



MONEY CENTRAL

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OPENING REMARKS

In this issue, we dive into the heart of what it means to take control of your future — whether in business, career, or lifestyle.

We begin with a roadmap to success (p.6), spotlighting the essential questions every entrepreneur must ask to build a solid foundation. For those feeling torn between security and ambition, our career dilemma feature (p.8) explores whether it's time to leave your job and follow your passion.

Money is always top of mind, so we unpack how to master cash flow (p.10) and provide actionable strategies to help you create multiple income streams (p.12) on your path to financial freedom.

On the lifestyle front, step inside the world of luxury with celebrity homes unlocked (p.14), as Paris Hilton snaps up Mark Wahlberg's extravagant Los Angeles mansion.

Our cover story (p.20) introduces you to Paola Llorando, a driven entrepreneur redefining success on her own terms. And if you're leading a team, don't miss our growth feature (p.26) where we reveal five powerful ways to motivate your people and drive real results.

This issue is all about empowerment — practical tools, bold decisions, and big inspiration.

Jill Antonio Editor-In-Chief

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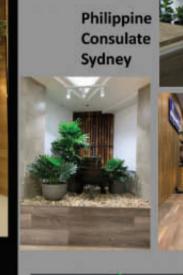










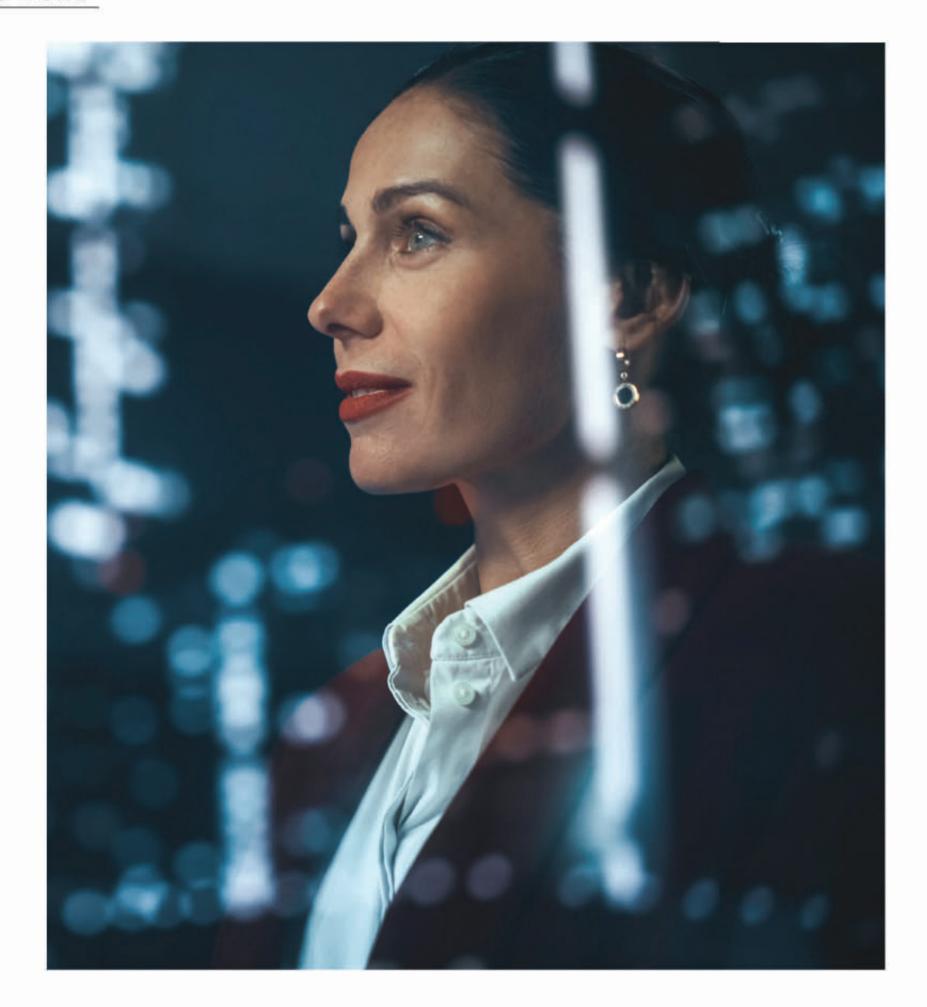






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THE ROADMAP TO SUCCESS: ESSENTIAL QUESTIONS EVERY

ENTREPRENEUR MUST ASK

Becoming a successful entrepreneur requires much more than just a great business idea or a passion for your chosen field. It involves careful planning, strategic thinking, and the ability to answer crucial questions that can shape your path to success. By exploring and addressing these key questions, you can gain clarity, build a strong foundation, and set yourself up for success. Here are five critical questions that entrepreneurs must answer on their journey:

What Problem Am I Solving?

Successful entrepreneurs start by identifying a problem or a need in the market. Ask yourself, "What problem am I solving with my product or service?" It's crucial to comprehend the problems that your target audience is experiencing in order to create a viable business that provides real value. Conduct market research, analyze consumer trends, and engage with your potential customers to gain insights. By clearly defining the problem you are solving, you can create a differentiator for your firm and set it up for success.

Who Is My Target Audience?

Knowing your target audience is crucial for effective marketing, product development, and customer acquisition. Ask yourself, "Who will benefit the most from my product or service?" Define your ideal customer profile by considering demographics, psychographics, and behavioral patterns. Understand their needs, preferences, and pain points. Tailor your messaging, branding, and marketing strategies to resonate with your target audience. By concentrating your efforts on a certain market group, you may successfully meet their demands and build a base of devoted clients.

