

THE GLOBAL Millionaire magazine

INTRODUCING
COURTNEY B. RILEY

THE CEO OF PROXIMO
MARKETING STRATEGIES

MEET

TEL
K. GANESAN

ONE ON ONE WITH A SERIAL ENTREPRENEUR, FILMMAKER, HIGHLY
SOUGHT-AFTER SPEAKER & MENTOR TO YOUNG ENTREPRENEURS

WWW.GLOBALELITEMEDIAGROUP.COM

PRESS RELEASE DISTRIBUTION

Get yourself "As Seen On" ABC, NBC, CBS, FOX and more to gain INSTANT Authority and Credibility



THE GLOBAL Millionaire magazine

CONTENTS

- 6 **Emerging Entrepreneur:** Introducing TNB Coffee CEO - Adrian Duquilla
- 10 **Entrepreneur Spotlight:** One on one with the CEO of PIA - Justin Wang
- 14 **Celebrity Homes:** Here's a sneak peek into Jeffree Star's Mansion
- 20 **Cover Story:** Find out more about Tel K. Ganesan
- 30 **Statement Maker:** Get to know Courtney B. Riley
- 34 **Entrepreneurial tips:** How reliable is mental health advice from social media?
- 36 **Business Tips:** Five tips to help boost your retirement savings

EDITORIAL

Editor-in-chief
Vicky Yen Chew

Managing Directors
Mike Ilagan & Vicky Chew

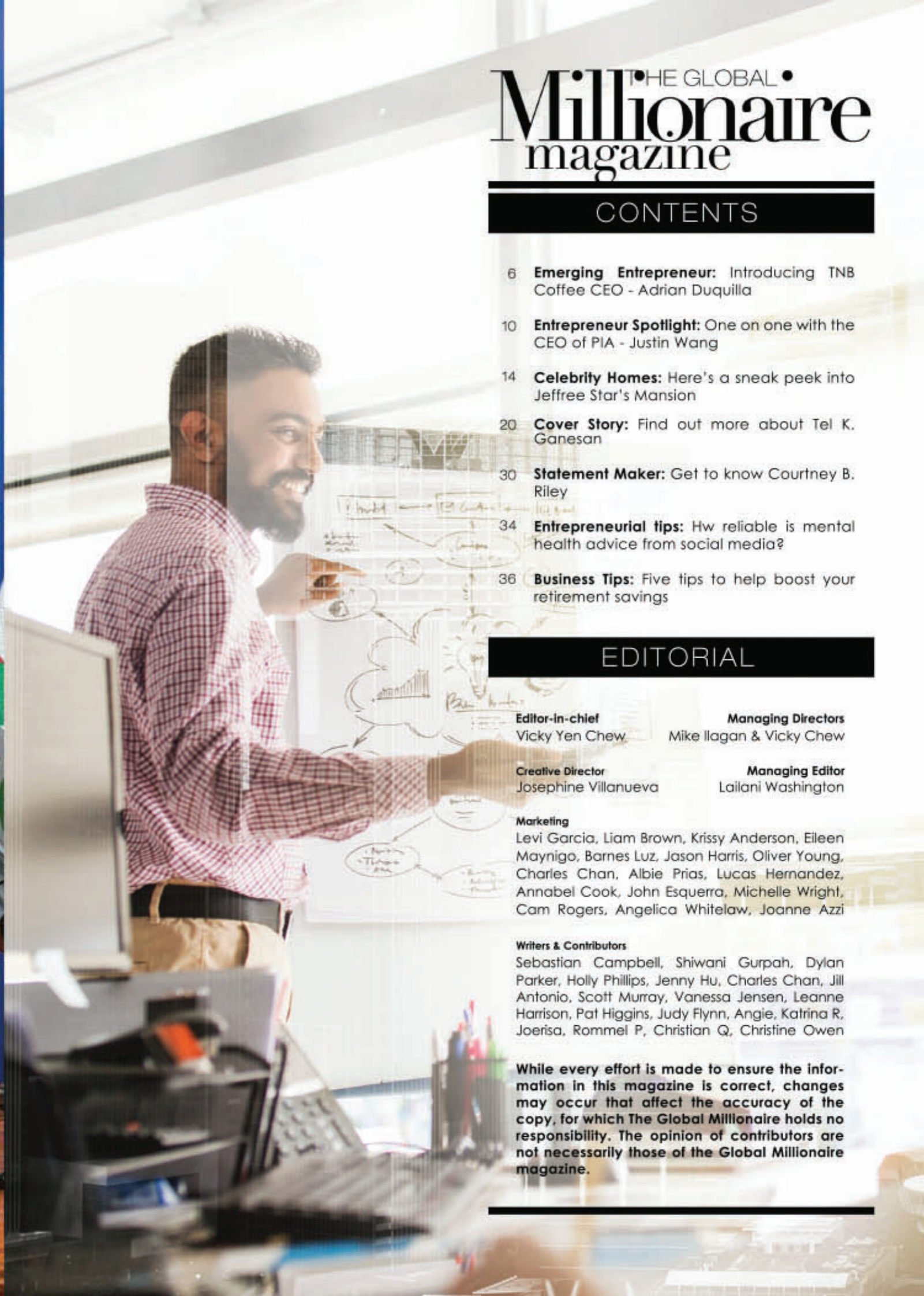
Creative Director
Josephine Villanueva

Managing Editor
Lailani Washington

Marketing
Levi Garcia, Liam Brown, Krissy Anderson, Eileen Maynigo, Barnes Luz, Jason Harris, Oliver Young, Charles Chan, Albie Prias, Lucas Hernandez, Annabel Cook, John Esquerro, Michelle Wright, Cam Rogers, Angelica Whitelaw, Joanne Azzi

Writers & Contributors
Sebastian Campbell, Shiwani Gurpah, Dylan Parker, Holly Phillips, Jenny Hu, Charles Chan, Jill Antonio, Scott Murray, Vanessa Jensen, Leanne Harrison, Pat Higgins, Judy Flynn, Angie, Katrina R, Joerisa, Rommel P, Christian Q, Christine Owen

While every effort is made to ensure the information in this magazine is correct, changes may occur that affect the accuracy of the copy, for which The Global Millionaire holds no responsibility. The opinion of contributors are not necessarily those of the Global Millionaire magazine.



