

MILLIONAIRE THE GLOBAL



**FIVE SUREFIRE
SUCCESS TIPS**

**HOW TO BECOME
SUCCESSFUL AND ACHIEVE
YOUR LIFE GOALS**

FIND OUT MORE ABOUT WHITNEY HILL

**ONE ON ONE WITH THE CO-FOUNDER AND CEO OF SNAPADU
A CONSTRUCTION COMPANY BASED IN SAN DIEGO**

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 **Industry tips:** Four Types of Social Media Influencers (And How to Choose for Engagement)
- 12 **Property:** Five ways property managers can actually add value to your investment
- 16 **Entrepreneur Spotlight:** Meet Dr. Morgana McCabe Allan - a shepreneur who works with frustrated entrepreneurs
- 20 **Cover Story:** Introducing the co-founder and CEO of SnapADU - Whitney Hill
- 30 **Success:** How to set yourself up for success everyday
- 32 **Investing:** Growth in private real estate debt
- 36 **Business tips:** Five keys to leading a business through crisis

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 Esquerra, Michelle Wright, Cam Rogers, Angelica Whitelaw, Joanne Azzi

Writers & Contributors
Sebastian Campbell, Shiwani Gupah, 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

EDITORS NOTES



As the managing director of Global Millionaire Magazine, my mission is to provide readers with relevant, practical, and engaging content that can help them navigate the challenging world of entrepreneurship. My team and I are dedicated to delivering high-quality articles that offer actionable insights on topics such as marketing, finance, management, technology, and innovation.

One of the things that sets us apart from other business publications is our commitment to providing a diverse range of perspectives. We believe that entrepreneurship is for everyone, regardless of their background, gender, or ethnicity. That is why we make a conscious effort to feature entrepreneurs from all walks of life, highlighting their successes and challenges. Whether you are an aspiring entrepreneur or a seasoned business owner, Global Millionaire Magazine is the ultimate resource for all things entrepreneurship.

Mike Ilagan
Managing Director

ALLISON INTERVIEWS

CELEBRITY INTERVIEWS WITH A SPIRITUAL KICK



New Podcast Deep Dives with Cultural Icons / Celebs

Internationally syndicated entertainment and pop culture print journalist, Allison Kugel, brings her spiritually driven long-form celebrity interviews to the podcast space with "Allison Interviews."

For fifteen years, journalist Allison Kugel, has conducted more than three hundred long-form interviews with celebrities and cultural icons, with a philosophical and spiritual spin, taking her audience on a deep dive alongside their favorite pop culture figures.

The "Allison Interviews" podcast will launch its first four episodes with:

Mötley Crüe drummer, recording artist, and headline maker, Tommy Lee, discusses everything from past lives and defying gravity to fame in a pre-social media era and flying squirrel suits.

Actress and film producer, Tara Reid, opens up about losing her parents, freezing her eggs, working on DMX's last film, and forgiving the tabloid media.

Rap music pioneer, RZA, talks about growing up fatherless, the Five Percent Nation, founding Wu-Tang Clan and working with T.I.

Twenty-three-time Olympic gold medalist Michael Phelps reveals his struggles with mental health, what his kids think of him, and helping to re-shape how athletes are treated, both, pre- and post-Olympics.

"I have been immersed in the study of spirituality for more than a decade, learning about the soul, past lives, the spirit world, and why we have all chosen to incarnate on planet earth at this time. This knowledge, coupled with my lifelong passion for telling people's stories, informs every inch of how I conduct my celebrity interviews. I am excited to take listeners on this new journey with me into the podcast space."

About Allison Kugel

Allison has conducted, published, and syndicated long-form, in-depth interviews with: Gwen Stefani, Lenny Kravitz, Regina King, Taraji P. Henson, Shania Twain, Michael Buble, Deepak Chopra, Andie MacDowell, Craig T. Nelson, Mel B., RZA, Rick Ross, Nick Cannon, the Kardashians, Kristin Chenoweth, Gayle King, Joel Osteen, Al Sharpton, Lindsey Vonn, Julian Lennon, Rita Moreno, David Guetta, Rob Reiner, Dr. Drew Pinsky, Curtis "50 Cent" Jackson, Paula Abdul, Vivica A. Fox, Kyle Richards and hundreds of others.

Her print interviews have been published and excerpted by: USA TODAY and across Gannett's USA TODAY network of newspapers, People, MSN, Yahoo!, UK's Daily Express/Express.co.uk, HipHopDX, AllHipHop, RadarOnline, Life & Style Weekly, First For Women, Music-News, ET Canada and hundreds of other outlets.

