



# WEB DESIGN & DEVELOPMENT



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[SERVICES](#)

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Contact us for a chat about your financial needs and objectives. Find out more about loan products and i

## LET GRO SHOW YOU HOW TO TAKE YEARS OFF YOUR HOME LOAN

With over 25 years of experience helping people with tailored lending solutions

[Our Company](#)

[Get in Touch](#)

ACTIVE WEBSITE

<https://grofinancialservices.com.au>

# WEB DESIGN & DEVELOPMENT



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Search products...

Search

FREE SHIPPING AVAILABLE: New and Improved Nueva Essential Power Oils are now at



BY SOPHIE - FEBRUARY 10, 2023 - ESSENTIAL OIL

Benefits of Nueva Essential Oils



BY SOPHIE - FEBRUARY 8, 2023 - ESSENTIAL OIL

History and Usage of Essential



BY SOPHIE - JANUARY 21, 2023 - ESSENTIAL OIL

6 Benefits of Eucalyptus Essential

ACTIVE WEBSITE  
<https://nuevaessentials.com>



# WEB DESIGN & DEVELOPMENT



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[Partner With Us!](#)

## LET'S FIGHT FOOD WASTE TOGETHER

We connect consumers with stores that have surplus food.



# WEB DESIGN & DEVELOPMENT



**Looking for commercial loans and self-managed super fund?**

Call us: 0421 673 913

Call us for FREE consultation



Home Loans



Investment Loans



Commercial Loans



Self-managed Super Fund

ACTIVE WEBSITE  
<https://zaldiviafinance.com.au>

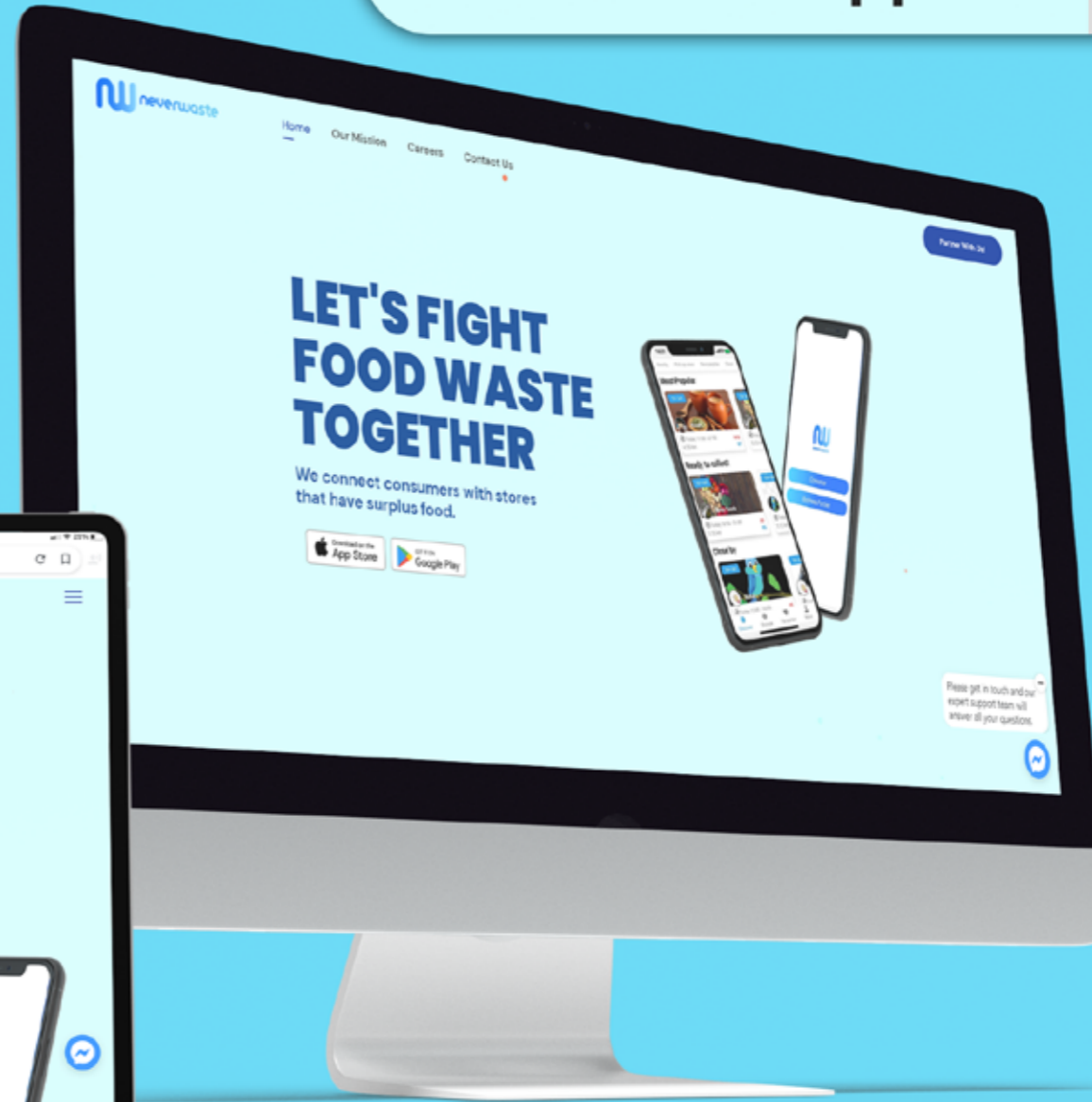
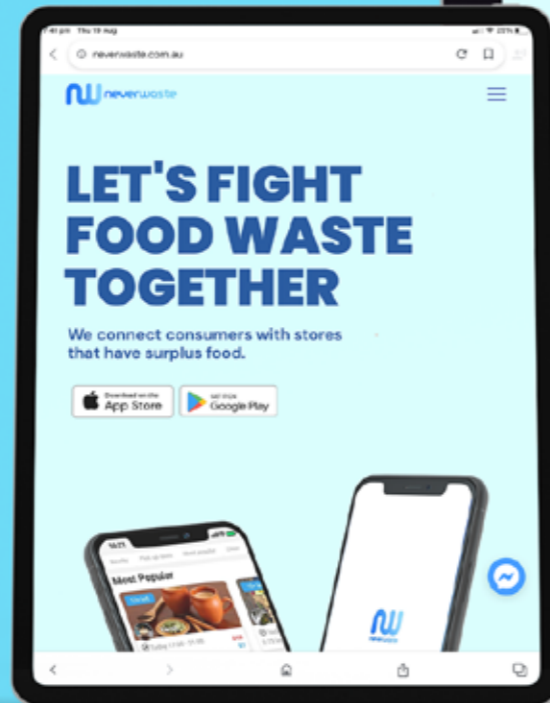
# CHECK OUT OUR NEW LOOK!