THE GLOBAL Millionaire magazine

E D I T O R S
N O T E S



We started The Global Millionaire Magazine five years ago while sitting at a local cafe. We didn't know how this would pan out, and of course, we hoped our new magazine would be successful, but we had no guarantees, only hope. Luckily, we have been blessed so far. With the help of our amazing team, The Global Millionaire Magazine has gone from strength to strength in addition to an active website and several social media accounts. Now it seems life has strangely come full circle, as we are back at our local cafe planning our next issue.

That said, our goal remains the same: to share stories from successful entrepreneurs, business leaders, and professionals. This issue definitely inspires me, and I hope it will inspire you too. Whichever room you're reading this in, please know that we are grateful for your support throughout the years. God bless.

Mike Ilagan
Managing Director



ONE

TV ONE AUSTRALIA



MEET THE CEO OF TNB COFEEE

Adrian

Run by Adrian Duquilla, TNB Coffee (@thenakedbaristacafe) serves close to one of the best coffees you can find in Western Sydney. A long bar, dotted with stools, runs the length of TNB Coffee in Rooty Hill. That's because your coffee date is with your barista, and there's definitely a lot to talk about. There are multiple blends to choose from, plus some amazing coffee with the price tag to match.

Global Millionaire recently caught up with Adrian to discuss his journey as an entrepreneur in Western Sydney, and here's what went down:

Is your TNB account and café now your full-time job? Yes, it is now. I'm all in!

What did you do for work/career prior? I was in IT for over 15 years.

Whereabouts do you live? Minchinbury in Western Sydney.

Are you married? Do you have any kids? Yes, I'm married, and I have three girls.

When did you start learning how to be a barista? 2020 when the lockdown first started.

When did you start your Instagram account? (it seems to have grown very quickly!) April 2020. Yes, it grew very quickly. People seemed to like the content I was releasing since photography and videography are my hobbies.

What other brands have you worked with (outside of Califia)? Riverina, made by fressko, pesado, coffee machine technologies.

Are there any specialty drinks or dishes at your café, or is there anything else that might be unique or interesting about the café? I do monthly rotation pour-overs, which has been a hit. It has been a space for many students wanting a place to study and work from home and people wishing to work in the cafe. There's free unlimited wifi and PowerPoints everywhere.

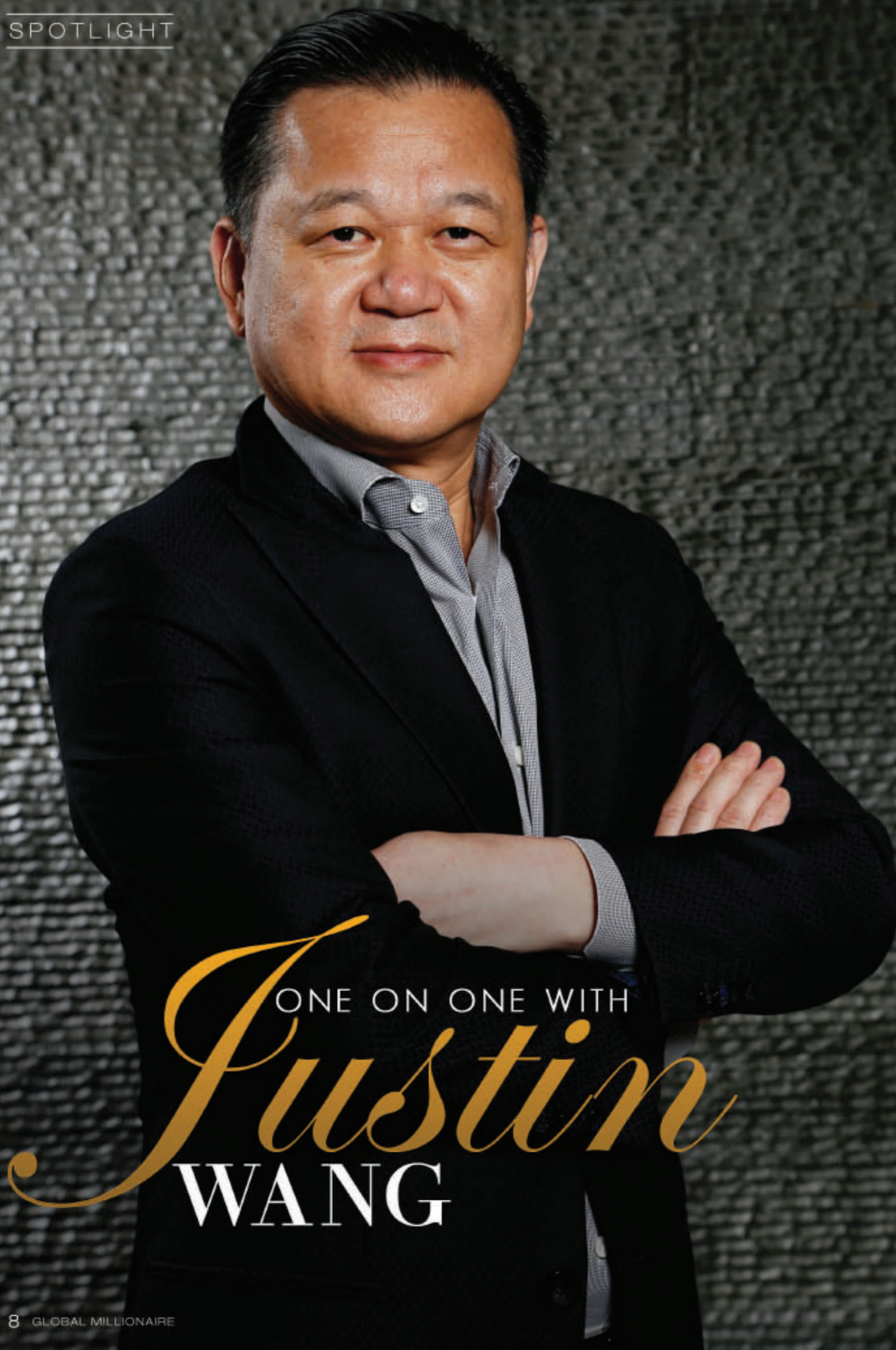
Is there anything else that might interest the media about yourself and your journey with TNB? Look out for more branches. This is just the beginning.