The "Allison Interviews" podcast is now available across all listening platforms including **Apple Podcasts (on your app), Spotify, Anchor, and Google Podcasts.**

THE FOUR TYPES OF SOCIAL MEDIA INFLUENCERS

TO GROW YOUR BUSINESS

Influencers can be broadly split into four categories: mega-influencers, macro-influencers, micro-influencers and nano-influencers; with the differences between the four categories being so much more than just their amount of followers and how much money they command for promoting a product, service or offering on their social platforms.

The experts at performance marketing platform Affise have analysed the four different types of influencers, looking at the benefits of working with individuals that fall under each term, whilst providing expert tips on how brands can successfully utilise partnerships and make the most out of collaborations with each:

Mega-Influencers

Mega-influencers usually have a following of at least 1 million and most often fall into the category of 'celebrity', with many of them being actors and actresses, musicians, reality TV stars, comedians or sports icons. The other type of mega-influencer is the social media influencer like @zoella that have worked their way to the top of the social ladder after years of connecting with their audiences and in turn, gained their own celebrity status and normally other entrepreneurial business ventures along the way.

Benefits of working with a mega-influencer

1. Instant brand awareness

One post from a mega-influencer – especially if it's organic content – has the ability to elevate a brand to new realms of fame, and will make your offerings a hot topic amongst followers and fans looking to emulate their favourite influencers lifestyles.

2. Massive followings

Your product or brand has the opportunity to reach millions of people and potential new customers that you're currently not able to tap into. You also have the opportunity to grow your own social followings significantly with a well-executed mega influencer collaboration, especially if you make the choice to work with individuals who share similar core beliefs and focuses to your brand.

3. Diverse audiences

Due to their large following, mega-influencers usually have very diverse audiences that have aligned with them for a multitude of different reasons. This allows you as a brand to connect with a totally new range of audiences and demographics through the partnership.

4. Less time consuming

One post from a mega-influencer, although likely to cost you a significant amount of money, can achieve instant results for your brand, which makes it an appealing option for brands that want effective results but don't have the time to put into an influencer marketing strategy.

How to work with them?

Understand the need for mega influencers – Outline the reasons behind why your brand and influencer marketing campaigns require the presence of a mega influencer.

Choose your mega-influencer wisely – If you have a particular influencer in mind, it's important to gauge if and why they are right for your brand. You can do this by analysing their content, looking at the types of brands they are currently working with, the tone of the content they are promoting and the type of audience they are already successfully targeting with their paid promotions.

Be prepared to pay the price for a mega-influencer – Collaborating with a mega-influencer can be extremely costly, so it's important to evaluate your budget and set a realistic cost likely to be accepted by your influencer and their wider management team who will be communicating on their behalf.

Set a clear brand objective and brief – If your mega-influencer is fully aware of your objective it will help them to post the right type of content that will create the desired message and (hopefully) results you are expecting from the partnership.

Cover all areas – When using a mega-influencer the magnitude of the detrimental impact to your brand if the collaboration goes wrong is huge, so it's important to give your influencer clear instructions on the promotion to avoid any social blunders.

Macro-Influencers

Macro-influencers have a lower level of fame than mega-influencers but are still very popular and famous on social media with a following of 100,000 to 1 million followers. This type of influencer has usually built up their social media presence over a matter of years through continuously sharing content and building connections with their audience, a good example of this is the Mancunian style blogger @meganellaby (222k followers).

Benefits of working with a macro-influencer?

1. Large following

A macro-influencer's large following allows their message to have a wider reach and present your brand's message to a number of potential new customers.

2. Highly professional

Due to having built their career on the basis of brand collaborations, macro-influencers have a highly professional approach to brand partnerships, making them an ideal and straightforward choice for many brands.

3. Easy to work with

Macro-influencers are extremely easy to work with and need little guidance as they already know what they're doing and what's expected of them from a brand, making the process smooth running with minimal effort required brand side.

4. Trusted

After continuously connecting with their audience for years, their following often feel like they've been on this journey of growth with them and have a lot of trust in the macro-influencer and what they promote, especially when promoted content looks organic and fits in seamlessly amongst their platform's current aesthetic.

How to work with them?

Find the perfect match – A macro-influencer's audience follows them solely because they love the content and community they have curated from scratch. So when collaborating with a macro-influencer, it's a good idea to partner with one that shares similar interests and core values as your brand.

Do your competitor research – Macro-influencers often promote a variety of brands and ads on their social platforms as it's their primary source of income. It's therefore important to do your research into the influencer you're choosing to ensure they aren't working with any competitor brands.

