



**SMARTLINE**  
PERSONAL MORTGAGE ADVISERS

**Your Own Business**

## Welcome to Smartline

Congratulations on taking the first step towards your new future.

Many people spend their entire working lives working for someone else. We imagine that just by reading this that you've already decided that you want more out of your career. And that you're prepared to put in the hard yards to ensure your success.

Starting your own business is a life changing decision. So our approach during this process is to be as open and transparent with you as possible and to give you the information that you need to make an informed decision.

Our success as a company is dependent on the success of our franchise owners, and we have structured our entire business around this principle.

With our franchise model, we have a strong team culture. When you join Smartline, you will not be on your own. But let us make one thing clear. Mortgage broking is not an easy business, it takes hard work and commitment. It doesn't suit everyone, but if you are up to the challenge the rewards can be tremendous.

We wish you all the best with your future business plans.



Chris Acret  
Managing Director



Joe Sirianni  
Executive Director



***Chris Acret and Joe Sirianni***

*“Starting your own business is a life changing decision. So our approach during this process is to be as open and transparent with you as possible and give you the information that you need to make an informed decision.”*



***Phil Naylor – Chief Executive Officer, Mortgage and Finance Association of Australia***

*“As the mortgage broking channel is now a very significant source of loans and very much in the public eye, the single most important thing a broker seeking longevity in the industry should do is align him or herself with an organisation which is focused on professionalism.”*

## A changing market means opportunity

Mortgage broking has changed the face of the \$250 billion p.a. Australian mortgage industry. Around 40% of new home loans are now introduced by mortgage brokers, and industry analysts predict this will continue to grow.

It used to be only the rich and famous who had personal trainers and financial advisers. Likewise, personal mortgage advice was the privilege of the wealthy few.

But today more and more people want to improve their financial position and want the right advice to get there.

Whilst we expect there to be growing demand for quality mortgage brokers, the mortgage industry is undergoing structural change. National regulation is expected soon which will result in higher compliance obligations and will lead to consolidation in the industry.

**There are dozens of different mortgage opportunities out there - but now more than ever it's vital to team up with an industry leader - not a follower.**

Smart people know that a changing market means new opportunities, but only for those who are up to the challenge.



***Dennis Mrljak – Smartline Adviser (Parramatta, NSW)***

*“I’ve been with Smartline since the very beginning... I’ve now built up a business with over 1,000 clients. Starting my own business and joining Smartline are the two best decisions I ever made.”*

## The Smartline Franchise

There are many ways to start a business. You can go it alone and start from scratch, you can buy an existing business or you can join a franchise. Joining a franchise removes an enormous amount of headaches usually associated with a start-up business.

When you invest in a Smartline franchise, you won't just be buying the rights to a respected name, you'll be buying a business system, training, support and innovative marketing tools.

The power of a franchise is that it combines the systems and strength of a large corporate with the energy and ideas of a small entrepreneurial business.

It is a team approach, where we share best practice and learn from each other. Having a unified approach enables us to highly systemise the business and in turn provide consistently excellent client care across the network.

**And that's why Smartline's Advisers are amongst the most successful (and happy) in the entire mortgage industry. Just ask them.**

## Smart advice is your edge

Smartline has developed a unique brand built on “smart advice” using real Smartline clients telling their stories about how we’ve helped them. This provides a very human and powerful point of difference.

But the thing that really counts in any service business is the reaction you receive from your clients. And that’s where Smartline excels.

Smartline Advisers provide a premium mortgage advisory service to clients, delivered through a combination of specialist broking software, professional marketing and the personal expertise of our advisers.

It’s the kind of service that gets people talking.

Our ongoing national client service survey reveals that the vast majority of clients rate our service very highly (9.4 out of a possible 10) and would happily refer their friends. Why? **Because the Smartline experience is all about added value and trusted advice.** It’s designed to deliver the “wow factor”.

We have a suite of marketing collateral to enhance your service. For example, your Adviser Profile demonstrates your personal professionalism and builds confidence in the minds of prospective clients. Our Customer Charter demonstrates the transparency and integrity of Smartline’s way of doing business. The Smartline Compendium, designed to hold your clients’ bank statements and all related loan documentation, serves as an ongoing reminder device.