What are you doing to maintain or grow your business? To maintain and grow my business, I'm concentrating on maintaining the high standard of coffee and food I started with. There's nothing worse than being inconsistent. The best way to grow a business is to do things well all the time to get repeat customers. My main tactic is for people to talk about my business via word of mouth. Nothing better than getting personal recommendations from people that have visited the cafe because they are the customers you want that love your product and will share it with others wither via social media or word of mouth. I still think this is more powerful than spending on marketing.

What is the best advice you have ever been given? You can only put a limit on yourself.

Any advice to a person that wants to get into business? Do something you love and not something just to make money. The profit and success will come naturally because you love and believe in the product you are serving.





ONE ON ONE WITH

Justin
WANG

"If you're a first home buyer, the best time to buy is now because the properties are cheaper, and due to the current interest rate climate, you'll get special deals, rebates, and discounts from the vendors and developers."

Justin Wang is the embodiment of a self-made entrepreneur. From unassuming beginnings to life as a property giant – he now personifies the paradigm for financial freedom. It always comes down to abundance as generated by collaboration.

Wang built PIA (Property Investors Alliance) when he realized the profitability of the Sydney residential property. His considerable charisma would spearhead a veritable empire of altruistic financial freedom.

Global Millionaire magazine recently caught up with Justin to ask him about the rising interest rates and whether now is an excellent time to get into the property market or not; here's what went down:

How does the interest rate hike affect the housing market?

Now that the interest rate keeps increasing, there's fear among first home buyers and potential investors because they're not sure how this interest rate hike will affect the property market. Because of the interest rate hike, the price of properties has dramatically dropped, so if there's a dip in the property price – should we buy now or wait?

Firstly, I believe the interest rate hike will not cause a dip in property prices – some people even predict the decrease to be as low as 20%. Keep in mind that the Reserve Bank is very cautious regarding the interest rate hike or how it can affect the property market. That's because the property market, particularly Sydney Residential properties, involves a lot of families since many people, particularly parents, owe money to the bank.

But guess what? Despite the interest rate hike, people are still spending! So how can people keep spending even though there's an increase in the interest rate?

Firstly, tourism is back – tourism is bringing money again to Australia. Secondly, there's actually a low unemployment rate since people still have jobs. There's also what I can refer to as "pandemic savings." People still have savings because, for the past two years, people haven't been spending that much due to the Covid restrictions. The government has given out over \$260 billion of extra pandemic savings sitting in people's deposit and mortgage offset accounts in support of Australians due to the Covid situation. This massive amount of money is definitely good enough to cope with the interest rate hike.

So for those who still believe that most people will end up selling their property for less than 20% of the actual price is wrong; they should not be worried at all due to the above reasons.

Buy or rent, which one is good for us at the moment?

Rent may be increasing at the moment, but I believe it's still okay to get into the property market. Right now, the interest rate is going up faster than the rent is going up, so it might seem like it's not a good idea to buy a property at this stage. For example, if you buy a \$600k property, the mortgage repayments plus the ongoing costs to run the property will be much higher than what the rent can achieve – possibly 20% or even 25% or higher. Even if you use PIA's buy and rent model, the rent might not be enough to cover mortgage repayments plus all of the ongoing costs.

So what's the best thing to do? If you buy an off-the-plan property that will settle in 2-3 years, you'll be able to secure today's low price. We're currently in the middle of a "buyer's market," which means that if you buy a property now that is due to settle in 2-3 years, you'll skip over the high-interest rate period because, in 2-3 years, the interest rate will eventually decrease. You'll be able to settle your property because your borrowing capacity should have increased by then. The rent may be able to cover your outgoing costs.

How should I act as a first home buyer in the current market?