Prepare your budget – Whilst macro-influencers aren't as expensive as mega-influencers they can still come at quite a hefty cost depending on their level of fame, followers and engagement, so it's important your budget can accommodate this before contacting any mega-influencers.

Decide your goals – Are you looking for brand awareness, engagement, conversions to sales? It's important to be clear about what you want to achieve from a partnership with a macro-influencer upfront. They are highly professional and will be very experienced in making the most out of what a brand needs, so be clear on your intentions.

Micro-Influencers

One of the most common types of influencer is the micro-influencer, an example being @BronteKingg with 53.1k followers who posts about fashion, beauty, and all things university-related as she's the founder of @galswho-graduate.

This type of influencer is a common choice amongst brands due to them being extremely cost-effective and having a more engaged and niche following. Their communities are usually smaller, at between 10,000 and 100,000 followers, but they have fiercely loyal, dedicated, and often regional followings which can benefit brands immensely.





Benefits of working with a micro-influencer

1. Affordable

Collaborating with a micro-influencer is a more affordable way for a brand to work with an influencer, due to their smaller following meaning their collaboration costs are lower. Often, if a micro-influencer is passionate about your brand, product or offering, they will accept payment in the form of a gift.

2. High engagement rate

If you're looking for a high engagement rate from the partnership, micro-influencers usually have a higher engagement rate than bigger influencers. That's because they are much closer and more engaged with their audience, often responding to direct messages and comments and developing personal friendships with their 'fans'.

3. Credible and trusted

Micro-influencers are deemed trustworthy and credible by their audience due to the majority of their content being organic and them not collaborating with too many brands, this makes them a great choice to begin a partnership with due to how authentic the content will look amongst their feeds.

4. Niche audiences

If you want to target a specific audience then micro-influencers are the gateway. They will usually have a topic or category their content falls into that their following is interested in, this can be anything from mental health, fashion, baking, gardening, home interiors, parenting or travel.

How to work with them?

Establish a connection – You need to develop a connection with them before you begin working with them. Show your interest by following them on social media first and engaging in their posts as a brand before you promote your own product or partnership to them.

Define the collaboration – It's important to be clear on the type of content you want them to create, from an Instagram video to a TikTok, and that they have an understanding of who you are as a brand.

Create a campaign-specific hashtag – One way to run a successful micro-influencer campaign is to create a hashtag and work with a lot of influencers to promote your products using the hashtag. This is a great way to tap into a lot of different audiences and get your brand trending.

Longer collaborations – When working with micro-influencers, longer partnerships are more successful than one-off promotional posts. Their audiences are more likely to engage with the promotion if they see the influencer consistently discussing your brand or product over a period of time.

Nano-Influencers

Newly recognised as an important influencer on the scene is the nano-influencer. This type of influencer is very close to the small community they have built and whilst their audience is significantly smaller than other influencers with only 10,000 followers or less, they have arguably the most engaged audience. @carlajian and @kandiewanderlust are great

examples of nano-influencers that have their own niches and highly-engaged audiences. @carlajian (8,503 followers) is a mommy and wellness blogger that regularly discusses both topics on her posts, whilst @kandiewanderlust (8,129 followers) is a travel blogger that combines her love of travel with her signature pastel colour scheme that's primarily lilac on her social platform.

Benefits of working with a nano-influencer

1. Authentic

Due to nano-influencers building a close relationship with their following, their posts are considered to be more authentic and trusted, making the promotions they deliver appear to be of genuine interest to the influencer.

2. Low cost

As nano-influencers have smaller followings, they also have a lower price point for collaborations, making them a low-cost way for you as a brand to work with influencers.

3. High engagement rate

Nano-influencers have a first-hand relationship with their followers, which results in a much higher engagement rate, as their following views them almost like a friend and is supportive of their content.

4. More flexible

Nano-influencers are more flexible to the terms and conditions of the partnership you are presenting as a brand, making them easier to collaborate with.

5. Go the extra mile

As many nano-influencers are quite new to partnering with brands, they will often go above and beyond to create high-quality content that will really impress the brand they are working with.

How to work with them?

Finding your nano-influencer – You can search for your nano-influencer on social platforms by using niche-specific hashtags, for example searching #nanoinfluencer followed by the word travel, to find influencers in that category.

Give more guidance – As nano-influencers are newer to partnering with brands, it's important that you plan your collaboration in detail, defining the offer and your overall expectations from the partnership.

