the right skills and a bit of entrepreneurial spirit, a side hustle can turn into a lucrative career.



EXPAND YOUR REACH

Viral marketing is a powerful tool businesses can use to increase brand awareness and generate buzz around their products or services. Unlike traditional forms of advertising, viral marketing relies on social sharing and word-of-mouth to spread the message. In this article, we will explore five secrets of viral marketing that can help businesses create successful campaigns.

Emotion is key

One of the essential secrets to creating a viral marketing campaign is to evoke emotion. People are more likely to share content that makes them feel something – whether it's happiness, anger, or surprise. For example, a heartwarming video about a dog who overcomes adversity is more likely to be shared than a dry product advertisement. By tapping into emotions, businesses can create content that resonates with their audience and increases the chances of it going viral.

Keep it simple

Another critical element of viral marketing is simplicity. Complex or confusing messages are less likely to be shared, as people often do not have the time or energy to decipher them. To create a successful viral marketing campaign, businesses should focus on creating simple and straightforward messages that are easy for people to understand and share.

Timing is everything

Timing is also an essential factor in viral marketing. Businesses should aim to release their campaigns when their target audience is most likely to be online and receptive to the message. For example, a campaign targeting college students should be released during the school year when they are more likely to use social media. Timing can also be affected by current events or trends, which can be leveraged to make a campaign more timely and relevant.

Harness the power of influencers

A powerful marketing strategy that can be implemented is influencer marketing to amplify the reach of a viral marketing campaign. Businesses can reach their audience by collaborating with influencers with a sizable following – increasing the chances of the campaign going viral. Choosing influencers who align with the brand's values and message is important to ensure the partnership feels authentic and genuine.

Encourage sharing

Finally, businesses should make it easy for people to share their content. This can be done by including social sharing buttons on websites or creating shareable graphics or videos. Businesses can also encourage sharing by running contests or giveaways requiring participants to share the campaign with friends. By making sharing a part of the campaign, businesses can increase the chances of it going viral and reaching a wider audience.

In conclusion, viral marketing is a powerful tool that can aid companies in generating buzz about their brands, products or services. By tapping into emotions, keeping messages simple, timing campaigns effectively, harnessing the power of influencers, and encouraging sharing, businesses can create successful viral marketing initiatives that connect with their target market and get results.





MARKETING STRATEGY

Influencer marketing has gained traction in the world of digital marketing in recent years. It is a type of marketing that leverages the influence of popular individuals, known as influencers, to promote a product or service. Below we will provide a guide to influencer marketing and explain how businesses can use it to grow their brand.

What is Influencer Marketing?

Influencer marketing is a type of marketing where businesses partner with popular individuals who have a significant social media following, Influencer marketing seeks to capitalise on the influencer's authority and popularity to promote a product or service to their followers. This type of marketing can be effective because consumers trust influencers and are more likely to buy a product they promote.

Types of Influencers

There are different types of influencers, and businesses need to choose the right type of influencer based on their goals and target audience. The most common types of influencers are:

Mega-Influencers; These are celebrities or social media stars who have millions of followers.

Macro-Influencers: Individuals with a significant social media following, typically between 100,000 to 1 million followers.

Micro-Influencers: These individuals have a smaller fan base., typically between 10,000 to 100,000 followers.

Nano-Influencers: These individuals have a very small following, typically less than 10,000 followers.

Choosing the Right Influencer

Businesses should consider their goals, target audience, and budget when choosing an influencer. Mega-influencers are expensive but can reach a large audience, while nano-influencers are more affordable but have a smaller reach. Businesses should also consider the influencer's niche and whether their audience aligns with their target audience.

Creating an Influencer Marketing Campaign

Once businesses have chosen an influencer, they must create a marketing campaign. The first step is to set clear goals and objectives for the campaign. This could increase brand awareness, drive sales, or promote a new product.

The next step is creating content the influencer will share with their followers. This could be a product review, a sponsored post, or a social media challenge. The content should align with the brand's message and be engaging for the influencer's audience.

Assessing the Performance of an Influencer Marketing Campaign

Determining the return on investment (ROI) requires measuring the effectiveness of an influencer marketing strategy. To evaluate the campaign's success, businesses should monitor KPIs like engagement rates, reach, and conversions. They should also consider the long-term impact of the campaign on brand awareness and customer loyalty.

Influencer marketing is an efficient technique for firms to promote their goods and services and reach their target market, Businesses can increase brand awareness, drive sales, and build customer loyalty by working with the appropriate influencer and producing interesting content. With the right strategy and measurement tools, influencer marketing can be a valuable investment for businesses of all sizes.