If you're a first home buyer, the best time to buy is now because the properties are cheaper, and due to the current interest rate climate, you'll get special deals, rebates, and discounts from the vendors and developers. You just need to pay a 10% deposit for an off-the-plan property that's due to be completed in 2 to 3 yrs, and this will enable you to secure today's low price and skip over the current high-interest rate period. Your borrowability will increase when you eventually settle, and your rent may be enough to pay most of your outgoing costs.

When will the interest rate stop increasing?

I believe in 2-3 years' time, the interest rate will stop increasing, and inflation will also slow down – roughly around 2024.

Should we buy a property now or should we wait for a while?

If you're smart, the best time to buy is now.

Right now, people are not buying properties because of the interest rate hike. If you buy later, when the interest rates are decreasing, you'll struggle to secure a property because other people will also be rushing to buy properties. This demand will, of course, cause the price of the properties to be much higher. Therefore, getting into the property market now, while we're in the middle of a "buyer's market," is the best way to go.



"I believe in 2-3 years' time, the interest rate will stop increasing, and Inflation will also slow down - roughly around 2024."

Can you tell us more about your business?

As you know, my business is called PIA (The Property Investors Alliance). When I first started the business, my biggest frustration was that I found the property industry in Australia was very backwards. When I say backwards, I'm talking about the structure. Normally the economy is market-driven; but for the Australian industry, it's somehow product-driven. The developer would pay millions of dollars to build apartments but then they have to find a way to find buyers as well as establish a distribution channel. Traditionally in this industry, the purchaser/buyer doesn't trust the agent, and the agent doesn't trust the developer either. So I decided to build a system of buyer-agent-builder integration to establish trust within all parties involved. That's the PIA business model. I built one platform to promote the PIA investment concept. Then I recruited a lot of young, energetic people to become sales agents. Our sales agents are different from the traditional real estate agents though. The traditional real estate agents' approach to selling properties is to bring people to the showroom once there's a vacancy, put out an ad somewhere, and wait for people to come. Our tactic is different; I've instructed my sales agents to go out there and mingle with people - educate them, and explain to them that buying a property is not just about buying a home, it's also about wealth creation - it's about your future retirement. I've also instructed my team to help people to address any concerns and train them to become professional investors. Once we've got clients then we can create demand and then we can present this demand to certain developers who will then partner with us. So the PIA sales agent's job is not to sell properties like a typical real estate agent, but instead, provide education, service and create demand - that's our main business model.

What are you currently doing to maintain/grow your business especially in this pandemic?

As we all know, this pandemic has caused major damage to the Australian economy as well as the property industry. Luckily, my

company is not a typical company. PIA is more of a platform - an effective and efficient platform. So even during the pandemic, we still had a very healthy cash flow. Even in this current market, we have not lost our staff because our sales team is confident with the future of the industry. Our sales team is still actively seeking people and contacting people. We also have a very strong client base. Typically, new buyers have no confidence in this market. But the good thing is, our clients understand our concept so they have no fear of investing despite the pandemic and in fact, many of our clients have been continually taking advantage of this new market and buying more properties.

Why do you think investing in property is the best and most efficient way to become financially free?

This is a very good question. Personally, all my wealth is in Sydney residential properties. I've never had any interest in shares, I've never bought shares - this is just my personal opinion, by the way, I'm not providing financial advice. So why do I like property? The first reason is because property is real - it's something you can touch and control under your name. It's not like other investments that you can't control. The second reason is, Sydney residential property is quite unique - it's not affected by the state of the economy, instead, it's driven by the true demand which is population growth. Even if you check the history of the Australian property market, the state of the economy can go up and down, and the interest can vary from high to low and vice versa but the value of Sydney properties and rental income will always go up. The population of this city always keeps going up, so as an investor, you're a winner. The third reason is if you want to invest in other investments you need money upfront, while in this investment model you can actually borrow money from the bank to start your investment journey so you're not taking money out of your own pockets. Even if you get rich from your business or investing in the share market, you still need to invest your money in the right asset - and for us, it's always going to be Sydney residential properties.



“So many people want to start a business because they want to make money. But before you even think about making money, you need to think about what you're going to do for our society.”

Here are 3 reasons why:

1. Ownership: For most assets, there's no guarantee of ownership which is very dangerous.

2. Passive Income: Rent is a very good and stable passive income even in today's economy.

3. Value: You need an investment where the value continues to appreciate. Sydney residential properties have proven time and time again that its value is always increasing.

What is your main tactic when it comes to making more people aware of your brand and engaging your customers?

Actually, I've never had a marketing strategy for PIA. I'm like a farmer, I'm happy to plant the seed and watch the tree grow from the seeds. Word of mouth is our main marketing tactic. The PIA brand has always been about word of mouth and customer satisfaction. Many people probably aren't aware that PIA is such a significant business, we have thousands of investors, we have a massive office, we invest billions of dollars each year and we manage 6,000 to 7,000 properties annually.

What is the most difficult part of your business?

The world keeps changing too fast. That's probably the biggest challenge for us because the client we're facing now is a completely different client from 15 years ago.

Have you ever thought about writing a book?

Yes, of course. My background is Chinese literature. Actually, my original dream was to gain financial freedom then afterward write a book and become a professional author. Of course, I'm currently too busy with the PIA business, but eventually, I want to finish a book about my investment concept.

What do you usually do in your spare time if you're not working on your business?

My life is very simple. My hobbies are reading and writing Chinese calligraphy and practicing traditional Tai Chi.

What advice would you give to a potential investor?

Buying or renting a property is not about buying a home - it's whether or not you can continue living in this beautiful city in the future. Because we have an aging population - therefore, the demand for property will always be increasing but the land availability in the city will keep decreasing. Eventually, it would be almost impossible to afford rent in the city. Hence, you need to buy a property now before it's too late.

