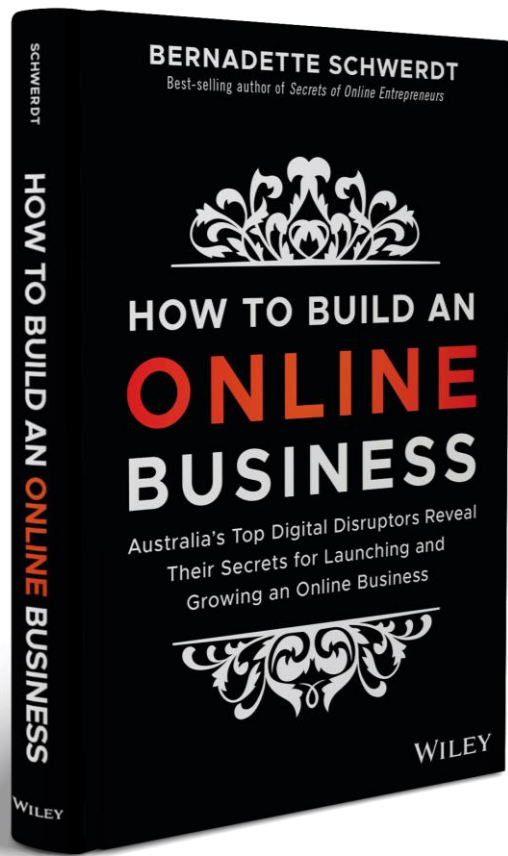
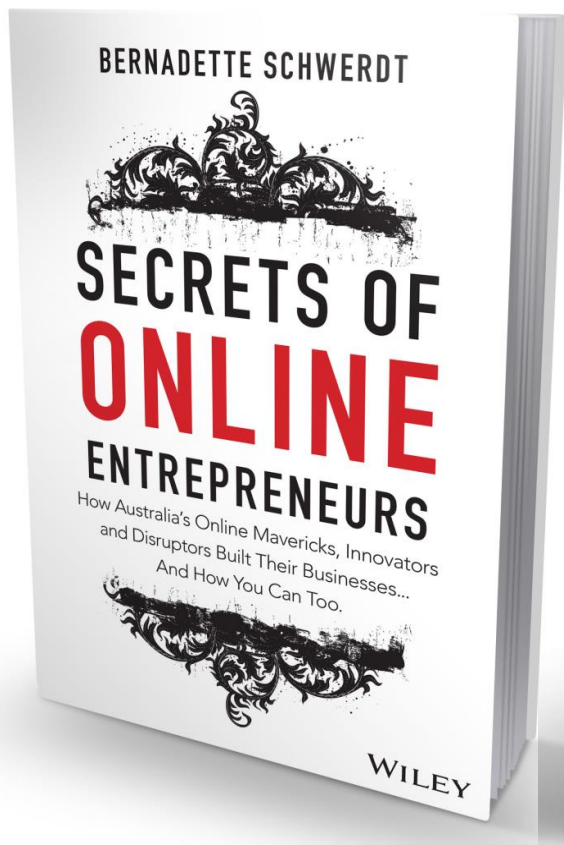
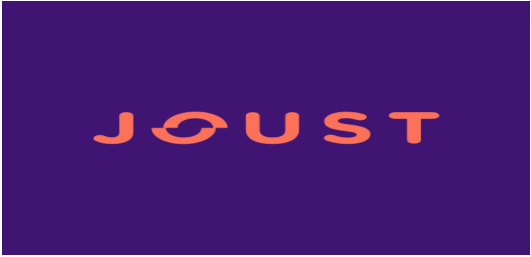
A stage with a metal truss structure and three spotlights illuminating a central white screen. The background is dark, and the floor is a light grey.

How to win new business and become a trusted advisor





WHY?



3 reasons it's getting harder

1. Fragmented media landscape
2. More competitors
3. Increased regulation

1. Fragmented media

3000

A close-up photograph of a red brick wall with white mortar. The bricks are arranged in a standard running bond pattern. The lighting is bright, creating some shadows in the mortar joints. The number '3000' is printed in a large, white, sans-serif font across the center of the image. There are some small, faint markings on the bricks, including 'DM-1 ME' in the top left and 'dust' in the top right.