Starting a business is not a quick or easy process. It requires a lot of hard work, time, and effort, particularly in the early stages when you're setting up the business and getting it off the ground. Be prepared to put in long hours and make sacrifices, particularly if you're juggling a day job or other commitments.

It takes time to build a profitable business

Building a profitable business takes time, and it's unlikely that you'll start making money right away. It can potentially take months or even years to build a customer base, establish your brand, and generate enough revenue to cover your expenses and turn a profit. Be prepared to invest time and money in your business for the long haul.

Cash flow is critical

The lifeblood of any firm is cash flow, and it's critical to manage your finances carefully. You'll need enough money to cover your expenses, pay yourself, and invest in your business, particularly in the early stages when you're not yet generating significant revenue. Be sure to keep careful track of your finances and have a plan in place for managing cash flow.

You need a solid business plan

A solid business plan is vital if you want to succeed. It should outline your goals, target market, competitive landscape, marketing strategy, financial projections, and other key details. Your business's strategy will be laid out in your business plan and help you to stay on track and make informed decisions.

You need to be comfortable with the risk

Starting a business involves taking risks, and success is not guaranteed. You'll need to be comfortable with uncertainty and be prepared to take calculated risks in order to achieve your goals. This could involve investing your own money, quitting your day job, or taking on debt or investors.





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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.





written in an attractive manner for the lender. While each application is unique and can pose challenges, Julius finds it immensely rewarding when clients express joy and satisfaction, knowing that he has provided a financial solution for them. His regular community work also fuels his passion for serving others.

Julius prioritizes establishing an honest and transparent relationship with his clients as a Mortgage Broker. His primary objective is to assist, educate, and motivate individuals seeking to initiate or expand their property portfolio to achieve their objectives expeditiously. Julius firmly believes that property investment is a means to attain financial

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

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

My primary focus was to partner up with as many reputable key professionals in the Finance and Real Estate Industry and to maintain consistency through networking. This has allowed me to partner with local Buyers Agents, Real Estate Agents, Accountants, Conveyancers, and Financial Planners. Doing so has allowed my business to present at various events and has increased exposure to a wider audience.

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

Facebook and Instagram have been the main social media platforms to promote my business. My brand focuses on providing education and general advice about property and finance. This ranges from helpful tips and strategies for achieving goals and raising awareness.

What is your experience with paid advertising, like PPC or sponsored content campaigns? Does it work?

Paid advertising can be helpful; however, "word of mouth" has created the most leads for my business. A stranger will likely engage with you after an introduction or referral from a mutual contact. We are drawn to connection.

COVER









Fortunately for me, through educational articles and advice from others, I have not made any significant money mistakes.

What new business would you love to start?

From here, I would like to expand my knowledge and experience within property and finance and progress into property development. What I am learning from this experience and the people I continuously meet throughout this journey as a Mortgage Broker I know will help me transition into this field.

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

I had big aspirations and goals to dive into this field at 110% and give up my day job. Initially, I took unpaid leave from my day job to primarily focus on Mortgage Broking. It wasn't long until I realized that not having a consistent income was detrimental to starting a new business. Receiving consistent income alleviated the stress of the cost of living and other financial commitments and allowed me to focus on the day-to-day running of the business. I admit it is challenging to juggle a day job and manage a business, however, I have learned to handle my time effectively to avoid burnout.

What is the best advice you have ever been given?

"Your rewards in life will always be in direct proportion to your contribution or service" - Earl Nightingale.

"Any person who contributes to prosperity must prosper in turn." - Earl Nightingale.

What advice would you give someone who wants to enter your

Focus on helping others and being of 'value' to others. Mortgage Broking is rewarding as the role allows you to provide a service, to not only write up home loans but also improve the quality of life for an individual. Maintaining this mindset will enable you to overcome challenges and have that edge to propel you further in your Broking journey.

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

The toughest decision was taking that "leap" of starting my own business and becoming my own boss. Not knowing where a journey can lead is very scary. Uncertainty is a scary mindset, I had to accept that this journey was going to be challenging, not just emotionally but also financially. However, knowing I had the support of family, friends, and members of the finance and property industry le mentor, other mortgage brokers, business owners, and other key professionals, their guidance and advice has helped ease a lot of the stress that one would succumb starting a new business.

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

Marketing your brand doesn't have to come at a cost. Free social media and graphic design platforms such as Facebook, Instagram, and Canva have been very effective for my business.