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

So many people want to start a business because they want to make money. But before you even think about making money, you need to think about what you're going to do for our society. You need to identify people's needs first. If you find that there are problems in the society, the market, or a certain industry and you can find the solution to fix their problems, your business will definitely be successful. The money will always come to you as long as you think about other people's needs first.



SNEAK PEEK: CELEBRITY HOMES UNLOCKED

Jeffree Star

Jeffree Star will probably be moving his pink Ferrari to Casper, Wyoming - near his cute yaks. One of America's highest-paid YouTube celebrities, Star just sold his extravagant LA mansion for \$16.7 million.

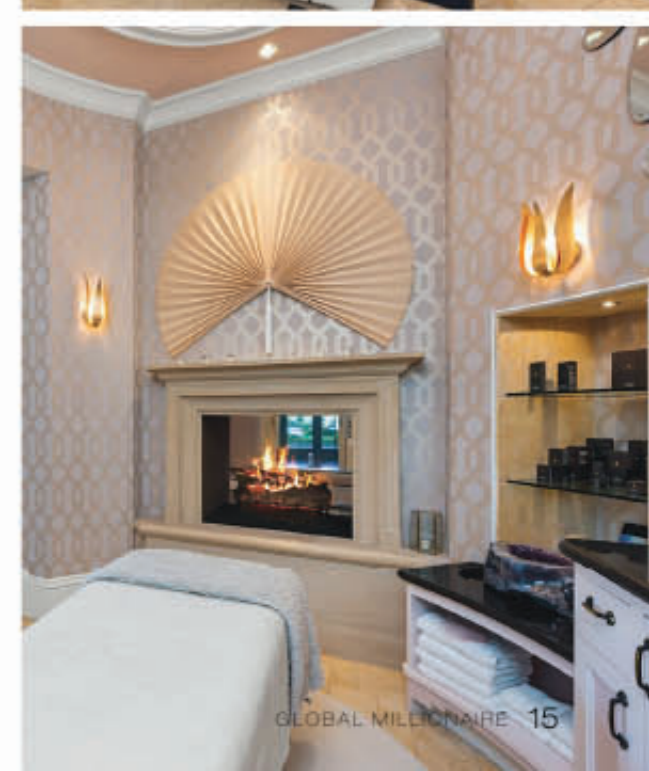
Now spending most of his time in Wyoming where he owns a yak ranch with over 150 Tibetan yaks, Starr got his start with a Myspace band page, connecting with his fans and sharing his daily life on social media, before it was everywhere. His most salient album, *Beauty Killer*, features a duet with Nicki Minaj. Known for his unique style, the singer-songwriter parlayed his musical success into an even more successful cosmetics line and a series of makeup tutorials on YouTube. Jeffree Star Cosmetics produces vegan and cruelty-free lipsticks, concealers, setting powders, highlighters, jackets, and mirrors and is estimated to sell \$100 million annually. Star's YouTube channel has 17.4 million subscribers and over 2.4 billion views. No stranger to controversy, the makeup mogul endured a "cancellation" and the loss of a brand partner in 2020 due to the resurfacing of videos deemed racist. He also endured a severe car crash, a break-up with his boyfriend, and the death of two of his pet dogs. A lifelong California resident, he has decided to move to his 70-acre Wyoming ranch to get away from the West Coast drama. He just sold his LA Hidden Hills mansion for \$16.7 million - a profit of \$2.1 million.

Situated on 2.8 acres, the 19,000-square-foot estate is located in the gated community of Ashley Ridge in Hidden Hills. A sweeping mansion in the French Normandy style, the home is privately gated. The massive backyard offers a pool and spa, two cabana areas, a fire pit, and two outdoor kitchens for entertaining. The main home offers eight bedrooms and thirteen bathrooms, while the property also includes two guest houses, a 10+ car garage where Star housed his collection of pink super cars (including a pink Ferrari), and a barn which he used as a "beauty barn" for doing makeup and hair.

The mansion's entry features soaring ceilings and a gorgeous gold-accented Imperial staircase and multiple crystal chandeliers. Massive windows take advantage of the property's mountain and valley views. A huge open floor plan entertainment space includes a chef's kitchen with professional-grade appliances and two islands adjacent to the exquisite dining room. The master suite is enormous with a fireplace, a luxurious black-and-gold theme, dual walk-in closets, and dual bathrooms. Two home offices feature hardwood walls, while the lush home theater makes use of red velvets and brocade. The one-of-a-kind wine cellar connects to a basement speakeasy bar. A full spa/salon, a games room, plus a state-of-the-art, two-story gym complete the estate's truly palatial amenities. The entire home has been gorgeously turned-out with meticulous attention to detail, high-end furnishings, and a uniquely glamorous aesthetic.

Hidden Hills, a secluded gated community in LA's San Fernando Valley, is known as a haven for elites. Numerous A-list celebrities call the region home, including Miley Cyrus, Kim Kardashian, most of the Kardashian/Jenner family, Jennifer Lopez, Kanye West, and Will Smith. Nearby options for entertainment include the Las Virgenes Canyon Open Space Preserve and numerous nature trails. The listing was held by Aaron Kirman of Compass.

Photos: Courtesy of Compass | Source: [TopTenRealEstateDeals.com](https://www.topTenRealEstateDeals.com)









MEET TEL K. ganesan

A serial entrepreneur and sought-after speaker, Ganesan's enterprises include Kyyba, Inc., Kyyba Films, Kyyba Wellness, Kyyba Fashions, and Kyyba Music.