Instagram takeovers – This allows the nano-influencer to take over the brand's social media channel, posting stories and posts as themselves, alongside advertising the takeover on their own channel. This is a great way to generate new followers for your brand and help your brand connect with new audiences.

Convert them to brand ambassadors – As nano-influencers haven't usually taken part in many partnerships previously, it's a great opportunity for your brand to turn them into a brand ambassador, growing your brand and theirs together at the same time.

Source: www.affise.com

FIVE WAYS PROPERTY Managers HELP ADD VALUE TO INVESTMENTS

Some new property investors get tempted to scrimp on property managers, shopping around for the cheapest option they can find or even trying to do it all themselves. But almost all seasoned and successful investors agree that a great property manager is worth their weight in gold.

In this article, we explore what a property manager brings to the property investing equation and how they can protect your asset and help you maximise your returns over both the short and long term.

Why use a property manager?

A common misconception is that a property manager's duties are limited to simply collecting the rent on your behalf. While it's true that rent collection is one of the fundamental tasks they perform, it's really only a small part of what they do.

The reality is that property is an active investment and one that involves ongoing management and involves some degree of risk. A property manager helps alleviate some of the burdens by making sure the day-to-day is taken care of and that risks are minimised.

Here are some of the ways they do just that.

1. Property managers will work to keep vacancies to a minimum

One of the main responsibilities of a property manager is to find tenants whenever the property is likely to become vacant. This includes advertising the property, holding open inspections, screening applications, and negotiating terms with tenants.

But the best property managers don't just do the minimum. They do everything they can to make sure the property is leased, holding inspections outside of regular hours, and longer inspection times if they need to, to make sure as many prospective tenants see it as possible.

Finding the right tenant for your property can be an arduous job. Done well, it can also be a skilled one. That's because there's more to it than simply securing any tenant. You need to secure the best tenants – the ones most likely to take care of your property, give you the fewest headaches and pay the rent on time for the long term.

A good property manager will be well attuned to the signals and context and will do the right research to determine which tenants are best for your investment.

2. Property managers are strategic advisers

Speaking of which, there may be times when you have multiple rental offers on the table. So which do you choose? A property manager will be able to advise you based on their research, their knowledge of the market, their experience with tenants, and the reference checks they perform.

But a property manager's strategic advice doesn't end when they've found your tenants. They'll also advise you on what type of lease to sign, what conditions to include, how long your lease should be for, and – most importantly – what rent to ask for. They'll do this based on their knowledge of the market and where it's headed so that you maximise your income and minimise your pain.



Suppose you're looking to grow a property portfolio. In that case, a property manager can also advise you on your next move, using their market knowledge to single out properties with potential for capital growth.

They can also advise you on depreciation schedules and even help you create a long-term property plan.

3. Property managers will help maintain your property

In an investment property, minor maintenance issues, if not resolved, can accumulate over time and have a significant impact on your finances. A good property manager will help notice these and correct them before they get out of hand. For instance, a small leak in a bathroom may go unnoticed by your tenant but could eventually lead to water damage and mould problems.

A property manager who knows what to look for is likely to spot the problem early, saving you thousands in the longer term. They'll also usually organise the trades you need to repair anything efficiently and with minimal disruption to your tenants and your income.

A property manager will also help make sure that your tenants are looking after your investment through regular inspections. And, if they're not, they can help rectify that, using their negotiation skills to let the tenant know what's expected of them and how they need to improve or resolve any issues.

4. Property managers guide you through the rules and regulations

Many rules and regulations govern the landlord/tenant relationship, and getting them wrong can be an expensive exercise. For instance, a tenant has certain rights when you give notice of inspections or increase the rent. On the other hand, landlords have rights, too, especially when it comes to the tenant ending the lease and the condition they need to leave the property.

A property manager can help you make sense of these to avoid unnecessary risk.

5. Property managers help you maximise your return on investment

Cashflow management is one of the most critical factors in property investing, especially for first-time investors. At a minimum, you need to make sure you're covering your mortgage each month and that your investment doesn't result in ongoing financial stress.

But to really grow your wealth, you also want to be confident that you're maximising your returns and minimising your outgoings. A property manager can do both. Helping make sure your investment delivers a substantial yield in both the short and long term so that your cash flow runs smoothly and your rental return remains high.

Suppose you're looking to grow a property portfolio. In that case, a property manager can also advise you on your next move, using their market knowledge to single out properties with potential for capital growth. They can also advise you on the right time to consider acquiring a new property and help you understand what it means for your day-to-day finances and your future wealth.

In short, a property manager can save you time and money, helping you make the most of your current investment while using their expertise in the property market to ensure you do everything you can to maximise your wealth in the long-term wealth.