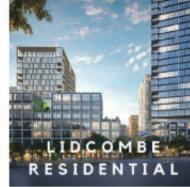




















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EMILY BLUNT & JOHN KRASINSKI'S Hollywood home

Since their first date in 2008, their 2010 wedding at George Clooney's home in Italy, and first baby in 2014, Emily Blunt and John Krasinski have been one of America's favorite celebrity couples. In addition to their wonderful marriage, Emily and John have owned some equally wonderful homes, including their current home in London, a Brooklyn townhome they sold in 2018, a full-floor apartment they still own at the Standish in Brooklyn, and one of their first homes, a mid-century modern in the Hollywood Hills they sold in 2016 for \$3.5 million. The Hollywood Hills home is back on the market for \$6 million.

Emily and John bought the 3,657-square-foot Hollywood Hills home in 2014 for \$2.57 million and spent the next two years adding their own unique style to the four-bedroom home. Located above Mulholland Drive at the end of a private cul-de-sac and hidden behind tall trees, the home was built in 1965 but looks showroom new. On over a one-third-acre double lot, the lush yard includes a huge partially covered flagstone patio, a fountain and extensive landscape lighting, a gazebo, saltwater pool, beautiful green grass, topiaries, and views of the mountains, canyon and city skyline. Most special are the large-leafy oak and olive trees, some of which appear to pre-date the 58-year-old home.

The inside of the home is just as inviting as the outside with glass walls throughout and motorized skylights and retractable blinds to bring in the bright Southern California sunshine. A brilliant foyer leads into the timeless open-concept floorplan with hardwood floors throughout. The sunken living room with a gas fireplace and beamed ceiling, and dining room replicate the outside views. There is also a courtyard, indoor/outdoor speakers, closed-circuit cameras, a study, and a chef's kitchen with custom cabinets, colorful island, Subzero refrigerator and wine fridge, Wolf range and double Miele dishwasher. There are four bathrooms, including a marble-clad en-suite bath with soaking tub and steam shower.

Hollywood Hills is the ideal location for both visitors and locals near the film studios, Beverly Hills Rodeo Drive, the Los Angeles Zoo, and Griffith Park. Celebrities who have lived or do live in the Hills include Katy Perry, Kevin Costner, Jennifer Aniston, and Justin Timberlake.

The listing agent is Ruben Perez of Compass.

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ENTREPRENEUR SPOTLIGHT: INTRODUCING

JONATHAN SPOSATO

As announced exclusively by Variety earlier this year, GeekWire Chairman and tech veteran Jonathan Sposato has officially launched his multimedia platform JoySauce Network, which has already featured iconic pillars of the AAPI community in their content, including George Takei, and many other disruptors, innovators, and game changers. Most recently, Jonathan and his team released the first episode of their late-night variety series "JoySauce Late Night," which can be viewed here (JoySauce Late Night Ep 1).

Inspired to do better and create a platform for the AAPI community after the lack of representation on screen and in the entertainment industry growing up. Jonathan's JoySauce multimedia platform has been a long time coming with "JoySauce Late Night" as his major platform launch with his late night variety show unlike any other highlighting the Asian-American experience, promoting up and coming talent in the industry and truly shining a light on the AAPI community, their untold stories and much more. Some talent fied to the first season as guests include David Henry Hwang (Showtime's "The Affair"), Miranda Kwok (ABC's "The Cleaning Lady"), and Ed Lu (NASA Astronaut), to

A serial entrepreneur, Sposato is the Chairman of GeekWire.com, Chairman and Founder of PicMonkey (the world's most popular web photo editor), and WeCount.org, a non-profit using consumer internet technologies to aid the homeless. Along with countless other investments and startups, Jonathan also founded Phatbits, which went on to become Google Gadgets. Prior to Phatbits, Jonathan was a Senior Manager in Microsoft's consumer division, personally delivering the next level of thought on key Microsoft properties to chairman Bill Gates and the company's leadership, as well as driving the development of award-winning software applications, Xbox video games and social communications applications.

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

When did your entrepreneurial flair first reveal itself?

If I am being perfectly honest, it was probably when I was 13 or 14 and wrote my first computer game on the Apple II+ that I understood the rewards (and risks) of entrepreneurship. It was a wonderful realization that one could create something from scratch and have it impact the lives of many people. I won't lie that not having a boss while working on exactly what you want also had a profound impact on how I thought about entrepreneurship.

What did your life look like before beginning your media platform?