What Is My Unique Value Proposition?

In a competitive market, it's essential to differentiate your business and clearly communicate your unique value proposition. Ask yourself, "What makes my product or service stand out from competitors?" Identify your unique strengths, whether it's exceptional quality, innovative features, superior customer service, or a distinctive brand story. Develop a compelling value proposition that highlights these differentiating factors. You can attract customers, build brand loyalty, and gain a competitive edge by offering something that sets you apart.

How Will I Acquire Customers?

Customer acquisition is crucial for any business's success. Ask yourself, "How will I reach and attract customers?" Develop a comprehensive marketing strategy that encompasses both online and offline channels. Think about digital marketing strategies, including email marketing, social media strategies, content writing, and search engine optimisation (SEO). Explore partnerships, influencer collaborations, and community engagement to expand your reach. Additionally, plan for customer retention by delivering exceptional customer experiences and fostering long-term relationships.

What Is My Growth Strategy?

Entrepreneurs must have a clear vision for the growth and scalability of their business. Ask yourself, "How will I scale my operations and expand my market presence?" Outline your growth strategy, whether it entails providing new goods or services, or expanding into new markets or exploring strategic partnerships and acquisitions. Develop a robust financial plan that accounts for scalability and profitability. Consider the infrastructure, resources, and talent required to support your growth plans. Thinking strategically and planning for growth can position your business for long-term success.

Answering these key questions is essential for aspiring entrepreneurs who want to build successful businesses. By understanding the problem you're solving, defining your target audience, differentiating your value proposition, acquiring customers effectively, and planning for growth, you can lay a strong foundation for entrepreneurial success.

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THE ULTIMATE CAREER DILEMMA: SHOULD YOU LEAVE YOUR JOB

TO PURSUE YOUR PASSION?

Many individuals find themselves at a crossroads in their careers, torn between the security and financial stability of a well-paying job and the pursuit of their true passion. It is a difficult decision that requires careful consideration. This article aims to explore the factors one should contemplate when contemplating leaving a good-paying job to pursue their passion.

Fulfillment and Happiness

One of the most compelling reasons to pursue your passion is the potential for increased fulfillment and happiness. Engaging in work that aligns with your interests and values can bring a sense of purpose and joy that may be lacking in a job solely driven by financial rewards. When you are passionate about what you do, work ceases to feel like a burden, and the line between work and personal life often blurs.