2. More competitors

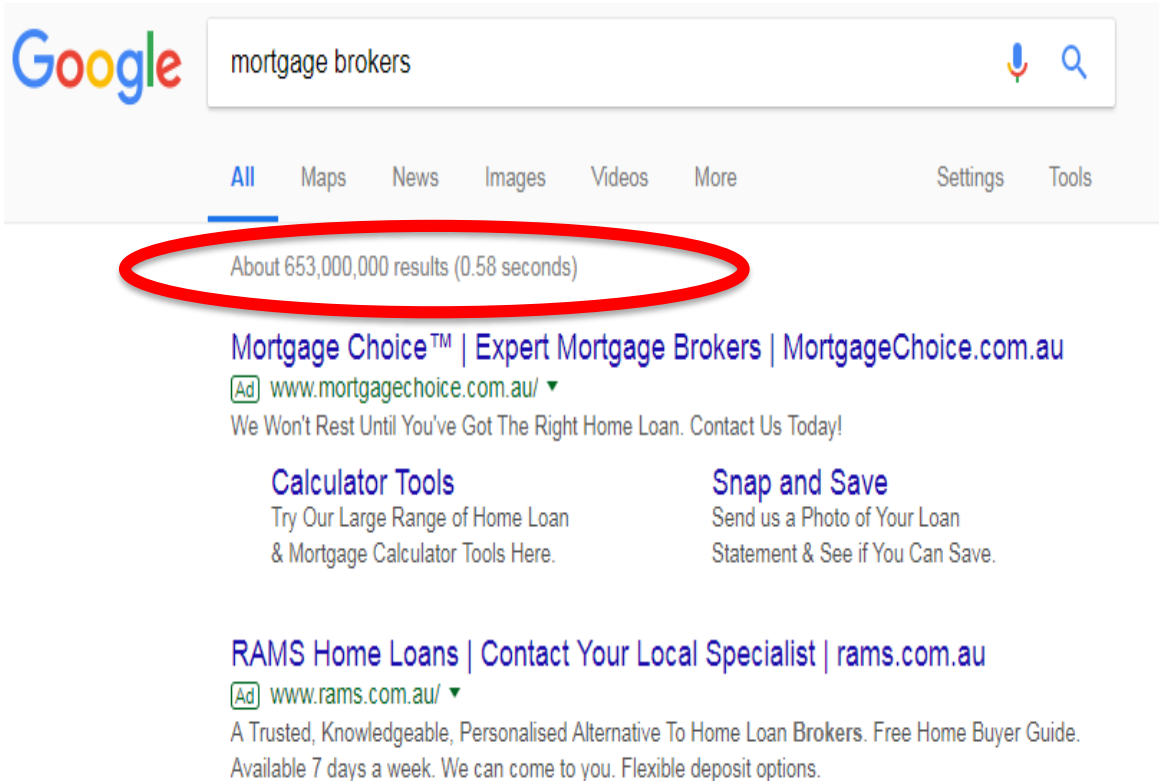
JOUST

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& Mortgages Ltd

2. More competitors



Google mortgage brokers

All Maps News Images Videos More Settings Tools

About 653,000,000 results (0.58 seconds)

Mortgage Choice™ | Expert Mortgage Brokers | MortgageChoice.com.au
[Ad] www.mortgagechoice.com.au/ ▼
We Won't Rest Until You've Got The Right Home Loan. Contact Us Today!

Calculator Tools Try Our Large Range of Home Loan & Mortgage Calculator Tools Here.	Snap and Save Send us a Photo of Your Loan Statement & See if You Can Save.
--	--

RAMS Home Loans | Contact Your Local Specialist | rams.com.au
[Ad] www.rams.com.au/ ▼
A Trusted, Knowledgeable, Personalised Alternative To Home Loan Brokers. Free Home Buyer Guide.
Available 7 days a week. We can come to you. Flexible deposit options.

Pay Per Click expensive:

\$3 - \$32 for key words:

- Mortgage
- Home Loan
- Mortgage Refinance

3. Increased regulation



Royal Commission

into Misconduct in the Banking, Superannuation
and Financial Services Industry

Top 7 secrets

1. Look ahead
2. Know your audience
3. Know what problem you solve
4. Target a niche
5. Find a point of difference
6. Build trust
7. Take action



1. Look ahead

a) Depth of vision









Consequences of not looking ahead

Kathy Cocovski replaces Tom Krulis as Godfreys CEO

THE AUSTRALIAN | JANUARY 14, 2018 12:00AM



SAVE



[Kylar Loussikian](#)

Journalist
Sydney

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Tom Krulis has lost his role as chief executive of Godfreys after a poor profit result. Picture: Carmelo Bazzano.