Source: The Property Investors Alliance



INTRODUCING DR. MORGANA MCCABE

ALLAN

Dr. Morgana McCabe Allan works with frustrated entrepreneurs to help them fall back in love with their businesses, achieve their goals and attract the right kind of clients. She helps her clients shift their perspectives and design a new reality for themselves using manifesting, mindset, and healing techniques, alongside powerful organic business strategies. This includes helping them overcome the things which are holding them back, including imposter syndrome, procrastination, and perfectionism. She has a Ph.D. from Glasgow University – an interdisciplinary study that explores how women's identities and realities are shaped by thoughts, beliefs, behaviours, emotions, and interactions with things, people, places, and ideas.

She started her business after realising she didn't want to stay in academia. When she found out she was expecting her third child, a baby girl, she felt inspired to change the world. She didn't want her daughter to be held back by a society which still prioritises masculine ways of being and doing. She was actually writing a book about her Ph.D. when a coach she was working with told her that everyone needed to know this stuff. In the end, she stopped writing the book and turned it into a business, realising that she could make a bigger impact working with people directly. Global Millionaire Magazine recently caught up with Dr. Morgana to discuss her journey in the industry, and here's what went down:

When did your entrepreneurial flair first reveal itself?

When I was three, my parents took me to a movie audition where they were looking for a five-year-old child. Somehow, I not only talked myself into the part, but they thought I was so cute they kept in the things I was saying, which got me upgraded to a speaking part. I was making more money than my parents put together, just based on me showing up and being me. That was my first time selling myself to someone! At seven, I started working in my mum's business, and at eight, I started my first proper entrepreneurial endeavour, breeding and selling small pets to local pet shops and families.

How did your life look like before being an entrepreneur?

Before I started this business, I spent seven years doing my Ph.D. on how our realities and identities are co-created with all the people, places, things, ideas, social constructs, embodied emotions (and more) that we interact with. Being a researcher is a lot like entrepreneurship, where you're continually pitching for funding and opportunities and your time and performance are self-directed. It was a great finishing school for my entrepreneurial childhood, teens, and twenties.

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

I'm motivated by creating a positive impact. Entrepreneurs have a unique opportunity to lead culture change because we get to find new edges, pioneer new approaches, and bring what we create to others in ways that the market responds very fast.

What do you put your success down to?

First and foremost, I would say that it's related to my relationship with myself. I accept that I will make mistakes, and I love myself. I understand that I will grow, my work will change, and it may look messy sometimes from the outside. So I hold myself to the standard of 'the best I am able and committed to my growth, but I fundamentally embody the knowledge I'm safe in my own hands because I trust in myself and my integrity.'





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

Bliss. I get to work with the most amazing people worldwide and co-create positive impacts with them that have deep ripple effects. In doing so, I can use my best skills and stories, my unique research, and my whole being in my work, and be creative, spontaneous, and supported at the same time. My husband gets to be home with our kids, supported by a team (e.g., housekeeper, cleaner etc.). And, although we've not fully actualised this part thanks to Covid, because my work is location-independent, I live every day knowing we're creating a life with the scope for future adventure for us.

What were your top three motivations for starting your business?

I found out I was expecting my third child – my first daughter. And I really felt the gravity of so much of why I've studied and experienced sink in then and the feeling that if I weren't part of creating change, my daughter's future would be a repetition of my past. I wanted to be part of creating a better world for all of my children.

I also wanted to be part of creating something better for everyone. To share the important aspects of my years of research in ways that are accessible and meaningful for people and empower others to leave behind toxic ways of doing and being (in business and life) and create changes, they believe in.

And on a personal note, I wanted to facilitate my husband leaving his 9-5 job and create space for him to find out who he really is and what he really wants from life.

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

You don't have to be the best or the only one, but you do need to have a really compelling reason why you are doing what you're doing. One that gets you out of bed every day and is also deeply attractive to others. You need mindset work, money mindset work, and to heal your wounded parts because otherwise, you'll find yourself still on the start line even years later. And you need a community of people who are on the same path – some who are going where you're going and some who have been where you are going, because they are the people who will understand you when your close network start to wonder what on earth you are doing with your life (especially if, like me, you walk away from what was a successful career-for-life kind of path).

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

One of the biggest challenges came when I hired an ads company to run Facebook ads for us. On the very first day of live ads, they made grievous errors in judgment which got my account permanently banned from ever running ads again. I was faced with walking away from audiences thousands strong and starting over. Choosing to see it as an opportunity to take a step back and become even more focused was a game-changer. I doubled the business virtually overnight, and we became less reliant on social media.