Growth and Development

Leaving a comfortable job for your passion can open doors to personal growth and development. Pursuing what you love often requires stepping out of your comfort zone, taking risks, and acquiring new skills. This journey of self-discovery and continuous learning can lead to a more meaningful and fulfilling career trajectory, enhancing your overall professional growth.

Increased Motivation and Productivity

Passion breeds motivation. When you are genuinely passionate about your work, you are more likely to be driven, enthusiastic, and proactive. This heightened sense of motivation often translates into increased productivity and quality of work. With passion as your driving force, you are more likely to go the extra mile, take on challenges, and continuously strive for excellence.

Creating Your Own Path

Leaving a good-paying job to pursue your passion allows you to forge your own path and create a life on your own terms. You have the choice to determine what success means to you without being bound by societal or corporate expectations. By taking control of your career, you have the opportunity to build something unique and truly fulfilling.

Financial Considerations

While passion is undoubtedly important, It's critical to think about how leaving a well-paying job can affect your finances. Pursuing your passion may initially involve financial sacrifices, as it takes time and effort to establish yourself in a new field or business. It is crucial to assess your financial situation. create a realistic plan, and have a safety net in place to sustain yourself during the transition.

Balancing Risks and Rewards

Leaving a stable job for your passion involves weighing the risks and rewards. It requires careful evaluation of the potential gains, such as personal fulfillment and happiness, against the potential risks, such as financial uncertainty and instability. It is advisable to conduct thorough research, seek advice from mentors or experts in your desired field, and have a well-thought-out strategy in place before making any drastic decisions.

Deciding whether to leave a good-paying job for your passion is a deeply personal and complex choice. While financial security is essential, one must also consider the long-term implications of sacrificing personal fulfillment and happiness. Striking a balance between financial stability and pursuing your passion is key. Ultimately, taking calculated risks, planning diligently, and following your heart can lead to a life of purpose and fulfillment, where work is no longer just a means to an end, but a source of genuine joy and satisfaction.

FOR YOUR SUCCESS

Cash flow management is definitely an essential aspect of running a successful business. Maintaining a healthy cash flow ensures you have enough liquidity to cover expenses, invest in growth opportunities, and weather unforeseen challenges. This article will explore actionable tips to help you effectively manage your business's cash flow.

Monitor and Project Cash Flow: Regularly monitoring your cash flow is essential. Set up a system to track your income and expenses meticulously, allowing you to identify patterns and make informed decisions. Develop accurate cash flow projections based on historical data and future forecasts. This proactive approach will enable you to anticipate potential cash shortfalls and take necessary steps to address them promptly.

Establish a Cash Reserve: Creating a cash reserve acts as a safety net during uncertain times. Aim to accumulate a reserve that can cover at least three to six months' worth of operating expenses. This buffer will protect your business from unexpected emergencies, market fluctuations, or slower revenue periods. Consider automating regular transfers to your cash reserve account to ensure consistency and discipline.

Optimize Receivables: Efficient management of accounts receivable is crucial for maintaining a steady cash flow. Establish clear payment terms, send timely invoices, and follow up on overdue payments. Think about developing a system for periodic billing or providing incentives for early payment. If necessary, employ a professional collection agency to recover outstanding debts. Regularly analyze and address any bottlenecks in your collections process to minimize delays.

Negotiate Supplier Terms: Negotiating favorable terms with your suppliers can significantly impact your cash flow. Seek extended payment periods, discounts for early payments, or bulk purchase agreements. Building solid relationships with suppliers can open doors to mutually beneficial arrangements that provide flexibility and improved cash flow management.

Control Inventory: Excess inventory ties up valuable capital and increases storage costs. Implement a robust inventory management system that accurately forecasts demand and monitors stock levels. Regularly review your product offerings and identify slow-moving or obsolete items. Consider implementing just-in-time inventory strategies or dropshipping arrangements to minimize inventory holding costs and improve cash flow.

Manage Expenses: Conduct a thorough review of your expenses to identify areas for cost optimization. Analyze recurring expenses, negotiate better rates with vendors, and explore alternative suppliers or service providers. Implement cost-cutting measures without compromising the quality of your products or services. Regularly track and review your expenses to ensure they align with your business goals and eliminate unnecessary spending.