A serial entrepreneur, sought-after speaker, and mentor for young entrepreneurs, Tel K. Ganesan single-handedly built a multi-million dollar IT company expanding it into an empire that now encompasses film, music, wellness, and more.

Ganesan's enterprises include Kyyba, Inc., Kyyba Films, Kyyba Wellness, Kyyba Fashions, and Kyyba Music. He is the founder of two non-profits, including TieCon (Talent, Ideas, Enterprise) Detroit - the global organization behind TieCon, the world's largest entrepreneurial conference - and Kyyba Kidz, dedicated to uplifting underprivileged women and orphans. Throughout every venture, his guiding principle centers on entrepreneurship as an effort to make people happy by solving their problems. And according to Ganesan, "Only a truly happy person can spread happiness to others."

While happiness is an emotion-based state of being, Ganesan is not advocating building one's business based solely on emotions. Instead, he maintains that healthy growth is balancing happiness

with self-control. In this paradigm, decisions are made during moments of composure rather than in the adrenaline rush of initial excitement. To help guide the introspective process, Ganesan asks himself three key questions: Will this make me happy in the long run? Am I helping others through my activity or task? What would be the aftermath of my decision?

Ganesan's success philosophy is less about immediate gratification than long-term satisfaction. And just because an opportunity passes the happiness test does not necessarily mean it will be easy to achieve. In Ganesan's view, the yin and yang of business are balancing happiness with aspects like hard work, strategic planning, knowledge acquisition, and surrounding yourself with the right team. (Then, making sure to empower your team to derive happiness from the process, as well).

Following this approach, Ganesan finds a powerful rush in doing things that others are afraid to attempt. But striving to achieve difficult goals means that setbacks are bound to happen even



when all elements are in order. Earlier in his career, Ganesan purchased a handful of companies without proper due diligence and experienced a financial tsunami when the 2008 recession hit. What did he do? He leaned into more of what made him happy, managing his responsibilities while continuing to pursue creative ventures. In every setback, there is a lesson or two. And each challenge taught Ganesan to seriously consider the "worst case scenario" before making big decisions. That way, he could plan for any unwanted outcome while working toward the most desirable.

Global Millionaire Magazine caught up with Tel to discuss his 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?

As a serial entrepreneur and movie producer, my closet is filled with many hats — all fun to wear. My journey started in the US when I came to pursue my master's in mechanical engineering and landed at Chrysler in Motor City after that. With vast experience gained by working for over a decade, entrepreneurship stood as the guiding light.

At that point, it was a major life-changing decision to quit my well-paying job and secure life starting from scratch with me at the helm. I somehow managed to convince myself that the risk would pay off, and with all-encompassing enthusiasm, I dove head first into becoming my own boss. I took the initiative to invest in myself and all the knowledge, skills, and foresight learned from personal and professional teachings to kickstart the venture.

Kyyba Inc., a Michigan-headquartered IT company, became my launchpad with

industry verticals in automotive, education, public services, financial services, aerospace and defense, insurance, transportation, technology, government, healthcare and medical, manufacturing services, and oil and energy. Kyyba has newly adopted health and wellness through Kyyba Wellness and entertainment, giving way to Kyyba Films, a global film production and distribution company. Portfolio expansion has grown my business to now having 700 employees plus working across the globe.

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

I love the quote, "don't put all your eggs in one basket." My businesses are highly diversified, and I believe that networking, upskilling, and keeping up with current trends and industry developments are essential to pack a punch. I consciously employ and surround myself with highly talented people to which I can help guide and empower them to own their lanes of expertise. This methodology allows less intervention round the clock and enables them to become better decision-makers.

I always emphasize the importance of networking, as it helps everyone to sprout new ideas, gain valuable insight, and analyze newer market trends. I make it a habit to evolve my contacts, submerge myself in new business circles, and travel to new places that help me to think differently and spark fresh ideas.

I am also a firm believer in maintaining a strict diet of primarily vegetarian/pescatarian and intermittent fasting, prioritizing meditation, and taking an East meets West approach to whole body health that combines the best of both worlds. Good thoughts and positivity attract blessings and catalyze the perfect body/mind/spirit connection.



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

I maintain a healthy mix of social media platforms to promote my brand and various businesses. Facebook owns a significant audience share and is best for promotion across geographies. Nothing outperforms LinkedIn when it comes to concentration on organic, professional connections. Twitter is quick, convenient, and gains faster reach, while our Instagram accounts are rapid-fire and often go viral. We have just begun integrating TikTok as Kyyba's film, and music legs have taken off. Those audiences appreciate the fun factor and a less corporate feel to overall brand messaging.

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

When I started my business, much of our communication streamed through the formula funnel of emails, calls, and meetings. Today, our in-house team for traditional and digital lead generation is heavily vested in email outreach, web apps, mobile marketing, content marketing, ongoing SEO/SEM campaigns, and other proprietary tricks of the trade. Also, social media is a must for any business wanting to compete in today's working environment. I am very proud of our well-equipped, global team who initiates and handles most of our necessary tasks online. However, we schedule in person when it's time to close the deal. Hands down, my vote goes to digital marketing! Brand awareness (marketing + public relations + social media) = sales.



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

Heading a company requires a lot of ongoing, strategic decisions of risk/reward evaluation. One such important one of last was implementing a hybrid working model with flexible working hours. We at Kyyba have employees working worldwide in different time zones, continents, and capacities. Earlier in my ventures, we had fixed office hours and centralized operations with weekly meetings and team discussions.