Our second challenge came out of the first one – we then faced a long process of chasing that company through every means available to hold them accountable for their conduct. It turned out they were very disreputable and were covering it up with at least seven different business name fronts and it really highlighted the extent to which I'd not done due diligence. I hired the guy because I liked him, but he was essentially a con artist. That was tough because I made a mistake I thought I'd learned a long time ago. Putting procedures in place for how we evaluate companies we will potentially work with helped to overcome that one.

Another one of the challenges was trying to balance three businesses and grow them all and stay healthy in the process. As much as I really loved the two collaborations and I loved learning at triple the speed, I had to make the call to focus on this business. It was a hard but necessary decision to secure this business's growth and my health.

Does the loneliness of the entrepreneur really exist?

I personally am not a lonely entrepreneur, I have an amazing community of soul sisters around the world in my clients and collaborators. But I do see that it exists – most of the entrepreneurs who come to work with me are lonely and have always felt in some way like an outsider.

We have many in our client community from the BIPOC, LGBTQ+, and neurodiverse communities (all of which I'm intimately connected to, as a neurodiverse, bisexual woman with invisible black heritage). Part of my work is connecting people with one another in ways that foster real, lifelong connections.

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

One of the most important ones I learned long ago but which I always come back to is that it's essential that you're attending to your own personal growth and well-being as a leader. It is important to understand your team and their actions to have a coach, therapist, practitioner, and/or other support that help you show up as emotionally whole and ready to respond with curiosity. If you're not at your best, you're not going to see the best in others.



ENTREPRENEUR SPOTLIGHT: INTRODUCING WHITNEY HILL

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

What form of marketing has worked well for your business?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

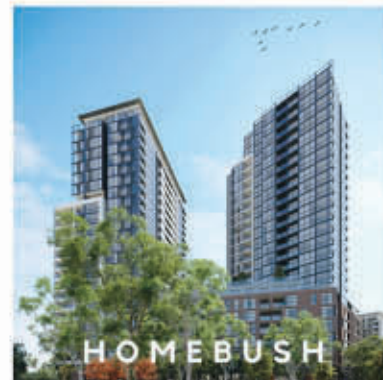




**MILLIONAIRES
ALLIANCE**



**MILLIONAIRES
ALLIANCE**



TO REGISTER PLEASE CONTACT

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



**MILLIONAIRES
ALLIANCE**



Kogarah Central



Premier Kogarah



Evo Fairfield



Evo Fairfield BC



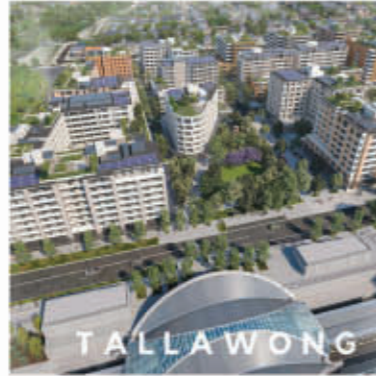
PIA | **THE PROPERTY
INVESTORS ALLIANCE**

TO REGISTER PLEASE CONTACT

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



MILLIONAIRES
ALLIANCE



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



Star Central MAGAZINE





TV1 is an entertainment and lifestyle global streaming platform offering Australian content. TV1 promotes the most exhilarating events, the most glamorous and successful people, the most in-demand celebrities, the hottest rising stars, and the most exciting trends down under. TV1 may be new but it's most certainly in demand and 100% Australian. We are committed to making Aussie local talents, events, and entrepreneurs easily accessible to both our local and international audiences via the highest quality streaming technology.

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.



HOW TO SET YOURSELF UP FOR Success EVERYDAY

Do you feel unsatisfied with your life or career? Maybe you've been on the road for years that just doesn't seem right. It's probably time to take some time to think about what is most important to you. Whatever your definition of success is, there are some daily routines that might help you attain it. Success, on the other side, does not come without hard work. When we have a good attitude, we can do so much more.

Below are five things that will set you up for success every day.

1. Make A Morning Ritual For Yourself

Creating a morning routine that you complete every day upon awakening is one of the most efficient strategies to set yourself up for success. Choose activities that will help you feel focused and balanced so that you may start your day from a position of inner peace (Yoga, Breathwork, meditation, journaling, and stretching are great ones to play around with.) Your morning routine might last as little as five minutes or as long as an hour.

2. Consume Healthy Foods Throughout The Day

That's not to mean you should abandon your good eating habits after breakfast. While there is no such thing as a perfect diet because everyone's body is different, it's safe to say that most of us function best when we consume a lot of plant-heavy, unprocessed meals. Add healthy foods daily routine to become your best self.