**NOW LIVE!**

<https://neverwaste.com.au>

Type in to search...

NeverWaste App

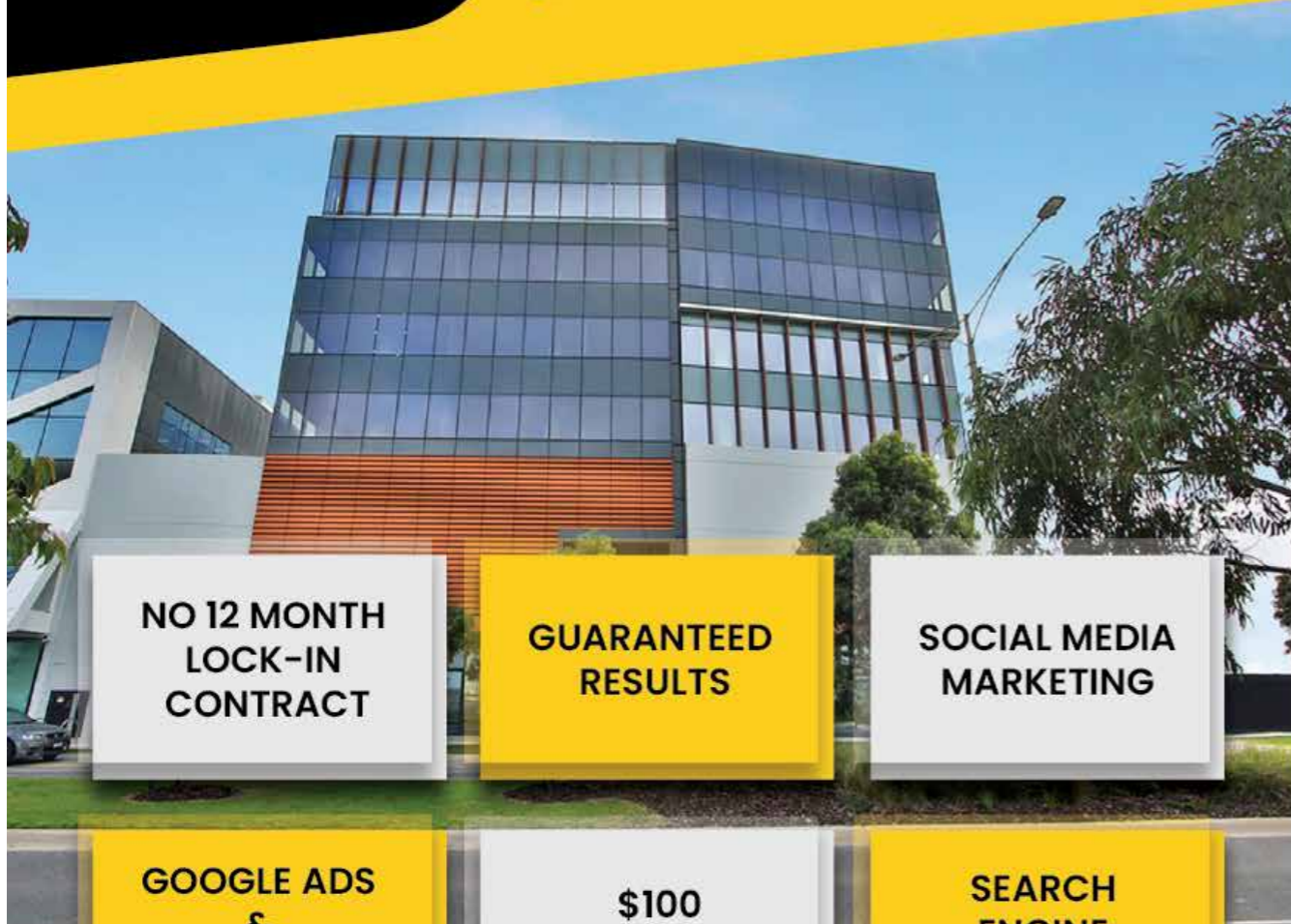


Available:



**vis**® Your Business Growth Partner  
More Leads • More Sales • More Profits

# 90-DAY MARKETING PACKAGE



NO 12 MONTH  
LOCK-IN  
CONTRACT

GUARANTEED  
RESULTS

SOCIAL MEDIA  
MARKETING

GOOGLE ADS  
&  
FACEBOOK ADS

\$100  
CASHBACK\*

SEARCH  
ENGINE  
OPTIMISATION

\*SIGN A FRIEND UP BY THE END OF THE 90 DAY CAMPAIGN AND RECEIVE \$100 CASHBACK

TERMS AND CONDITIONS APPLY

STARTING AT  
**\$997**

## CONTACT US

Suite 603, 101 Overton Road,  
Williams Landing, VIC 3027

Phone: 1300 777 847  
Email: [info@visnetwork.com.au](mailto:info@visnetwork.com.au)



SCAN FOR CONSULTATION



Promotional Ad of Marketing Agency in Melbourne, Australia

*Inoy Inoy*

**ICE BUKO**

AVAILABLE HERE!

**BALIWAG  
LECHON  
AND  
SAUSAGES**

Pork BBQ  
Sausage (Hotdog)

Mineral Water  
Soft Drinks

*Award Winning*  
**Best BBQ & Lechon 2021**  
Wyndham Park, Werribee

Contact Us Today

**+61 0401 163 643**

Like us on Facebook: **Dominic Amie**

**SD PROPERTY CONSULTING**

SD Property Consulting exists to solve the critical issues facing our clients when purchasing their first home or investment, both large and small. Our unique approach is not only what differentiates us, but also what makes us successful. We provide a broad range of services and solutions to help our clients feel in control and achieve their vision when purchasing a property in Melbourne, Brisbane and Gold Coast.

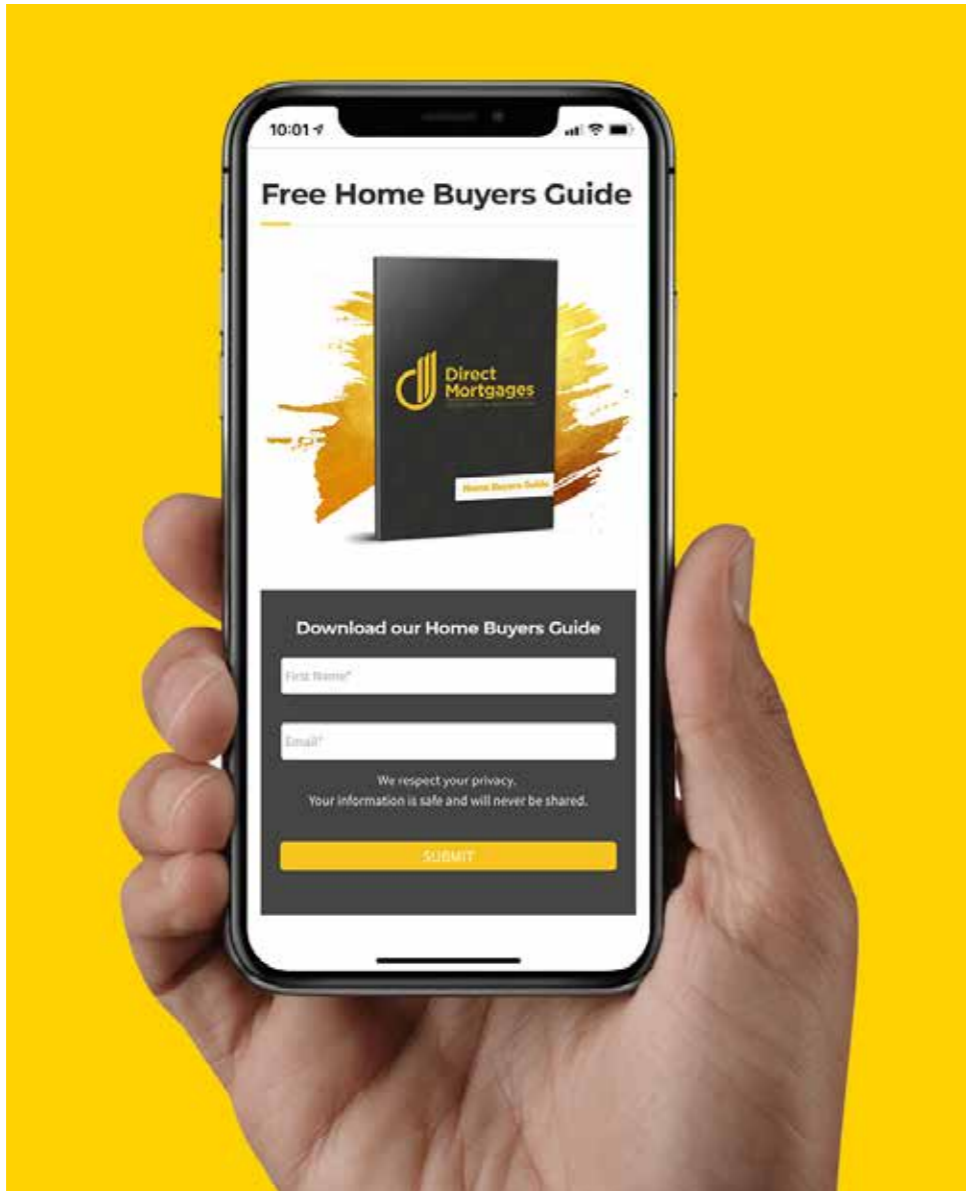
**SERVICES:**

- Find the house and land package to suit every budget and need
- Maintains many relationships with land developers and agents to always get the best blocks of land
- Maintains relationships with reputable builders in Victoria to tailor fit all your needs to many available house floor plans
- Affiliated with expert finance brokers to work through mortgages
- Affiliated with conveyancer and legal team to assist when needed
- Available 24/7 for consultations