Secure Adequate Financing: Access to appropriate financing options can alleviate cash flow challenges during growth or unexpected expenses. Explore various financing options such as lines of credit, small business loans, or business credit cards. However, exercise caution and consider each option's costs, terms, and repayment obligations to avoid overburdening your business with debt.

Effectively managing your business's cash flow is critical to lang-term success. By monitoring and projecting cash flow, establishing reserves, optimizing receivables, controlling inventory, managing expenses, and securing adequate financing, you can ensure a healthy and sustainable financial foundation for your business.





FINANCIAL FREEDOM: SEVEN WAYS TO CREATE MULTIPLE

INCOME STREAMS

In today's rapidly changing world, creating multiple income streams has become essential for financial stability and freedom. Relying on just a single source of income can be risky, as unforeseen circumstances or economic downturns can disrupt our financial well-being. By diversifying our income sources, we increase our earning potential and create a safety net that provides stability and opens doors to new opportunities. In the article below, let's explore seven effective ways to create multiple income streams.

Start a Side Hustle

One of the traditional ways to create an additional income stream is by starting a side business. Identify your skills, passions, or hobbies, and leverage them to create something that fulfills a market need. Whether it's freelance work, consulting, e-commerce, or a creative endeavor, starting a side business allows you to generate income while pursuing your interests.

Invest in Real Estate

Real estate investment is a tried-and-true approach to generating passive income. Consider purchasing rental properties, commercial spaces, or vacation homes that generate consistent rental income. Additionally, you can explore real estate investment trusts (REITs) or crowdfunding platforms that allow you to invest in properties without the need for significant capital.

Develop and Monetize Your Skills

Identify your unique skills or expertise and find ways to monetize them. Offer consulting services, teach online courses, or become a freelancer in your field. Platforms like Upwork, Fiverr, or Udemy provide opportunities to showcase your skills and connect with clients or students worldwide. By leveraging your expertise, you can create a sustainable income stream.

Explore the Sharing Economy

The expansion of the sharing economy has created new opportunities for generating income. Platforms like Airbnb, Uber, or TaskRabbit enable you to rent your spare room, provide transportation services, or complete various tasks for a fee. Utilizing these platforms allows you to leverage your existing assets or skills to generate additional income on a flexible schedule.

Invest in Stocks and Dividend-Paying Assets

Investing in stocks, bonds, or dividend-paying assets can provide a passive income stream. Research and educate yourself about different investment aptions, and consider diversifying your portfolio. Over time, dividend stocks, index funds, or mutual funds can generate regular income through dividends or capital appreciation.

Create and Sell Digital Products

With the rise of the internet, making and selling digital goods has become a common strategy for making passive income. Write an e-book, develop an online course, or design digital artwork that can be sold repeatedly without significant overhead costs. Platforms like Amazon Kindle Direct Publishing, Teachable, or Etsy provide easy access to a global marketplace for your digital products.

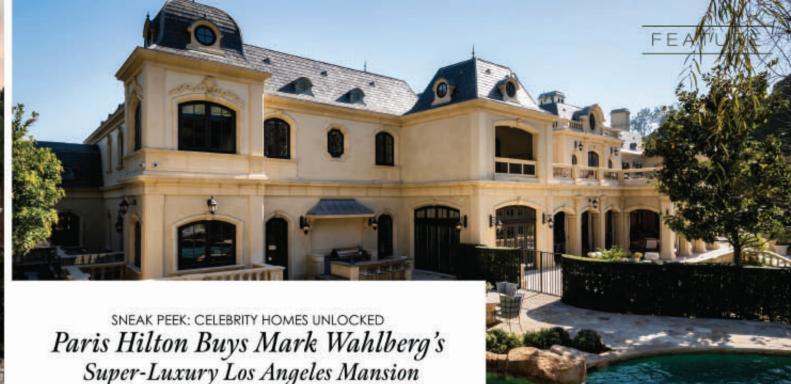
Peer-to-Peer Lending and Investing

Platforms for peer-to-peer lending let you make loans directly to individuals or businesses in exchange for interest payments. By cutting out traditional financial institutions, you can earn higher investment returns. Platforms like LendingClub or Prosper facilitate these peer-to-peer lending opportunities, allowing you to diversify your investment portfolio and create an additional income stream.