Before JoySauce.com, I had already created several other things that I was lucky enough to have scale to large audiences, but none of them were as much a 'passion' pursuit as this. I often struggled to find ways that my businesses would be much more mission aligned with doing some social good in the world. Even before AANHPI hate crimes sadly proliferated, the need to raise the visibility of AANHPI's in mainstream media was a huge passion for me. AANHPI's are more than 7% of the U.S. population and in some major cities nearly 20%, yet less than 3% of all speaking roles in movies & TV are AANHPI. I felt strongly that I wanted to help change that Small or big, doing something meant that I could change it in a "non-zero" way!

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

First off, my biggest motivation is in driving change, where meaningful change is a function of being first, big, special, or unique. There has got to be a good reason why people take notice of you. You've got to deliver value out into the world that hopefully inspires and influences how a conversation moves forward. So yeah, my biggest motivator as an entrepreneur is driving change, and in this case, creating a world in JoySauce were AANHPI representation is always powerful, strong, beautiful, inspiring, and positive.







Certainly, luck is a big component and I never forget that. Sometimes it's simply being at the right place at the right time. But there's an element of increasing your "good luck surface area" whereby you put in place elements that can create more good luck. Sometimes it's deliberately creating a brand that is fun, delightful, and noticeably differentiated from what's come before it. Sometimes it's taking chances on bold ideas that others might not be bold enough to tackle. Often it's being inclusive of marginalized voices (both on-camera and end audience), JoySauce's decisive and clear inclusion of LGBTQ+ AANHPI voices, not as a standalone thing but a wholly and naturally integrated part of JoySauce, is something we're proud of and is resonating with audiences of all kinds.

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

I have to give former Google CEO Eric Schmidt credit for saying this in a meeting, but I agree that greater than 75% of creating a successful business is getting that core 'insight' correct. What key insight do you have about audience or user expectations or a problem that needs to be solved, are you offering the world? In JoySauce's case, it is 100%: "OMG, there is NOT a cool, edgy, unapologetic cross-media platform with a strong POV speaking to people like me."

Can you tell us more about your "JoySauce Late Night" series? What do you hope viewers will take away from it?

Yes! JoySauce Late Night is the very first ALL-American Asian late-night talk show, featuring an AANHPI host, co-host, guests, cast members, musical artists, writers, camera operators, production folks, etc. It features some hilarious writing, and delightful surprises, all centered on a different AANHPI luminary (David Henry Hwang, Miranda Kwok, Ed Lu, Michelle Li, Nancy Yoon, etc.) and the conversations get REAL. It's not just a quick 2 or 3-minute segment typical of current late-night, but a longer format where we go into not just people's careers but how complexities around their Asian identity has impacted them. Thru our skits and musical numbers we clearly underscore the incredible talent and diversity within our American Asian community. We can truly do anything and have a seat at any table. We picked the late-night talk show format on purpose as it is the most canonically "American" of all TV shows. What if we can normalize the world to seeing an ALL

Asian late-night talk show? Wouldn't that move the needle far in terms of acceptance in mainstream media? I very much

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

When it comes to JoySauce in particular, the challenges do differentiate from my other ventures in some key ways. One is how fraught the AANHPI space can be at times. What I mean is that we're still in the first few stages of understanding ourselves, who can speak, who should speak less, what words we want to use, how we should partner, etc... It's like the whole segment is trying to figure it out, and sometimes there's a little more 'defensive driving' than necessary as everyone is trying to figure it out. Hopefully, very soon, we move to the next stage where participants in the segment understand that this is a very large pond, the opportunity HUGE, and that we're actually all better together. It is also my hope, not just with JoySauce but for the good of the whole, that the way many folks dialogue on social media, criticize, tear each other down, and gatekeep... starts to dissolve and ease up over time. It's gotten out of hand. Instead of calling out, let's do more 'calling in,' yeah?

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

That more folks realize that they need not fear failure. In Samurai folklore, there's a credo along the lines of, "Don't fear dying. Fear not living." And that is how I see entrepreneurship and starting small businesses. Small businesses are the backbone of this country. Without small businesses, we would not have the kind of innovation in our society that we have historically enjoyed, and we need to continue lowering barriers for new entrants. As reported in Forbes magazine, the U.S. Small Business Association (SBA) cited that small businesses of 500 employees or fewer make up 99.9% of all U.S. businesses and 99.7% of firms with paid employees. Of the new jobs created between 1995 and 2020, small businesses accounted for 62%-12.7 million compared to 7.9 million by large enterprises. Further, a 2019 SBA report found that small businesses accounted for 44% of U.S. economic activity. Without small businesses, the American economy and workforce would not be nearly as vibrant, ripe with innovation, or valuable! So let's make more, and in the meantime, please enjoy JoySauce.com!





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