**SHIELA DELA CRUZ**  
Director  
0428248905  
www.sdpropertyconsulting.com

sdpropertyconsulting





**LEAD GENERATION**



**FACEBOOK ADS**

# FACEBOOK ADS

AUSTRALIA'S PREMIER DENTAL EVENT



**ADX**  
MELBOURNE  
SEE BUY LEARN

**DR. JACOBSON LECTURES:**  
Sign in: [www.jacobsondental.com.au](http://www.jacobsondental.com.au)

<b>6 May</b>	Thursday	10:30 am
<b>7 May</b>	Friday	11:00 am
<b>8 May</b>	Saturday	02:45 pm

Melbourne Convention & Exhibition Centre



**DR. SIGAL JACOBSON**  
The Inventor of Uvener, Dentist & Lecturer



Golden Square Dental

**Claim**  
**\$60**  
**voucher**

**BY BOOKING**  
**NOW**

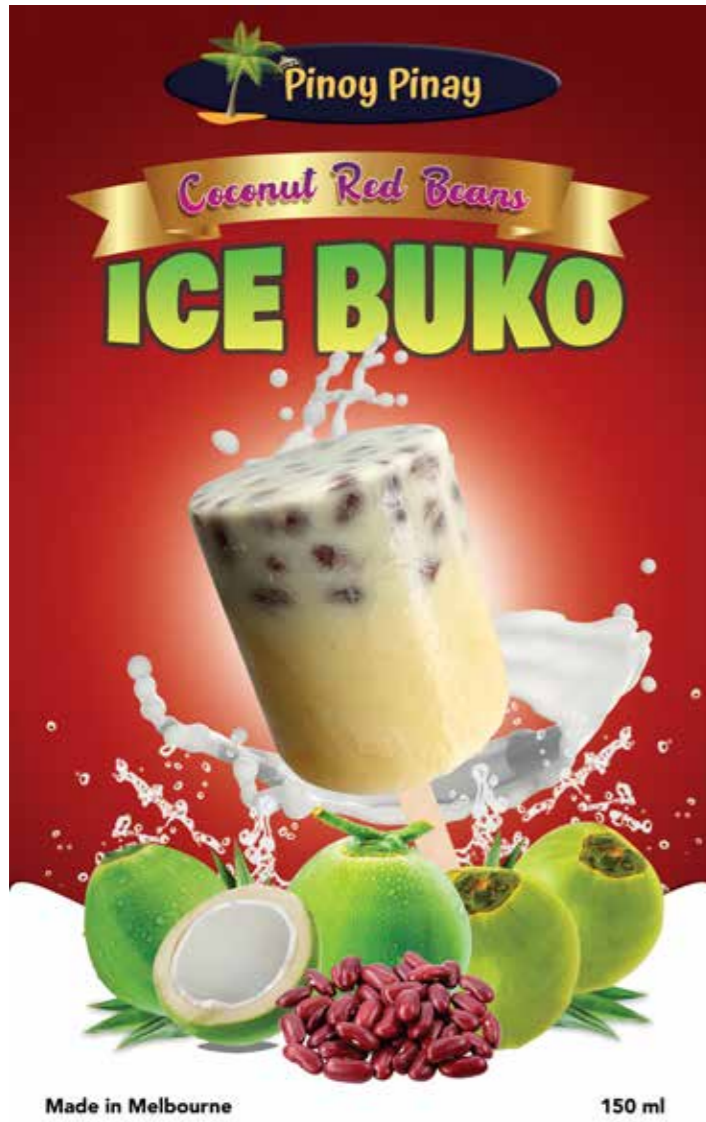
**NEW PATIENT ONLY\***  
(CHECK UP + X-RAY)



# THUMBNAILS



# PACKAGING DESIGN



# LAYOUT DESIGN





**Direct  
Mortgages**  
INTEGRITY & REPUTATION

[www.directmortgages.com.au](http://www.directmortgages.com.au)

# WHAT CAN YOU REALLY AFFORD?

Your lender will assess your loan and affordability to estimate a maximum borrowing amount. However, it's essential that you work out what you can afford and what repayments you feel comfortable with.

The choices you make when taking out a mortgage have long lasting implications – so you need to approach borrowing with a healthy attitude.

When determining your borrowing capability start by measuring your income against expenses, including potential mortgage repayments. While mortgage payments and expenses are different, a good rule of thumb is that no more than 35 per cent of your gross monthly income should go towards servicing your mortgage. Lenders will also need to assess your circumstances to work out how much to lend you. As a general rule, the bigger deposit you have and the higher your income, the more they should be willing to lend.

All lenders will need to determine a loan suitable for your circumstances but mortgage managers can get to know your circumstances personally – and may have a little more flexibility than the banks to consider applications on a case by case basis.

Here are some factors to take into account when assessing how much you should borrow.

### How much debt can I handle?

Don't over commit. Borrowing too much can be a big strain on your personal life and lifestyle. Think about what aspects of your lifestyle you may be willing to give up, and those that you can't.