Creating multiple income streams requires effort, dedication, and a long-term perspective. Setting realistic expectations and investing time and resources into building and managing these income streams effectively is essential. Moreover, continuous learning and adaptability are crucial to staying ahead in the evolving landscape of income generation.







Super-Luxury Los Angeles Mansion

Paris Hilton is a cultural institution all to herself. Famous for being famous, the Hilton Hotels heiress was the ultimate Millennial It Girl. Darling of the paparazzi, the socialite was a fixture at LA nightclubs before she rose to international stardom with her reality show The Simple Life, one of the first of its kind. Controversial and ubiquitous, her antics were some of the most-covered topics of the 2000s. She parlayed her fame into numerous ventures, including a perfume line, several boutiques, and a beach club in the Philippines. She currently works as a DJ in some of the world's biggest clubs, pulling in up to \$350,000 an hour.

Mark Wahlberg grew up rough in Boston, doing time for a felony before hitting it big as a rapper and then a movie star. Acclaimed for his nuanced work in Boogie Nights, he went on to headline big-budget action movies like Planet of the Apes and The Italian Job. Nominated for multiple Academy Awards, he has a star on the Hollywood Walk of Fame.

With Paris Hilton's latest purchase, a spectacular residence in LA's ultra-exclusive Beverly Park neighborhood will be forever connected to both stars. Mark sold the home in 2023 for \$55 million. Paris and her husband. Carter Reum, who lost their previous home in the recent Palisades fire, snapped it up for \$63 million.

The epic home is a private palace with over 30,000 square feet, twelve bedrooms, and a whopping twenty baths. A commanding presence, the home features stone fountains, stately columns, and soaring ceilings. Enter through the dramatic double staircase to find a mansion that oozes class. Hardwood floors, intricate mouldings, elaborate wrought iron, and marble statement pieces are just a few of the mansion's luxurious details. Besides the gargeous kitchen, sumptuous living room, and elegant formal dining room, the home includes amenities like a two-story library, a huge professional-grade gym, a plush home theater, and a wine and cigar cellar.

Outside, live the private country club life with a truly spectacular pool and sports complex on a giant six-acre lot. The pool is beautifully designed with stone walkways and waterfalls, creating a peaceful atmosphere on the spacious patio, which has multiple levels, a fire pit, and a shaded alcove. The special court has been designed to accommodate multiple sports, from pickleball to basketball. Behind the courts, find a five-hole golf course and driving range. Nestled in a private valley, the home is shielded by ridgelines and mature trees, offering true seclusion in the heart of LA's sprawling metropolis.

Beverly Park is a gated community near Beverly Hills, featuring a golf course, a country club, and rules that require every house to be over 5,000 square feet. It is the highest-earning neighborhood in Los Angeles, with a mean household income of over \$500,000. Specially curated for the rich and famous, it is home to such luminaries as Rod Stewart, Adele, Eddie Murphy, Denzel Washington, and Magic Johnson.

The listing was held by Alexandra Glass at Compass | Photo credit: Paul Barnaby | Source: www.compass.com and TopTenRealEstateDeals.com



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Not every woman dreams of changing the world—but Paola Prudence Santiago Llorando has always felt called to try.

From her early years as a nurse and in various roles, to becoming an award-winning entrepreneur and community builder, Paola's journey has been marked by purpose, perseverance, and people-centred leadership,

She is the powerhouse behind Paola's Secrets, a thriving wellness and beauty brand dedicated to helping women live younger, longer, and more confidently. But for Paola, this isn't just about beauty—it's about transforming lives from the inside out.

With over 27 years of success as a top Executive and Distributor in Nu Skin, she has not only built a multimillion-peso sales legacy, she has also mentored countless women to step into their power, build income streams, and lead with integrity. Her story of impact earned her a feature in \$4; Success Secrets of the Sales Superstars by bestselling author Ardy Roberto.