While analyzing worldwide, the trend of great resignation was peaking globally, and it was essential for all entrepreneurs to retain solid talent. It is also important to change the organizational policy to be decentralized. We continued the meetings online, allocated tasks, and supported them remotely.

This paid off for Kyyba as we have now connected all our team members through cloud activity. This flexibility has led to better team spirit and motivated Kyyba members to achieve their goals. The company is now in growth mode, expanding into more dimensions. My employees are happy with this model, and so am I.

What do you think you came into this life to learn, and what do you think you came here to teach?

I believe "there is light at the end of the tunnel." One has to be very patient when going through difficult times. The testing period is the best teacher you could ask for, as it will impart a depth of knowledge. It strengthens, liberates one from fears, builds character, and provokes the courage to try new things. My life was no different. I have run into many challenges and gained insights into every one of those bumps in the road. Today I implement the education and growth I've experienced along the way into my personal and professional life.

I would teach that the pursuit of life is happiness and to lead each day with self-confidence. If you do anything wholeheartedly, the result will be fantastic. When you love what you do, you can ensure that you are investing yourself entirely! Happiness is contagious, and as a leader, I want my employees to feel good about coming to work every day. I want those who meet with me to expand my business to walk away feeling my authenticity and appreciation for our shared time. You will achieve greater heights of success, too.

How different is it to have a business within the IT and film industries? And which one do you prefer?

In terms of creativity, dedication, and work, both industries are

time-bound and require tunnel-vision, resiliency, and steadfast commitment to succeed. It is exciting because of continuous technological advances, but it carries more of a traditional work environment feel. The film industry is by far edgier and more glamorous, with exclusive access where one can gain fame, exposure, and stardom quickly. My popularity meter began to rise after becoming a movie producer. My likeness is better now as a film personality than a techie, thanks to Kyyba Films' success. Honestly, I enjoy working in both industries as they offer unique opportunities. I appreciate the different people and personalities attached, too. It's always a win when I can combine my right and left brains.

If someone is going to make your life into a movie, who would play you?

Hands down, I would cast Regé-Jean Page to star as me. His body language, smile, and overall appearance share similarities. His aura is impressive, and I appreciate his on-screen presence. I've enjoyed many of his roles and OTT series.

What is the best advice you have ever been given by someone?

The best advice of my life came from a well-respected entrepreneur when I first opened my company. He emphasized the importance of investing the soul to the cause we believe in and leaving a legacy behind. And once we find our passion, we must work toward reaching the goals of success despite whatever hurdles are standing in the way. Entrepreneurship is like a ride on a catamaran on a mammoth, stormy ocean – the more significant the risk, the better the reward. We also must give back to society and shine our skills and knowledge on a good cause to support underprivileged people who are desperate for support.

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

Entrepreneurship is about adding values and finding solutions for challenges people wish to do away with altogether. It is essential to research the field of interest and gain insight before diving deep. You must constantly be in tune with your industry's advancements and stay at the forefront of its trends.

Discover and decode your keys to happiness. Follow your passion and seek joy in all pursuits. Make resilience and patience your best of friends, as there may be some rainy days that require a healthy blend of peace and perseverance. Once you find happiness in your work will feed your passion and zeal, allowing you to become your best self.

A woman with long brown hair, wearing a white wide-brimmed hat, a white short-sleeved dress with a ruffled waist, and brown leather boots, is sitting on a sand dune. She is holding a brown leather crossbody bag and sunglasses. The background shows a beach with waves and a blue sky with clouds.

studio49

photography

49 Johnston St, Annandale NSW 2038
Phone: 0416 095 875



MILLIONAIRES
ALLIANCE

THE ROAD TO BECOMING A **MILLIONAIRE**

**Winners in Property Investment are
People with Vision**

We help create the Vision for you to make your
dreams come true!

Wealth Creation Workshops

JOIN US FOR A 1 DAY WORKSHOP

In this workshop you will learn:

- 5 Key Steps to become a successful investor
- 3 Essential Criteria in finding the Right Property
- 7 Points to prepare yourself as an investor

TO REGISTER PLEASE CONTACT

www.millionairesalliancebusinessgroup.com.au

Vicky Chew - M 0449 551 236

Grace Kim - M 0434 069 052



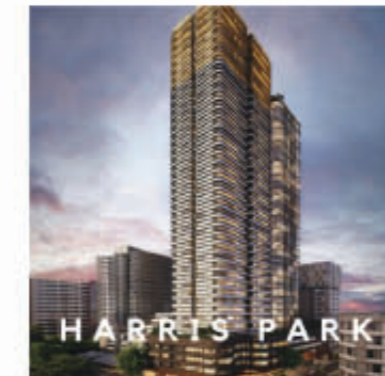
MILLIONAIRES
ALLIANCE



ROUSE HILL



TALLAWONG



HARRIS PARK



WESTMEAD



BLACKTOWN



LIVERPOOL



MILLIONAIRES
ALLIANCE



FAIRFIELD



MERRYLANDS

TO REGISTER PLEASE CONTACT

Vicky Chew: 0449 551 236 | Grace Kim: 0434 069 052

www.millionairesalliancebusinessgroup.com.au

vickychev@millionairesalliance.com.au



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.

Global Millionaire 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!

Mental Health

ADVICE IN SOCIAL MEDIA: HOW RELIABLE IS IT?