### Am I being realistic?

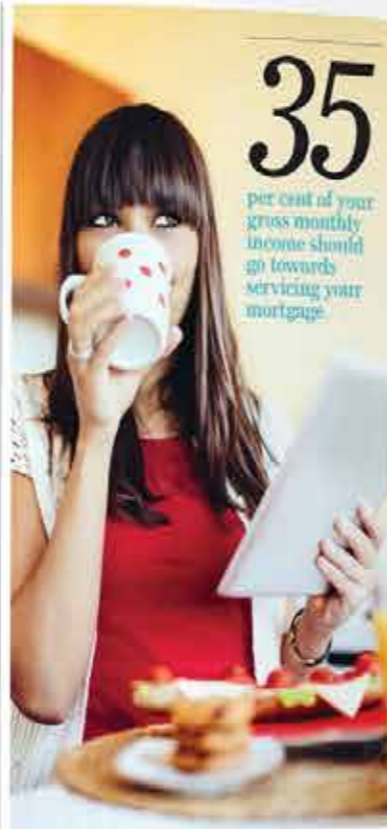
House are the stepping stones – it's probably best to start with something affordable and move towards your dream home as your personal saving capacity and equity grows.

### What are my plans?

Think about what the future holds – both personally and financially. Are you a single or two income household and is the likely to change in the future?

### What about interest rate?

Consider how any rise in the interest rate will impact on your ability to make repayments and factor that in when setting your borrowing limit. And don't forget, there are added costs when purchasing a house, for example, stamp duty and mortgage duty. Likewise property inspections, valuations and application fees, as well as ongoing commitments including council rates, possible state or body corporate fees and utility bills. Consider these costs when determining how much you can borrow.



**35**  
per cent of your gross monthly income should go towards servicing your mortgage

# How interest rates affect your mortgage

When the rates go up and down you should always consider the impact this will have on your mortgage

There are two types of mortgage: fixed rate and variable rate. The fixed rate is a set rate for a set period of time, while the variable rate is a rate that can change.

When the rates go up, the variable rate will go up and the fixed rate will stay the same. When the rates go down, the variable rate will go down and the fixed rate will stay the same.

**The type of rate**  
Fixed rate mortgages are usually offered for a set period of time, such as 1, 2, 3, 4, 5 or 10 years. The rate is fixed for the entire term of the mortgage.

Variable rate mortgages are usually offered for a set period of time, such as 1, 2, 3, 4, 5 or 10 years. The rate can change at any time.

When the rates go up, the variable rate will go up and the fixed rate will stay the same. When the rates go down, the variable rate will go down and the fixed rate will stay the same.

When the rates go up, the variable rate will go up and the fixed rate will stay the same. When the rates go down, the variable rate will go down and the fixed rate will stay the same.

# LESSEN THE IMPACT OF A RATE RISE

FACTOR IN POSSIBLE NIKES	INTEREST-ONLY	REFINANCE
<p>If you have a high debt-to-income ratio, you may not be able to get a mortgage. However, there are several factors that can help you qualify for a mortgage, even if you have a high debt-to-income ratio.</p>	<p>If you have a high debt-to-income ratio, you may not be able to get a mortgage. However, there are several factors that can help you qualify for a mortgage, even if you have a high debt-to-income ratio.</p>	<p>If you have a high debt-to-income ratio, you may not be able to get a mortgage. However, there are several factors that can help you qualify for a mortgage, even if you have a high debt-to-income ratio.</p>



If your loan has a range of features, such as re-draw, offsets or early repayment facilities, you'll usually pay a little more in interest.

you default your loan, lenders mortgage insurance covers the lender.

# CHRISTMAS EVENT INVITATION



**FIRST BORN GOSPEL CHURCH AUSTRALIA**

INTERNATIONAL ASSEMBLIES OF FIRST BORN

*presents*

# CHRIST in Christmas



**19**  
DEC

PART 1:  
**NATIVITY MUSICAL**  
SATURDAY 5:00 PM

**20**  
DEC

PART 2:  
**CHRISTMAS CONCERT**  
SUNDAY 5:00 PM

**Matthew 1:21**

"She will give birth to a son,  
and you are to give him the name **JESUS**  
because he will save his people from their sins."



Sponsored by:  
Programs and Grants Team (Multicultural Festivals and Events)  
Multicultural Affairs, Department of Premier and Cabinet

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Visit us: <https://fbgcpc.iafb-australia.org/>



**FB Live stream:**

<https://www.facebook.com/fbgcpoincook/live/>



**Youtube Live stream:**

[https://www.youtube.com/watch?v=-TXx\\_EWJOgY](https://www.youtube.com/watch?v=-TXx_EWJOgY)



# STANDEE



SD Property Consulting exists to solve the critical issues facing our clients when purchasing their first home or investment, both large and small. Our unique approach is not only what differentiates us, but also what makes us successful. We provide a broad range of services and solutions to help our clients feel in control and achieve their vision when purchasing a property in Melbourne, Brisbane and Gold Coast.

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- ✓ Affiliated with expert finance brokers to work through mortgages
- ✓ Affiliated with conveyancer and legal team to assist when needed
- ✓ Available 24/7 for consultations



BOOK YOUR **FREE** CONSULTATION NOW!

[www.sdpropertyconsulting.com](http://www.sdpropertyconsulting.com)  
Let's be social!