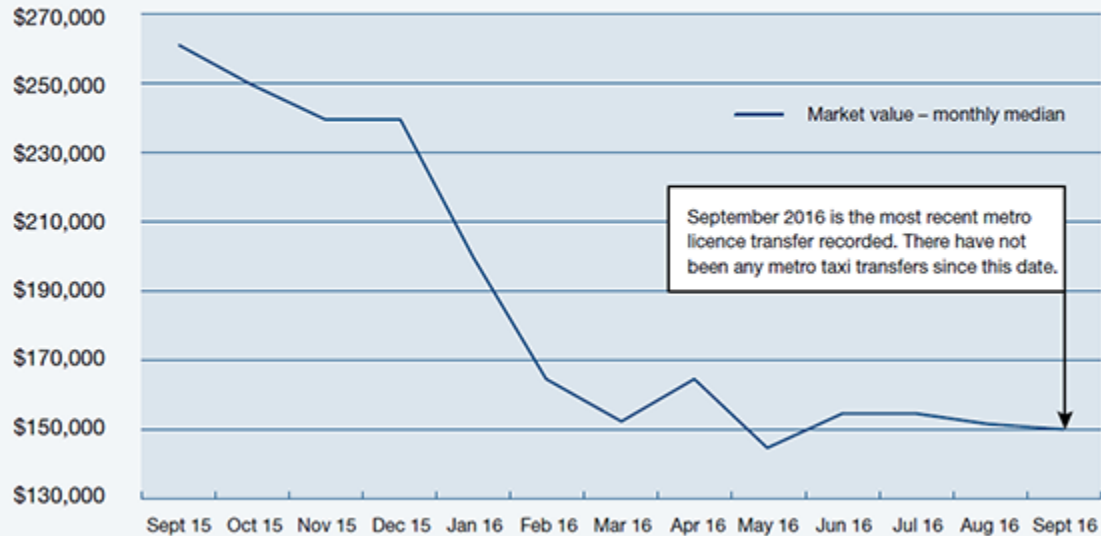
“Godfrey’s chairman Rod Walker blamed the poor result on the company’s inability to pick a market shift in favour of stick vac-style products, and away from traditional vacuum cleaners.”