With such an abundance of content on social media available at our fingertips, how can you be sure that what you're reading is accurate and safe?

To find out how (un)reliable medical information found on social media can be, Delamere have analysed mental health awareness posts on TikTok.

According to the research carried out by Private Rehab Clinic Delamere, 61% of the information provided on TikTok about mental health is incorrect. Despite having more than 10 million views, the TikTok video 'Signs of high functioning anxiety' was only 50% accurate. 'Symptoms of Bipolar Disorder' scored even lower, with a shocking score of just 13 out of the possible 40.

Founder and Chief Executive at Delamere Martin Preston stated:

"While the internet is a great tool to have, social media is not the best place to visit for accurate medical information, since anyone can post anything there without being properly qualified or their information being properly fact-checked.

If you are seeking medical information or advice online, make sure you are using the websites of trusted medical institutions such as the official NHS website. For the vast majority of medical concerns there will be an established, trustworthy charitable organisation set up with a professional website that will answer most questions. Examples of these sites are Macmillan, which focuses on cancer and Mind, which focuses on mental health."

"When scouring the internet for medical information, it is important not to fall into the trap of self-diagnosis. While Google can provide us with some accurate information, terminology and definitions surrounding various mental health concerns, remind yourself that only a medical professional like a doctor is qualified to provide you with a diagnosis."

Methodology

The Private Rehab Clinic Delamere team of addiction treatment professionals watched the most viewed videos on TikTok about addiction and mental health, and reviewed the advice given against four factors. Scoring ten points for each factor; an accurate and reliable social media medical advice video must contain 100% factually correct information, come from a qualified and trusted creator, be suitable for its audience and advise the viewer to speak to a doctor.

This article was sourced from Abigail Fairfoull @ jbh.co.uk

FIVE TIPS TO HELP YOU BOOST YOUR *Retirement Savings*

With the quieter summer holiday upon us now might be a good time to make some super simple changes that could make a lifetime of difference in retirement.

Many Australians are concerned that they won't have enough money in their super accounts to fund their retirement.

But there are five easy steps workers can take now to boost their savings:

First, check with your fund to make sure you are getting paid all your legal super entitlements. Unpaid superannuation impacts 3 million workers a year – costing them a total of \$5 billion and while most bosses do the right thing there are still some employers out there who deliberately rip workers off. And with the super guarantee rate rising to 12% it is more important to check that the full amount is being paid.

Second, consolidate your super funds into one account, finding lost or unpaid super is simple now using the Australian Tax Office tools.

Third, compare your existing super fund with others in the market to make sure it is meeting your needs. New government 'stapling' laws mean that workers are likely to stick with funds for longer. Alarming only 7% of people switched after they were told their fund failed a government performance test. Being stapled to one of those dud funds can cost a worker \$230,000 at retirement.

Fourth, make sure the type of fund and level of insurance is right for you. Make sure the investment strategy matches your needs and appetite for risk – which your fund can help you with. Also be sure to check the insurance coverage is the right fit for you and your family.

Fifth, if you find some loose change or get some type of windfall consider putting it in your super fund. It is a tax-effective way to make savings and with the power of compounding interest a little invested in super now, makes a big difference in retirement. A 30-year-old on average wages that salary sacrifices \$20 a week into super has \$67,000 more at retirement and gets a tax saving now.

Further tips on boosting your retirement nest egg can be found on Industry Super Australia's website (www.industrysuper.com).

Comments attributable to Industry Super Australia chief executive Bernie Dean:

"There are five easy tips to getting your super right and most can be done from the comfort of your deck chair, beach towel or at home."

"Check you are being properly paid super, consolidate accounts, compare funds, select the right investment mix and make small extra contributions if you can."

"With the Super Guarantee set to rise to 12 percent it is even more important to make sure you are getting paid your full legal entitlement and that the fund is working for you."





MILLIONAIRES ALLIANCE

**“Winners in
Property Investment
are People
with Vision”**

**Are you a first home buyer
or a first time investor?**

Vicky Peek Yen Chew
CEO, Founder of Millionaires Alliance Agency
Mobile Number: 0449 551 236
Email: vickychev@millionairesalliance.com.au

Website: www.millionairesalliancebusinessgroup.com.au



MILLIONAIRES
ALLIANCE



MULTICULTURAL
BUSINESS CENTRE



MILLIONAIRES
ALLIANCE



ROCKDALE



ROSEBERY



TV ONE AUSTRALIA



KOGARAH



ASHFIELD



LIDCOMBE
COMMERCIAL



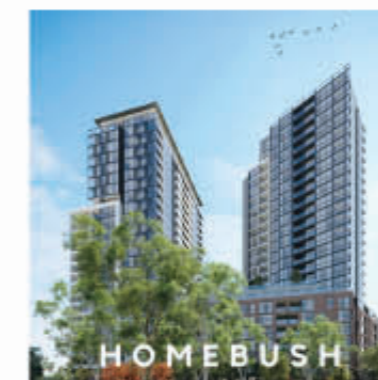
LIDCOMBE
RESIDENTIAL



MILLIONAIRES
ALLIANCE



AUSTRALIAN MILLIONAIRES BUSINESS NETWORK



HOMEBSH



HOUSE AND
LAND PACKAGE

TO REGISTER PLEASE CONTACT

Vicky Chew: 0449 551 236 | Grace Kim: 0434 069 052
www.millionairesalliancebusinessgroup.com.au
vickychev@millionairesalliance.com.au



AMBN

AUSTRALIAN MILLIONAIRES BUSINESS NETWORK