**Jeremy Kruse – Smartline Adviser (Kew, VIC)**

*“Smartline’s systems leave a real impression of professionalism with your clients. The software enables you to methodically manage applications and keep your clients up to date with regular communication. The client care program not only supports the brand but keeps me top of mind. In short, Smartline supports me so I can give great service to my clients who happily refer their family and friends.”*



***Samantha Cranny – Smartline Adviser (Bondi, NSW)***

*“The support I received from the Smartline Group and fellow Advisers has been fantastic – they’ve bent over backwards to help me grow my business. Smartline’s marketing is very professional, the Homemover magazine is a fantastic tool. And the Smartline name gives you instant credibility with the banks.”*

# Smart marketing to grow your business

Smartline will help you grow your business by providing you with sophisticated marketing strategies, systems and tools.

Our highly evolved franchise structure means we are well placed to implement genuine relationship marketing. Relationship marketing is the most powerful form of marketing in the mortgage industry because it delivers quality personal referrals in a cost effective way.

**It works. 85% of Smartline's business comes from personal recommendation.**

The creation of client loyalty is your ultimate business asset. It will help you generate steady business through all economic cycles. The Smartline Client Care Program makes it easy to nurture and grow your client base. The program includes a client review system, regular newsletters and a series of postcards and greeting cards that enable you to keep in regular contact with your clients and networks.

Our range of innovative promotional materials have been designed to help you professionally market your business. For instance, our unique Homemover magazine helps you prospect with confidence. It's a complete information resource for people who are thinking about buying a home, refinancing, renovating or investing in property.

We'll help you raise your profile in your local area through our professionally designed templates for newspaper advertisements, flyers, signage, press releases and other local marketing tools. Our Business Partner Kit will assist you to win over prospective business partners.

With almost two out of three people now using the internet to find information on home loans, it is critical to have an effective internet presence. We'll help you promote your business with a personalised and optimised internet site within Smartline's own market leading web site.

# Smarter Systems

When you invest in a Smartline franchise you'll be buying a better business system, based on industry benchmark software.

The result: you'll be able to offer clients a smooth, professional service, while enjoying the benefits of streamlined business administration saving you valuable time.

Smartline's seamless, client-focused software includes our:

- **Client Database & CRM** system which helps you manage your client relationships and provide clients with first class advice and care.
- **Business Analysis Software** to help you to better manage your business.
- **Workflow Systems** organise your day.
- **Client Pre-Qualifier** system which enables you to quickly and accurately qualify your clients for finance with all our lenders, find the right loan for their needs and calculate all associated fees and charges.
- **Lending Database** to provide you with accurate, up-to-date details about all the lending products you can access.
- **Loan Tracking System** assists you to manage your loan applications.
- **Lending Toolkit** which consists of a suite of useful calculators to help win over clients.
- **Electronic Lodgement Platform** to electronically lodge loan applications with minimal rekeying of data.
- **Commission Tracking Software** to streamline your administration and provide you detailed reporting.
- **Communications Systems** including e-mail, online diary and Contact Databases for all key lending panel and company contacts.
- **Compliance Systems** enable you to meet your compliance requirements.



**Stuart Craig – Smartline Adviser (Brookvale, NSW)**

*“The Smartline Software is brilliant. It allows you to quickly research and qualify a potential borrower’s requirements based on their individual needs and offer a premium service. Smartline’s client database and CRM make it easy for me to keep in contact with my clients and grow my business.”*

## A culture of support

We have a culture of helping each other. Everyone is expected to help each other and share ideas. At Group Office we work hard to earn trust by acting transparently and fairly.

**Research consistently shows that personal motivation and family support are among the most critical factors determining business success.** We promote the importance of family and balance. For example, partners are invited to our Christmas parties and families are welcome to our annual conference.

You'll be able to call on an experienced and professional team at Group Office who can guide you in every aspect of your business. All of our management team, including our directors, are accessible to you.

Right from the beginning we provide you intensive initial training to fast track you into the business. We help you with the essential accreditation with panel lenders.

Ongoing training that's fully accredited with the MFAA is part of the picture, and we will provide you with a comprehensive Operations Manual that includes detailed guidelines covering sales, marketing, lending, operations, management and administration.

Once you become a Smartline Personal Mortgage Adviser, we will continue offering you innovative, best practice ideas and processes. At team meetings we encourage peer support and the sharing of ideas.