# SOCIAL MEDIA ADS

SD PROPERTY CONSULTING



WILL JOIN

FILIPINO  
BARRIO FIESTA  
2019

BRISBANE

@

ROCKLEA SHOWGROUNDS

SUNDAY | 09 JUNE 2019  
9:30 AM - 6:00 PM

| MUSIC | FOOD | ENTERTAINMENT |  
| GAMES | RIDES | LUCKY DOOR PRIZES |

# FB/INSTAGRAM POST

WWW.CSCREVIEWER.CLUB



TYPE IN "SEND ME REVIEWER" IN THE CHAT BOX FOR FREE REVIEWER

WWW.CSCREVIEWER.CLUB



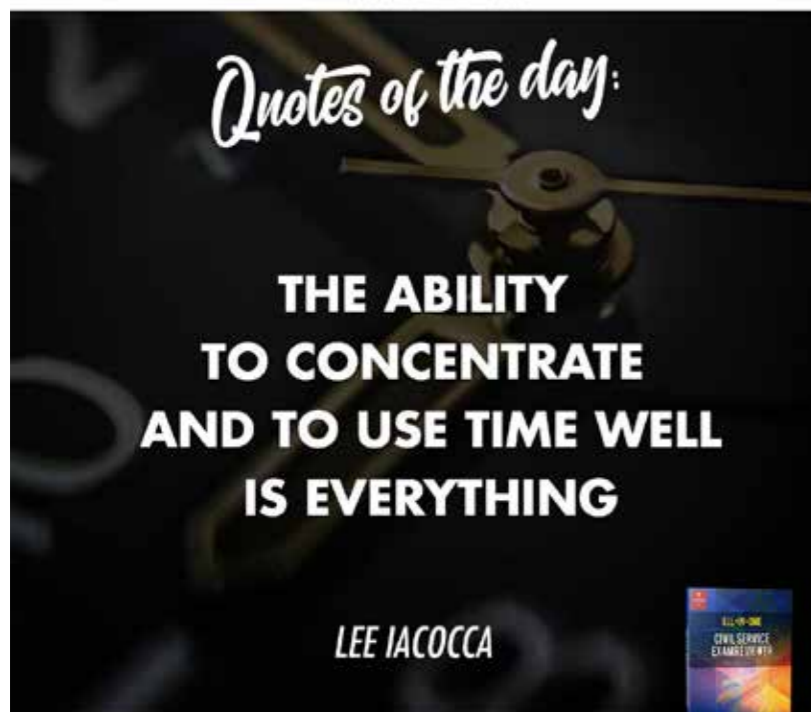
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WWW.CSCREVIEWER.CLUB