3. Follow A Schedule

Set limits on how much time you spend working and, more significantly, avoid working every day as much as feasible. It's obvious that set goals and achieve success. Make time to exercise, meditate, cook, spend time with loved ones, get some fresh air, and do whatever else is essential to you. This will make you more efficient and effective when you spend time at your desk and help you to set yourself up for success.

4. Avoid Procrastination And Multitasking

Concentrate on one activity at a time and give it your undivided attention. Put your phone in another room when working, so you're not tempted to check social media. Don't check your email when you're out with pals. As a consequence, you will feel a lot more productive and empowered.

5. Move Around Often

Moving your body may provide you with the energy and confidence you need to succeed in all aspects of your life. You don't have to spend hours at the gym every day; focus on one sort of action that you love and stick to it.

Taking pauses during the workday to go for a bit of stroll around the block can help give your mind a rest and refresh your body. Often, the best ideas arrive when you're on the move and away from the computer. Moving around is the best way of setting up for success.

Final Thoughts

Make the productivity mentioned above ideas a part of your routine. Practicing these consistent behaviors will assist in setting the tone for a good day. If you follow these suggestions, you will notice your physical and emotional health benefits. We are confident that these suggestions will help you live a better life.

NEW REPORT POINTS TO GROWTH IN

PRIVATE

REAL ESTATE DEBT

More than three million Australians now have access to an expanded range of asset classes as sophisticated investors. And that gives them the opportunity to grow their wealth through alternative investment strategies, including private real estate debt.

What is a sophisticated investor?

Suppose you have a gross annual income of \$250,000 and/or at least \$2.5 million in net assets. In that case, you're classified as a sophisticated (or wholesale) investor – and that gives you more options to diversify your investment strategies. With the rapid growth in property prices and incomes, more Australians are reaching sophisticated-investor status – by 2031, that cohort will double to more than six million investors.

So what drives the decisions of this group of investors? Like all investors, they are currently most concerned about two main things: equity market volatility and how to earn yield in a long-term low-interest environment. A recent survey of AltX investors revealed just how important a proven track record of returns is when allocating funds to non-traditional asset classes like private real estate debt. And 38% say they plan to increase their allocation to this alternative asset class in 2022.

Private real estate debt is a core income strategy

In the wake of widespread market disruption, sophisticated investors are looking for greater certainty, and a higher income return than banks can currently offer. With interest rates in Australia remaining at all-time lows, private real estate debt provides an alternative to more traditional fixed-income options like term deposits or bonds.

As Nick Raphaely, Co-founder of AltX puts it: "Money needs to

earn its keep – it should be working as hard as you do. But it's not doing that in the banks right now."

AltX investors are ahead of the curve when it comes to private debt. The majority (61%) say that private real estate debt is already a core part of their investment strategy in retirement. It's not just that the yield is higher than other asset classes or the predictability of regular monthly interest income. The most important reason for investing in real estate debt is knowing their investment is secured against a first mortgage and the diversification benefits for their portfolio.

Finding the right investment amid market uncertainty

According to AltX's 2022 Private Real Estate Debt Investor Outlook, nearly one in four investors (24%) either fear a bubble in the equity market or worry about the impact of ongoing low-interest rates and what this means for their ability to earn yield. This makes it increasingly difficult for investors to generate stable returns while still protecting their capital against riskier investments.

Private real estate debt is one solution. Because this investment type is linked to the asset and the borrower, it's less likely to be impacted by external factors that can heighten volatility. And that's why 59% of respondents said private real estate debt would give them the best downside protection over 2022 and 2023 – far higher than direct property (16%), bonds (5%), and equities (3%).

Raphaely equates those who invest in private debt to sellers of picks and shovels during the Gold Rush era: "Very few people made their fortunes mining for gold, but the people who consistently made money provided services to them. That's what we do every day – we enable borrowers to take a risk on property assets and projects, and we do it in a very disciplined way."

Meeting the changing needs of investors

With banks scaling back their direct lending in response to regulatory reforms, it's creating new opportunities for private lenders. And that's just one reason industry experts believe the private debt market could double by 2025. This comes at an ideal time for sophisticated investors who are approaching retirement – as income certainty and capital preservation become a priority, alternative strategies step in.

As an accessible online platform, AltX gives investors a user-friendly way to analyse the suitability of a wide range of private real estate debt deals daily. And in turn, this also helps them have more confidence in a dependable income stream through to retirement.

