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**DANIEL O'BRIEN****PFS Financial Services**  
Bella Vista, NSWAggregator: **PLAN Australia**

Total value of residential loans FY2017/18:

**\$159,946,752**

Total number of residential loans FY2017/18:

**370**

If there's one thing that can be said about Daniel O'Brien, it's that he's consistent. Among the brokers in the Top 10, his figures are some of the most stable. He wrote 30 fewer loans this year, but the total value was worth about \$230,000 more.

"We were always fairly thorough with what we asked clients for, so the changes didn't hit us as hard as perhaps it hit others," O'Brien says.

He and his team did make some minor tweaks to systems and processes, mainly around what documents to ask clients for and when.

"I guess we just got a bit more ruthless with the people we chose to do business with, whether it be clients, referrers or banks," he says.

"We have more work to do now, post APRA and the royal commission, so we can't waste time on unproductive relationships."

Nevertheless, O'Brien still managed to grow his business via "the simplest of methods," he says.

"Being efficient, communicating often and thoroughly with new and existing clients, having a sense of humour, telling the truth, doing what's in the clients' best interests, etc. We don't strive to be cutting edge; we just focus on doing the little things well."

At the same time, he acknowledges that experience, reputation and a good track record go a long way with lending-shy credit officers. When O'Brien explains the reasons why they should do a deal, they listen. "They listen because, in 14 years [of doing business] we have never had a fraudulent deal, we have never done the wrong thing and we have never had a mortgagee in possession. This track record means something. So when we do push for a deal to get supported, our prior track record comes into account. And so it should," he says.

That doesn't always guarantee a yes, but he believes it does give his business a better chance in this credit environment.

**On working hours**

O'Brien is rare among the Top 10 because he actually works a regular 35-hour week, something he says is down to his processes and very experienced team. His operations manager, Josh, has been with him for 12 years and "basically runs the show". So the team of four has ironed out the kinks and learned from their mistakes, enabling the business to run like a "Formula One race car".



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**DARREN LIU****My Home Loan**  
North Sydney, NSWAggregator: **Finsure**

Total value of residential loans FY2017/18:

**\$182,305,332**

Total number of residential loans FY2017/18:

**224**

"I'm a bit in shock; I didn't expect to get to this level," Darren Liu said when he found out he'd cracked this year's Top 10.

Not only did he come in fourth behind some serious heavy-hitters, but this also marks his debut on the Top 100 list.

Liu says he thinks he got to the top because he seizes new opportunities and tries to find more ways of servicing the same client. While commercial figures don't count in the Top 100 tally, broadening one's offering generates referrals and keeps clients in the fold.

"When you give them more comprehensive service, they'll appreciate your efforts," says Liu, who's been a broker for eight years. "We take care of the customer and then the customer will appreciate that and we'll generate more business out of it."

It's now more important than ever for brokers to broaden their use of lenders so they can provide more options to their customers. That means brokers also need to be across more products and policies and should talk to lenders often to keep abreast of the changes. "Now you need to be very clear on all details. Don't make assumptions; discuss policy and deals up front to prevent dramas," he says.

To go far, brokers also need a solid team and strong branding.

"You need to be able to draw on your team; it's not an environment for a one-man band any more," he says.

The brand has also become more important as people look for brokers who are reliable and trustworthy. But he warns brokers not to expect customers to be generated from a single marketing campaign.

"It is the long-term relationships we've maintained and the education we've provided that has slowly built this up."

Liu's team have also worked on simplifying and fine-tuning their sales procedures. One of the ways they did this was by standardising their phone conversations so every employee follows the same steps to qualify customers for the second stage. This helps prevent staff from getting stuck on long-winded phone calls and ensures customers receive the same service and information.

"Time management is very important to get the business to a new level," he says.

Next year, Liu will take a step back to focus more on managing and growing his team and sourcing new opportunities.