A Champion for Financial Empowerment

Beyond products, Paola's passion lies in helping others grow financially and holistically. As the Business Development Manager for PushPOS and CloudWaitress, she supports restaurant owners across Australia to reduce third-party delivery fees and increase profits,

"I save them money through the system," she says with quiet confidence.

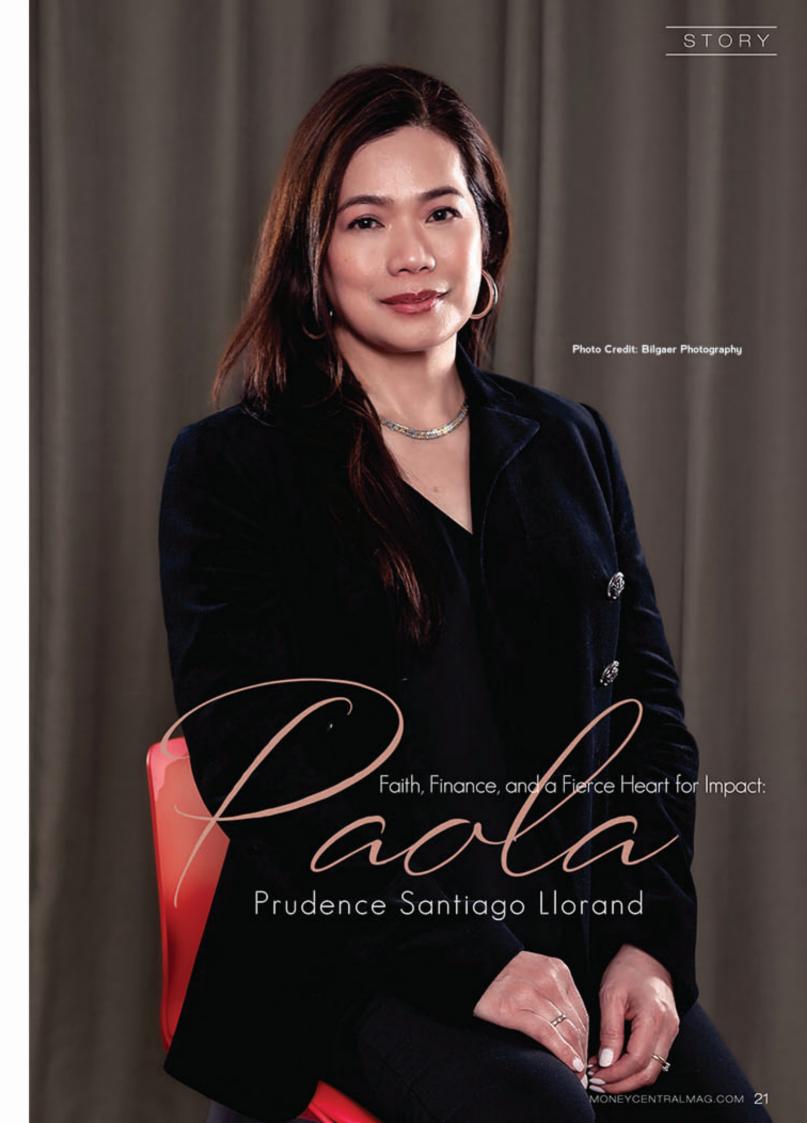
Same of the restaurants working with PushPOS and CloudWaitress include Asuka Japanese Restaurant, Cuban Corner Parramatta, Thaitanic Ingleburn, Cherry Beans Café, Shapla Sweets, and New Fortune Palace Penrith, to name a few.

Paola also serves as the Community Builder for Remitly in New South Wales, promoting financial literacy and offering practical solutions for Filipino migrants while nurturing cultural connection and hope.

In addition, she advocates for earning from home and via your phone, helping families, especially women, build extra income streams while improving their health and confidence. Her mentorship empowers individuals to become financially independent through wellness-based businesses they can manage flexibly and sustainably.