With a growing cohort of sophisticated investors in Australia concerned by a market mired by low-interest rates and external market uncertainty, the need for more diverse investment options is likely to grow. Private real estate debt is one-way investors can take greater control of their capital and continue to earn stable returns despite the disruption of recent years.

Looking to diversify your portfolio with an asset class that offers the security of a first mortgage? There's a reason why more and more investors are turning to private real estate debt.

About AltX

AltX (www.altx.com.au) is a market-leading alternative investment platform. Founded in 2012 and headquartered in Sydney, AltX provides bespoke access to alternative income-generating products which have traditionally been inaccessible to individual investors. AltX has funded more than \$2bn of transactions since inception with zero loss of investor capital.



FIVE KEYS TO LEADING A *Business through crisis*

Running a business is already a psychologically complex undertaking under normal conditions. Taking the helm during a moment of crisis and uncertainty, on the other hand, is a whole different ballgame. The Covid-19 epidemic was a disaster that rocked the global economy. A pandemic that compelled corporate executives to reconsider and rethink their entire strategy for dealing with a catastrophe.

Unfortunately, for many, this procedure seemed more like an autopsy, with you gazing back in regret at what you wished you had done differently. Others were luckily able to eke out a living but are fully aware that drastic adjustments are required. For the business leaders, the previous two years weren't without their worries; that said, the following five tips below on how to lead a business through crisis should hopefully assist you in some way.

1. Keep The Core Intact

A good leader in a crisis will definitely keep the core intact. When the entire economic impact of the epidemic became clear, many businesses promptly furloughed or laid off personnel to save money. If a crisis occurs and your employees' first question is, "Will I still have a job next week or next month?" this means that they probably will not be focused or involved in the problem-solving effort.

If your organization conducts onboarding and hiring well — that is, suppose you invest time and money in finding individuals who are a good fit for your company culture. It would help if you acknowledged this as your most valuable asset. If you work in a service-oriented industry, such as the event industry, you understand that the experiences your employees create for your clients are everything.

2. Deliver Consistently

Even though many obstacles and causes are beyond their control, the most exemplary leaders manage a crisis and accept personal responsibility in every situation. They coordinate team attention, develop a culture of accountability, and build new measures to assess success.

As a business leader, you must be aware of and connected with a daily dashboard of priorities. Leaders should clearly record their top five goals (on half a page or less) and ensure that those above them are on the same page. Examine performance against those things regularly — if not daily, then at least monthly — and ensure that leaders communicate this information with direct reports. At the end of each day or week, go over and update your "hit list."

3. Adapt Bravely

Strong leaders anticipate, respond to changing situations, and effectively lead through a crisis. They seek feedback and

information from various sources, are not embarrassed to confess their lack of knowledge, and bring in outside experts when necessary. You and your leaders should do the following:

- Determine what you will not do. Put a stop to primary activities and costs, and prioritize ruthlessly. Make your "what not to do" decisions public.

- Toss out the playbook from yesterday. The past acts that drove outcomes may no longer be applicable. The most outstanding leaders adapt fast and devise new strategies.

- Improve (or create) direct linkages to the front lines.

4. Participate To Make A Difference

No job is more vital than taking care of your employees during a crisis. Influential leaders are aware of their team's conditions and diversions. Yet, they find methods to engage and encourage their team members by clearly and completely delivering vital new goals and information.

This aspect demands particular emphasis since, while the COVID-19 epidemic is a health problem, it has also triggered a financial crisis. In this time of continual and intense change, your leaders must constantly reiterate new goals to maintain sustained alignment.

It would help if you interacted with specific team members to lead through a crisis. Reach out to at least five people daily for a "pulse check"; set out a time on the calendar to do so. First, relate on a personal level, and then focus on the job.

5. Get Prepared To Reallocate Resources

Identify unnecessary costs and programs in various functional areas that might be reduced to save capital and resources during a crisis. Evaluate and identify the significant business drivers and the sales and lead generating areas that are truly pushing the needle.

Prepare to eliminate laggards and underperforming projects while reallocating resources to the stallions that provide the most returns. Everything, large and little, is tracked and managed. Know your numbers and handle them with vigor. Concentrate on critical and consider delegating, automating, or eliminating anything else.

Final Thoughts

Consider taking these actions while leading a business through a crisis; we believe you'll become stronger and better positioned. As a leader, you must navigate new and shifting priorities with little response time. Small efforts in support and coaching may go a long way toward increasing the effectiveness of your leaders.

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



AMBN

AUSTRALIAN MILLIONAIRES BUSINESS NETWORK