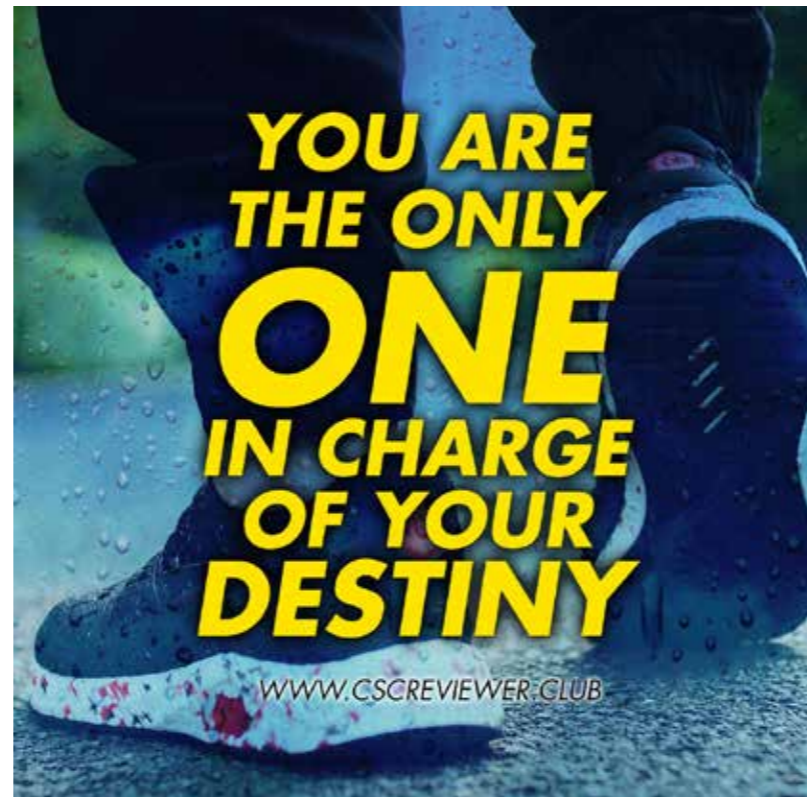


TYPE IN "SEND ME REVIEWER" IN THE CHAT BOX FOR FREE REVIEWER

WWW.CSCREVIEWER.CLUB



TYPE IN "SEND ME REVIEWER" IN THE CHAT BOX FOR FREE REVIEWER



WWW.CSCREVIEWER.CLUB



TYPE IN "SEND ME REVIEWER" IN THE CHAT BOX FOR FREE REVIEWER

# OFFICIAL LOGO



# ARTWORKS



**HARD  
WORK**  
**BEATS**  
*talent*

WHEN TALENT DOESN'T WORK HARD

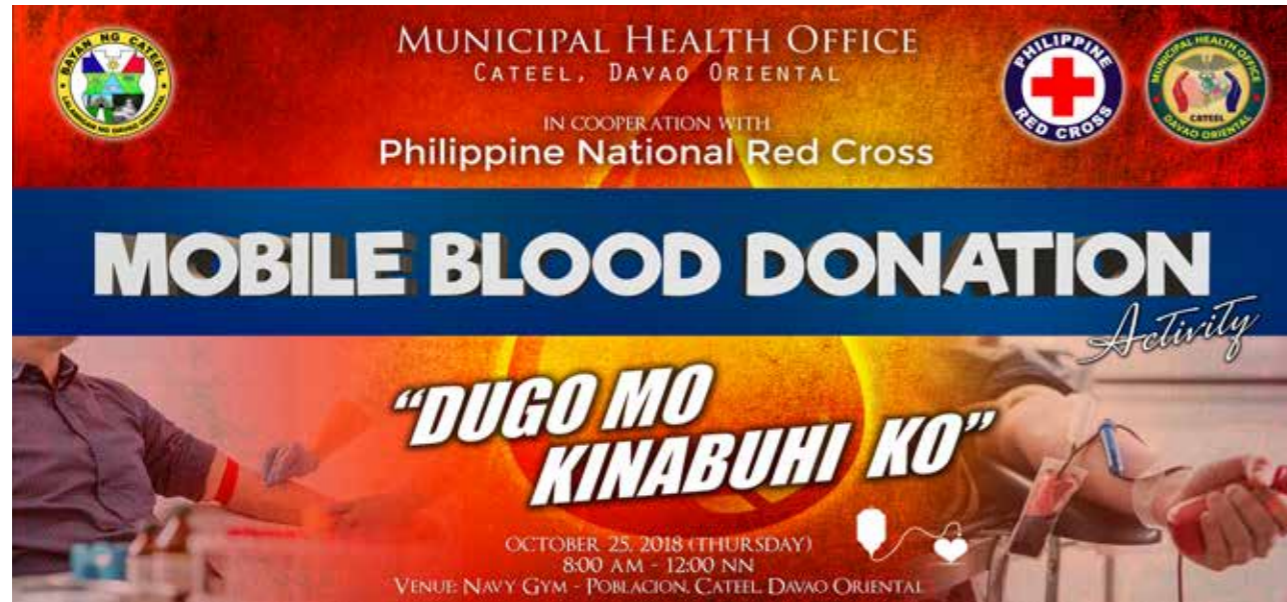
**HARDWORK**  
**BEATS**  
*FATE*  
OOO



**JESUS**  
**PRINCE of PEACE**  
*Isaiah 9:6*



# HEALTH CAMPAIGNS



MUNICIPAL HEALTH OFFICE  
CATEEL, DAVAO ORIENTAL

IN COOPERATION WITH  
Philippine National Red Cross

**MOBILE BLOOD DONATION**  
*Activity*

**"DUGO MO KINABUHI KO"**

OCTOBER 25, 2018 (THURSDAY)  
8:00 AM - 12:00 NN  
VENUE: NAVY GYM - POBLACION, CATEEL, DAVAO ORIENTAL

The poster features logos for the Municipality of Cateel and the Philippine National Red Cross. It includes a photograph of a person donating blood and the slogan "DUGO MO KINABUHI KO" (My blood is my life).



MUNICIPAL HEALTH OFFICE  
CATEEL, DAVAO ORIENTAL

**1st BUNTIS Congress 2018**  
11.15.18

"BUNTIS DAPAT MAGPA CHECK-UP  
PARA MADAYAW NA PAGRANGANAK"

In partnership with PhilHealth

MUNICIPAL COVERED COURT | 8:00 AM

**FREE SERVICES**  
with Freebies

The poster features a silhouette of a pregnant woman and a fetus. It promotes a congress on November 15, 2018, at the Municipal Covered Court, offering free services in partnership with PhilHealth.



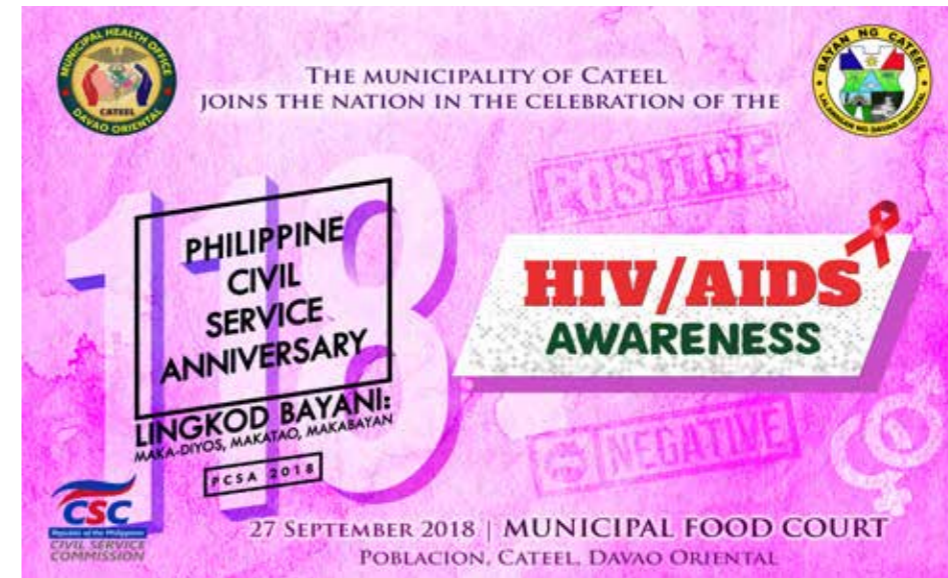
FRIENDLY CARE

**FAMILY PLANNING  
IMPLANT INSERTION**

Subdermal implant  
Implant is placed underneath skin of arm

MAY 31, 2018  
**MAIN HEALTH CENTER**  
CATEEL, DAVAO ORIENTAL

The poster features a diagram showing a subdermal implant being inserted into the skin of an arm. It is organized by the Main Health Center in Cateel, Davao Oriental, on May 31, 2018.