- The Australian, Jan 14, 2016

Consequences of not looking ahead

1 September 2015 – 30 April 2017

Metropolitan taxi-cab licence transfer prices – monthly median

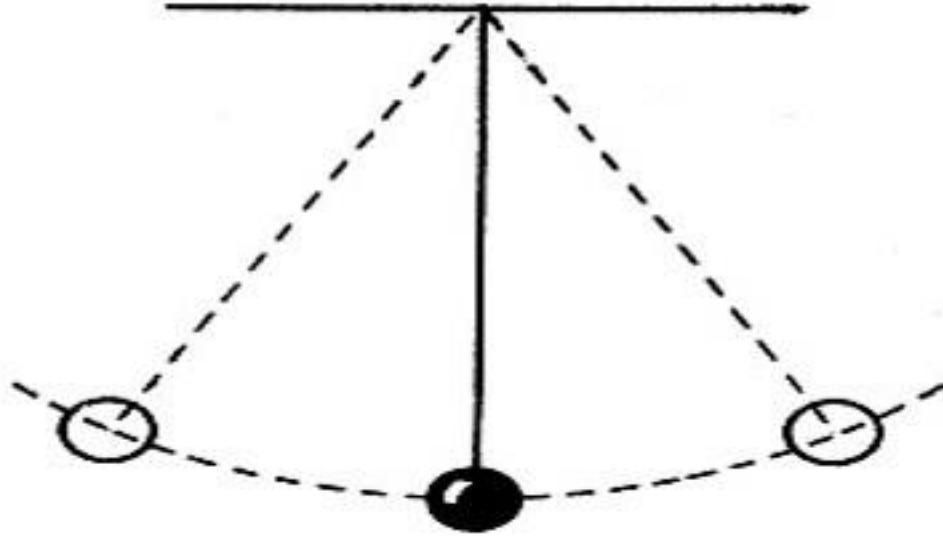


b) Track the trends



Find the opposite of what there's a lot of

Pendulum



Noise



Silence



McMansions



Tiny Houses



Low personal touch-points

JOUST

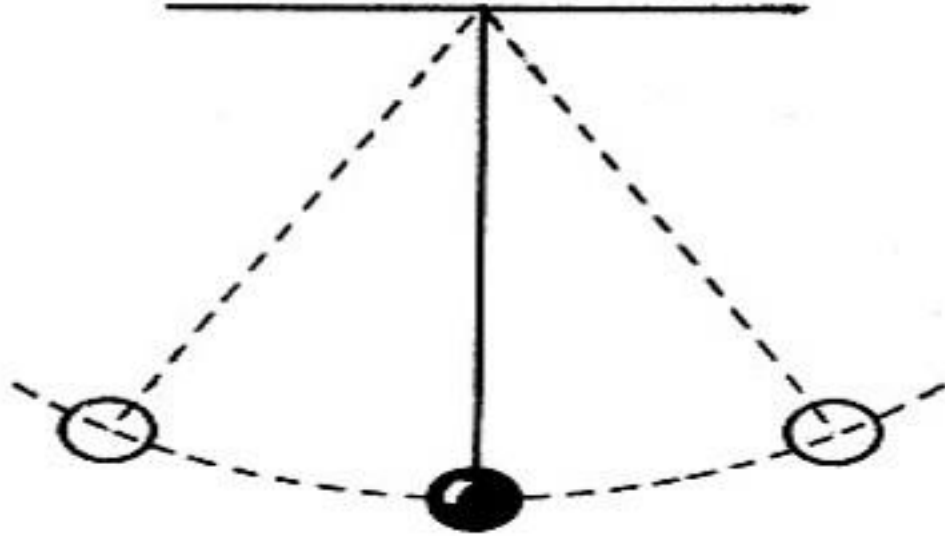
#ashChing
Keeps you financially smart!

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& Mortgages Ltd

What can you offer?

Pendulum





2. Know your audience

Know your audience

- Observe the 80/20 rule
- Nominate your 'Customer Avatar'
 - User Persona
 - Target Market
 - Audience Segment

Know your audience

- Pick one segment for today
 - Most profitable
 - Easiest to reach
- Fill out the Customer Avatar Sheet
- Be specific
- Give them a name

Know your audience

Customer Avatar



Name: _____

Gender: _____

Age: _____

Lives: _____

Studies: _____

Job: _____

Country of birth: _____

Income: _____

Married/single/other: _____

Languages spoken: _____

Favourite TV show: _____

Favourite social platforms:

1. _____

2. _____

3. _____

Book last read: _____

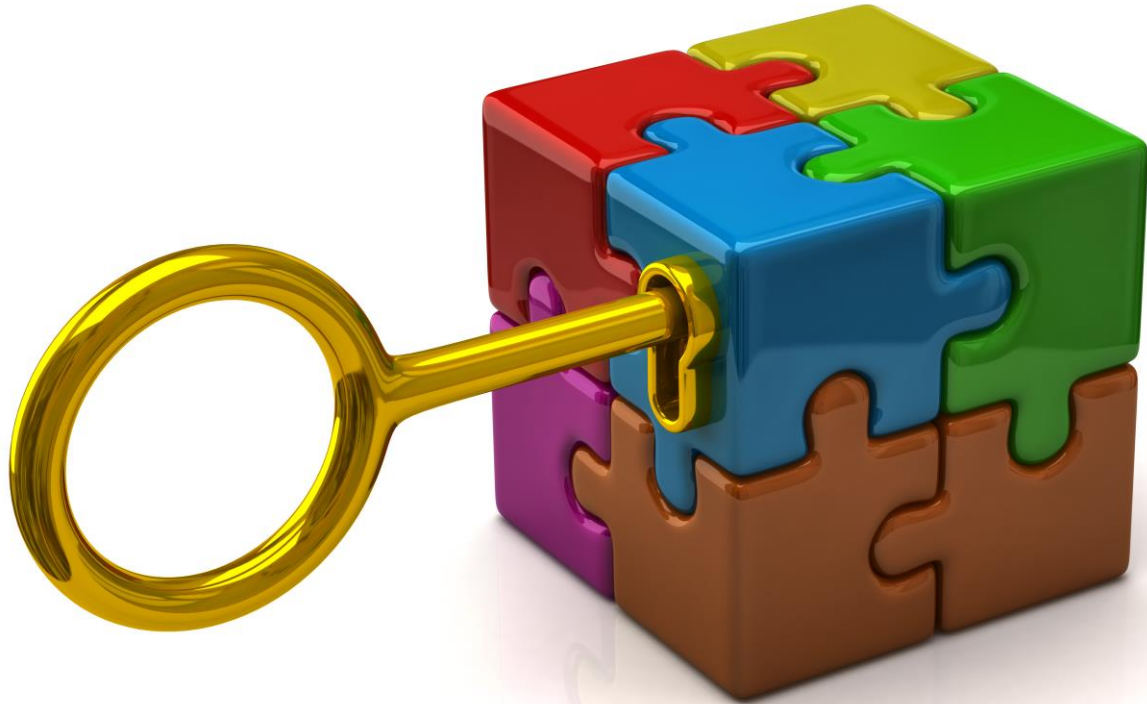
Biggest problem that you solve: _____



3. Know what problem you solve



What problem is yet to be solved?