Locally you will have a State Office, which will support you with training, group meetings, business coaching and marketing guidance.

At our Annual Conference you'll have the opportunity to network with other franchise owners from around the country, as well as hearing about the latest developments within Smartline and across the industry.

We have a national franchise advisory council to facilitate ideas, ongoing improvements and communication between our franchise network and senior management.



### **Smartline Group Team**

*You'll often hear Smartline Advisers sing the praises of the Group Office team. They all enjoy sorting out the challenges franchise owners meet on a day-to-day basis. Their philosophy? "We're here to help franchise owners expand their businesses and will do whatever we can to help achieve that aim," says Ganesh, Smartline IT Manager.*



**Jason Thomson – Smartline Adviser (Cairns, QLD)**

*“Running my own Smartline business gives me the best of both worlds. The independence and flexibility of being your own boss, and financial rewards that relate directly to the effort you put into building your business.”*



## More information

### How much can I earn?

We advise our new recruits to count on earning nothing - that's right, not a bean - for your first four to six months while we train and equip you to become a Smartline Mortgage Adviser.

Armed with knowledge, our systems and full support you will have the capacity in time to earn well over six figures. The combination of upfront and trail commissions means that as your business grows, your income grows even faster. We will provide you with detailed commission information when we meet in person.

### Do I need to be a full time mortgage broker?

Yes. Building the business is a full time challenge and the rewards more than compensate the effort. We only accept highly committed applicants.

### How much will it cost me to set up the franchise?

Our one off franchise fee and training fee is \$12,000 + gst, which covers your right to operate the Smartline franchise and your initial training.

You should also allow for business setup costs (computer, printer, telephone, insurance, stationery and marketing starter kit) and working capital to cover the establishment phase of the business.

### Can I work from home?

Yes. We find many of our advisers have started their business from home very successfully, and have then moved to office premises as their business has grown.

### Am I restricted by a territory?

No, there are no territory restrictions.



## Are you ready for the challenge?

What you've read so far may sound attractive. But let's be clear, building a mortgage broking business is a real challenge.

Lending experience is an advantage but it's not mandatory. You will, however, need to have a sharp mind, a strong work ethic and be an excellent communicator.

You must have absolute integrity, enjoy helping people and be passionate about giving great service.

**Above all, you must be ready to run your own business, and be prepared to find business through networking and referrals.**

That's what it takes to build a successful business. And a Smartline franchise is the perfect framework in which to make the most of your drive, determination and talent.

**IT COSTS NOTHING TO TALK.**



**Mark Brierty - Smartline Adviser (Hoppers Crossing, VIC)**  
“Smartline’s systems and software are outstanding. It means that you can concentrate on building your business, knowing you’ve got the right marketing tools behind you. It’s helped me grow my business.”



**Cathy Anderson - Smartline Adviser (Blackwood, SA)**  
“I wanted the support of a reputable franchise organisation and that’s why I chose Smartline. It was a good decision... it’s hard work but very satisfying and the flexibility is great for family life.”



**Miriam Agnos - Smartline Adviser (Burnside, SA)**  
“When I took the plunge and opened my Smartline business, I found the support from Group Office was excellent. I’ve got the satisfaction of working for myself.”



**Bob McFarlane - Smartline Adviser (Menai, NSW)**  
“After twelve years as a mortgage broker I still enjoy meeting people, because everyone’s needs are different. It’s a very gratifying way to make a living.”

## About Smartline

Established in 1999, Smartline is an Australian-owned mortgage broking group with franchises throughout Australia.

Smartline is the proud winner of the Mortgage and Finance Industry Award for best retail mortgage broker 2007.

But being judged positively by our peers is one thing. It is the “vote” of our clients that counts most, and we are proud to have assisted over 60,000 Australians arrange their home finance.

We are a full member and supporter of the Mortgage and Finance Association of Australia and the Franchise Council of Australia.

For every loan Smartline organises, \$10 is paid to a range of charities that we support on an ongoing basis. Over \$250,000 has been donated to date.

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



### **Shane Swinton – Smartline Adviser (Glengowrie, SA)**

*“Smartline’s Group Office understands that for them to make money, we Smartline owners have to make money. They’re accessible, approachable and keep an open mind when you have suggestions.”*