THE MUNICIPALITY OF CATEEL  
JOINS THE NATION IN THE CELEBRATION OF THE

**PHILIPPINE CIVIL SERVICE ANNIVERSARY**  
LINGKOD BAYANI:  
MAKA-DIYOS, MAKATAO, MAKABAYAN  
#CSA 2018

**HIV/AIDS AWARENESS**

27 SEPTEMBER 2018 | MUNICIPAL FOOD COURT  
POBLACION, CATEEL, DAVAO ORIENTAL

The poster features a large number '138' and a red ribbon symbol. It commemorates the Philippine Civil Service Anniversary and HIV/AIDS awareness on September 27, 2018, at the Municipal Food Court.

# ADVERTISEMENT

## MUSIC PASSION IGNITION 2017

LIGHTHOUSE MUSIC SUMMER CLINIC  
OFFERS TRAINING SESSIONS FOR:

VOICE  
DRUMS  
KEYBOARDS  
GUITAR  
BASS GUITAR

TUTORIALS START ON MAY 2, 2017

IN TEN (10) DAYS  
**PLAY LIKE PRO**

**ENROLL NOW!**

FEE: P1500 ONLY / LEARNER

ENROLLMENT START ON APRIL 26 - 30, 2017

FOR MORE DETAILS PLS CONTACT: 09482594826

LOOK FOR MS. SHEILAH

# INVITATION

JOIN US IN CELEBRATING

*Joanne LQ's*

**18<sup>th</sup>**  
Birthday



August 11, 2018  
Saturday | 6:00 PM  
**Royal Mandaya Hotel**  
Davao City


Motif: **Black & White**  
Attire: **Formal**

RSPV Nena - **9090669840**  
by July 26, 2018


Admit: \_\_\_\_\_

# BOOK COVER

HOW TO RUIN A  
PERFECTLY GOOD  
RELATIONSHIP



Game Over



*Daily Wisdom*  
FOR YOUR RELATIONSHIP



# CONTACT ME



## SALVADOR O. REGALADO, JR

WEB DESIGN | GRAPHICS DESIGN

### ABOUT ME

Hi! I'm Salvador, I'm playing my passion on digital creative design and online marketing. Self-taught on web design with 5 years of experience. Incorporating "SEO" into my skillset which I believe vital on every websites for the organic marketing effort and can confidently implement with positive results.

I'm always interested in a challenge that benefit businesses and individuals.

You can reach me through my contact details below. Thank you!

### CONTACT

#### MOBILE

709-422-2679

#### EMAIL

salvadorregaladojr@gmail.com

#### SKYPE

dhoyreg23

### SOCIAL

#### LinkedIn

linkedin.com/in/salvador-regalado-jr

#### Facebook

facebook.com/DhoyReg/

#### Behance

behance.net/salvadorregaladojr

### WORK EXPERIENCE

- APRIL 2020 - JUNE 2021 **WEB & GRAPHICS DESIGNER**  
DIRECT MORTGAGES PTY  
610/101 OVERTON ROAD  
WILLIAMS LANDING VIC 3027
- MARCH 2021 – JUNE 2021 **GRAPHICS DESIGNER**  
VIS NETWORK  
603/101 OVERTON ROAD  
WILLIAMS LANDING VIC 3027
- APRIL 2019 - JULY 2020 **MULTI-MEDIA / DIGITAL MARKETING**  
SD PROPERTY CONSULTING  
MELBOURNE, AUSTRALIA
- JUNE 2017 – SEPT 2017 **GRAPHICS DESIGNER**  
TIM DEE / MY CAREER COMEBACK  
LONDON, UNITED KINGDOM

### EDUCATION

#### BACHELOR OF SCIENCE IN NURSING

UNIVERSITY OF MINDANAO,  
MATINA CAMPUS, DAVAO CITY  
2005 - 2009

#### BACHELOR OF SCIENCE IN INFORMATION TECHNOLOGY

DAVAO ORIENTAL STATE COLLEGE OF SCIENCE AND TECHNOLOGY  
MATI CITY, DAVAO ORIENTAL  
2003 - 2005

### SKILLS

PROFICIENT IN ADOBE CREATIVE SUITE  
MS OFFICE SUITE  
WORDPRESS MANAGMENT  
SOCIAL MEDIA MARKETING (PAID ADS)  
WEB DESIGN (HTML, CSS, JAVASCRIPT)  
VIDEO CREATION AND EDITING

SCAN THE CODE  
& GO STRAIGHT  
TO MY WEBSITE  
OR  
click the link below  
[www.dhoyregalado.com](http://www.dhoyregalado.com)



### REFERENCE

**JOWELL ZALDIVIA**  
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[www.zaldiviafinance.com.au](http://www.zaldiviafinance.com.au)

**JACOB SANTOS**  
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