Are all the
good ideas
gone?



UBER



splend



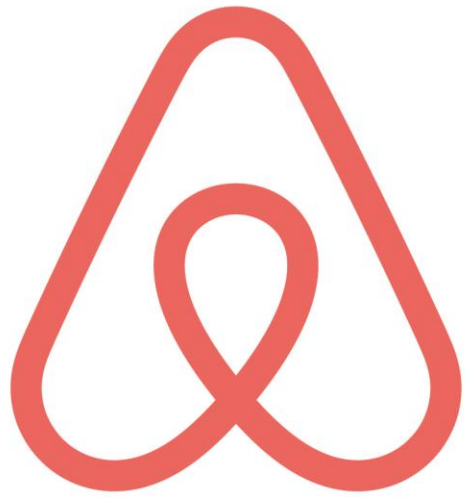
shebah

U B E R



H&R BLOCK[®]

TAX ACCOUNTANTS



airbnb



Your Personal Airbnb Property Manager.

 LET'S GET STARTED



Meet Rentinglock. Your new smart lock.



Generate key in one click

Use our website to send generated code to your tenant

Most secure technology

You are secured with the latest coding and can also track when someone used the code. It's 3 times more secure than your credit card.

No Wi-Fi needed

Our technology is resistant to lack of electricity and Wi-Fi network.

Save your time & money

Save time and focus on quality of your services to generate money.

Control from anywhere

Manage keys to your apartments from laptop or smartphone.

**What simple question
reveals those unmet needs?**



**“Wouldn't it be
great if...”**



What am I?

- Wouldn't it be great if...
- We could take a photo, see it for 10 seconds and delete it!



What am I?

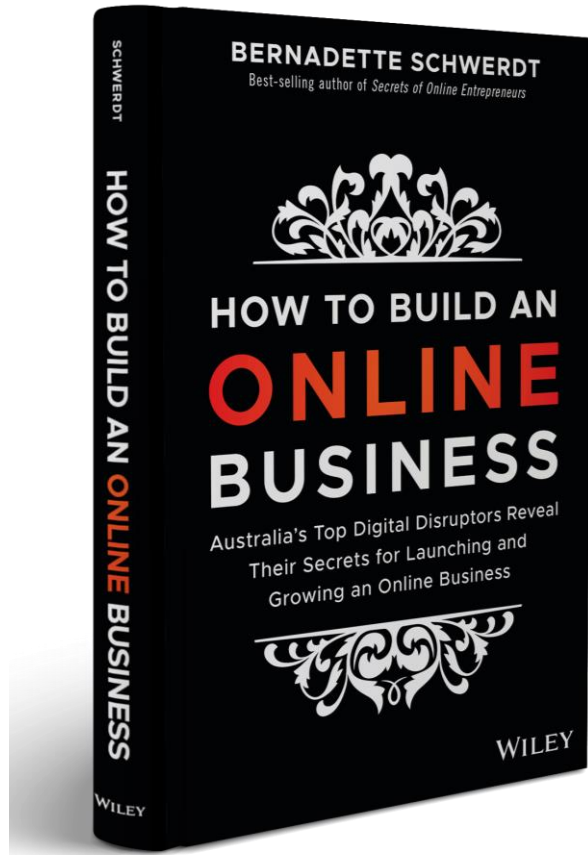
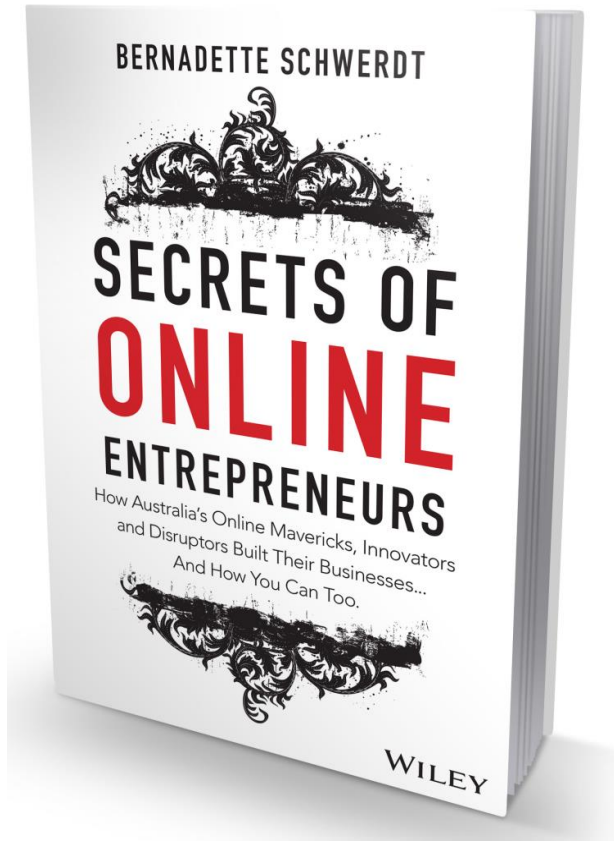
- Wouldn't it be great if...
- I could raise money directly for someone
close to me