Rooted in Advocacy and Service

Her journey as an advocate began at the ABS-CBN Foundation, where she served as Head of External Affairs for Bantay Kalikasan and Head of Sales and Marketing for Educational TV. Under the late Gina Lopez's mentorship, she played a key role in the Clean Air Project and La Mesa Watershed Reforestation. She also contributed to the nationwide rollout of iconic educational programs such as Sineskwela, Hirayamanawari, and Mathtinik—shows that shaped a generation of Filipino learners.





Welcome to TV6 Network, the premier hub that caters to all your entertainment needs. We take pride in being your ultimate destination, providing a comprehensive platform that goes beyond conventional television programming. At TV6, we curate a captivating assortment of shows and content that immerse you in the realms of lifestyle, business, fashion, and the latest trending topics.

Prepare yourself for an extraordinary journey as we transport you to a world brimming with inspiration, knowledge, and style. We believe in the power of media to shape our lives, and that's why we dedicate ourselves to exploring an extensive range of subjects that have a profound impact on our modern society.

Through our meticulously crafted programming, we aim to ignite your imagination, broaden your horizons, and empower you with valuable insights. Whether you're seeking guidance on personal development, the latest updates in the business world, or a sneak peek into the glamorous realm of fashion. TVO Network has got you covered.

Our lifestyle segment brings you a kaleidoscope of topics, from wellness and fitness to travel and home decor. We strive to provide practical tips, expert advice, and real-life stories that inspire positive changes in your everyday life.

In the realm of business, we delve into the strategies and success stories of influential entrepreneurs, offering a unique window into the corporate world. With exclusive interviews, behind-the-scenes glimpses, and expert analysis, we empower aspiring professionals and seasoned business leaders alike to thrive in an ever-evolving market.

Fashion enthusiasts are in for a treat as we unveil the latest trends, iconic designers, and captivating runway shows. From haute couture to street style, we celebrate the artistry and areativity that shape the ever-evolving fashion landscape.

And of course, we can't forget the trending topics dominating our collective conversations. Whether it's the latest technological advancements, cultural phenomena, or social movements, TV6 Network ensures you stay informed, engaged, and up-to-date.

At TV6 Network, we pride ourselves on offering a diverse range of shows that cater to your unique interests and passions. Each program is meticulously crafted to entertain, educate, and inspire you, ensuring an unforgettable viewing experience.



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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 bets. 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 e 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 punch 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.

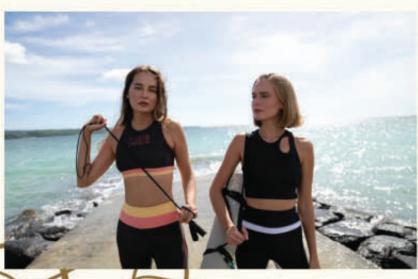


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Experience the Perfect Fusion of Style and Performance with LARi Active

Since its launch in 2020, LARI Active has been transforming Melbourne's activewear scene by blending fashion with function. Inspired by the Indonesian word for 'run,' LARI embodies a spirit of movement and elegance, reshaping how we experience activewear.







Conceived during the challenging times of the pandemic, LARi is the brainchild of four determined working mothers. After dedicating 1.5 years to perfecting every detail—from design to execution—their mission was clear: to create versatile, stylish activewear that meets the demands of modern life while offering unmatched comfort and performance.

LARi effortlessly bridges the gap between workout gear and everyday wear, ensuring you look and feel your best no matter where the day takes you. Each piece is designed with cutting-edge technology, offering maximum comfort without sacrificing style.

Our collection features a stunning mix of bold hues and timeless neutrals, catering to a variety of tastes and activities. Whether you're hitting the gym, flowing through yoga poses, or enjoying a casual coffee catch-up, LARi seamlessly fits into your lifestyle.

Join us in redefining activewear. Discover the confidence, freedom, and style that each LARi piece provides-designed to empower you every step of the way.





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Step 1 Install the Remitly app



- On your Android device: open the Google Play Store, search for "Remitly," and tap "Install."
- On your iPhone or iPad: open the App Store, search for "Remitly," and tap 'Get."
- 2 Step 2 Create your account

Open the app and tap "join now." Fill in the required information and follow the on-screen instructions

Enter a promo code

Once your account is created, tap "Profile" or
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