The World's #1 Personal Fundraising Website

What am I?

- Wouldn't it be great if...
- We could read exactly what tools and processes Australia's top disruptors used to build their online businesses?



Your challenge

- Walk a mile in your customer's shoes – ask:
 - Wouldn't it be great if...?



4. Target a niche

Diversify income stream

Insurance

Cars

Financial planning

Personal debts

Lifestyle funding

Asset finance



Top 9 online niche hotspots:

1. organic and vegan products
2. pet care and pet products
3. mindfulness for corporates
4. composting and recycling
5. ethical investing and fair trade
6. repairing (from clothes and computers to toasters and toys)
7. sharing (from clothes and computers to toasters and toys)
8. older women (+ 55)
8. subscription models (from software to shavers to socks)
9. marketplaces (for anything) that connect buyers and sellers

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Animals are a new target market



An illustration on an orange background. On the left, a brown and white speckled dog lies down. In the center, a hand holds a blue glucose meter displaying '6.5'. To the right, there is a syringe and a small white bottle labeled 'Insulin 10 ml'.

**IS YOUR DOG AT RISK FOR DIABETES?
SPOT THE EARLY SIGNS**

DNM Diabetes

Animals are a new target market

ANIMAL ACUPUNCTURE

Getting to the Root of the Problem

- Animal Acupuncture
- Post-Operative Physical Therapy and Rehabilitation
- Sports Conditioning
- Pain Management
- Nutritional Counseling
- Vaccine Titrers
- Chinese Herbs
- Animal Chiropractic



5147 South Harvard Avenue, Suite C • Tulsa, Oklahoma 74135
(918) 728-2351



Paradise 4 Paws

Animals are a new target market

UK US CA **AU** NZ Asia

Insurance
BUSINESS AUSTRALIA

Very few pet owners have pet insurance

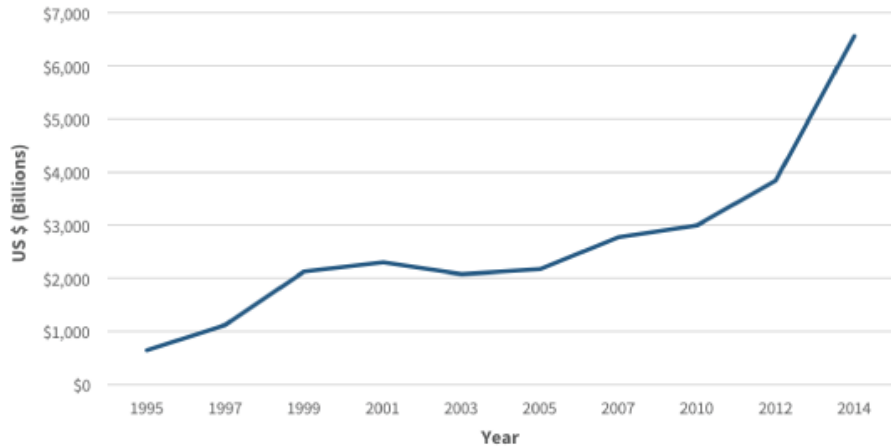
by Mina Martin
19 Jun 2018



New research has revealed that only a “very small number” of Australian pet owners have pet insurance, presenting a major opportunity for brokers and insurers.

Ethical investment

TOTAL ASSETS IN SRI MANAGED STRATEGIES



© Michael Kitces, www.kitces.com
Source: US SIF 2014 Trends Report



ETHICAL HOME LOANS

Through our partners Jenesis Finance, we are able to offer a range of competitive mortgage products sourced through our carefully curated selection of ethical and sustainable lenders.

Women

TheAdviser

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Home / News / [Australia's leading female mortgage brokers revealed](#)

SME SHORT-TERM LENDING

Australia's leading female mortgage brokers revealed



Other niches



Thurlow Fisher
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Chinese Mandarin and Cantonese mortgage brokers – Contact us

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Do you want to speak to a Chinese Mandarin or Cantonese mortgage broker in Australia?

We provide Chinese mandarin and Cantonese mortgage broker services across Australia and overseas. Our Chinese speaking and writing mortgage consultants can help you through your

HOME LOANS FOR DOCTORS

Generations is dedicated to helping people achieve their homeownership dreams. That's why we offer a special loan program for residents, recent med school grads, and those starting their medical career.



LOAN HIGHLIGHTS

- Low down payment available
- Loan amounts up to \$850,000
- 5/1 and 7/1 adjustable-rate terms only
- Available only for primary residences
- Good for single-family, one-unit homes and warrantable condos
- Deferred student debt could be excluded from payment ratios*
- Interested party contributions allowed

ELIGIBLE BORROWERS

- Medical residents with their educational license
- Medical doctors (MD)
- Doctors of dental science (DDS)
- Doctors of dental medicine or surgeons (DMD)
- Doctors of optometry (OD)
- Doctors of ophthalmology (OMD)
- Doctors of osteopathy (DO)
- Doctors of pediatric medicine (DPM)

[CONTACT OUR TEAM TO LEARN MORE](#)

*Only the originally financed borrower is eligible for exclusion. Deferral must be 12 months beyond closing date. Some restrictions apply. All borrowers are subject to credit approval.



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Trends, niche, depth of vision

- What trends will impact you?
 - Threats/Opportunities
- What new niche could you service?
- What new services or products could you create to cater for this market?



5. Find a point of difference

Know your point of difference



Point of Difference: Make it cheap



Point of Difference: Make a difference



Point of Difference – Make it valuable

Property
Value





6. Build trust

a) Use logos

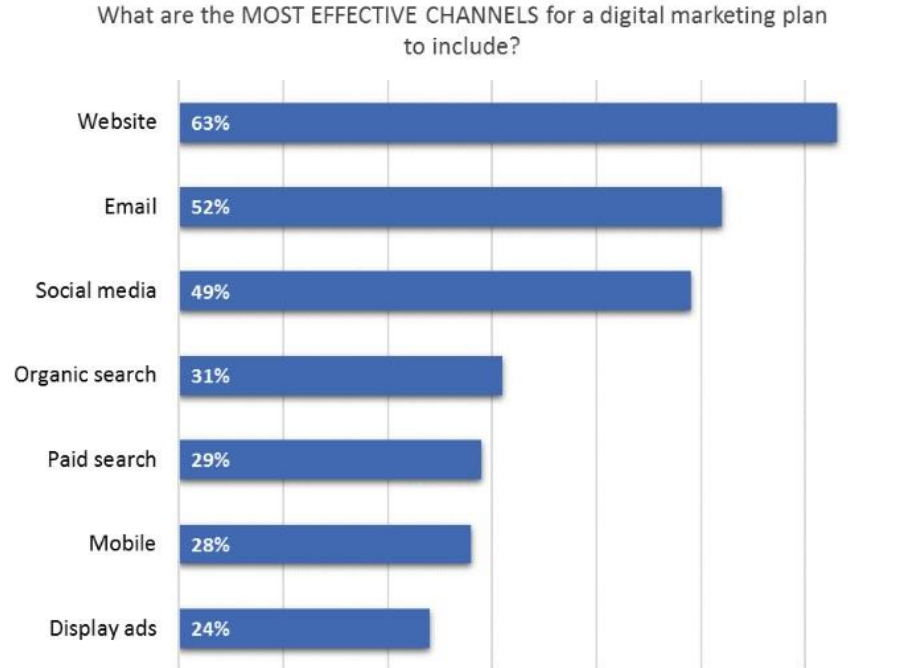
booktopia



b) Ask for reviews



c) Focus on your website



Source: Neil Patel

d) Create lots of content



Gamify your content



Gamification Elements

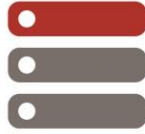
7 Core Game Mechanics



Badges



Levels



Leaderboards



Progress Bar



Virtual Currency



Awards,
Trading
and Gifting



Challenges
between Users



Lendi's gamified experience

What is the expected purchase price?

Your best guess is OK

How much deposit do you have?

[Back](#)

What best describes your home buying situation?

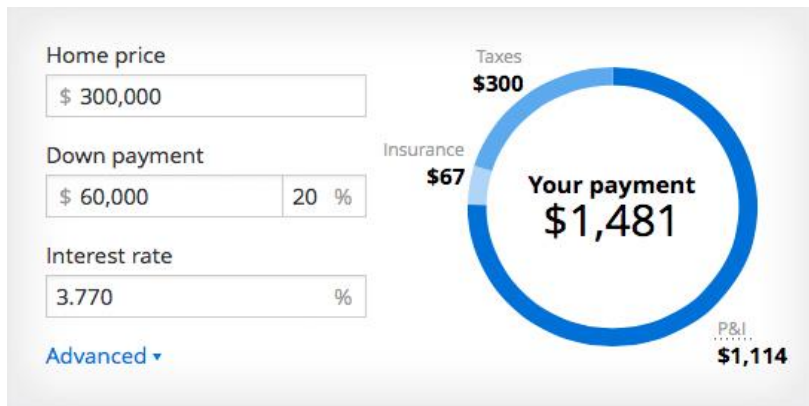
Ready to or just made an offer

Actively looking for a home

Plan to buy in 6 months or so

Just exploring loan options

Quizzes & calculators – gamified elements



Which Mortgage Loan is Right for Me?

Take this quiz to find out which mortgage loan fits best with your needs.

FREE QUIZ »

Which Mortgage Loan is Right for Me?

finder Search

Money Insurance Energy Tech & Telco Shopping Travel **Free Credit Score**

Improve your score Get your credit file Bad Credit How a good credit score helps **24x** Exclus

Lenders know your credit score, so why shouldn't you?

Get your credit score and comprehensive report now for free.

Get started

Your Credit Report
Information provided by Experian

700
AS AT 12 MARCH
GOOD

Unsure where to begin?

Take our 30 second quiz to find out if an SMSF may be right for you.



7. Take action

Co-founder of LinkedIn



Reid Hoffman 

@reidhoffman

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You may have heard me say: If you're not embarrassed by the first version of your product, you've launched too late

a) Launch a Minimum Viable Product



(minimum viable product)



(product)

b) Don't wait for perfection



c) Pivot - Iterate



booktopia



Types of MVPs

Video

Flier

App

Web page

Prototype

Slide deck

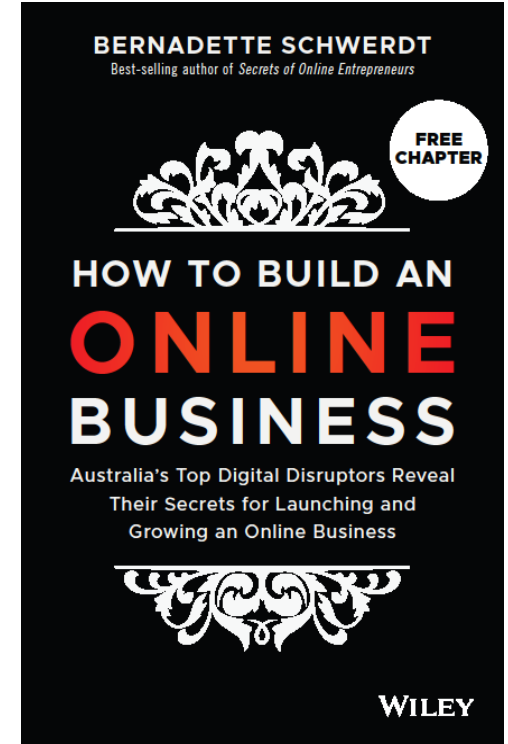
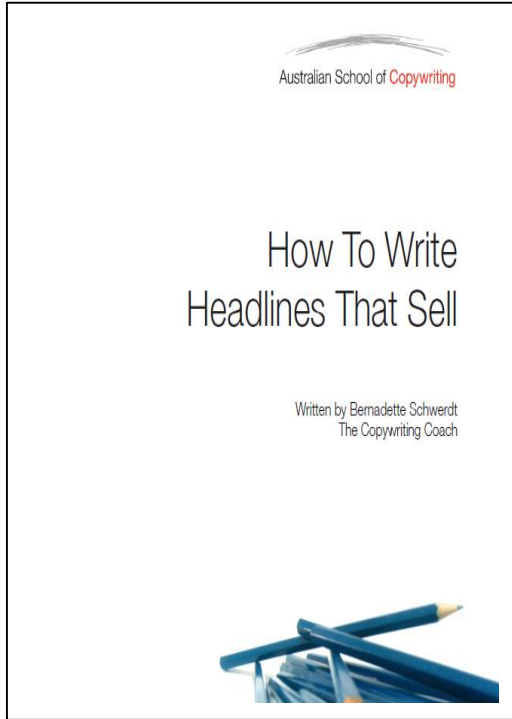
eBook

Landing
page

Top 7 secrets

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6. Build trust
7. Take action

Want more? Email: support@copyschool.com



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