

SMART TALK

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BIG NEWS from Philip Enger

It is always easy to talk and write about something that is close to your heart and which represents a life's work. I refer in this instance to the Dollar Growth Financial Group business that I established 25 years ago, and above all my extraordinary staff. I feel it is time to pay tribute to them, and bring you up to date with a number of important developments in our business.

The past twelve months or so have been incredibly eventful and has seen the business grow and mature.

A very important aspect of running a business is to plan for the future by ensuring that a succession timetable is in place and strategically implemented in an appropriate time frame. There has been a major development in this regard that I want to share with you.

I am delighted to announce that it has been agreed that my son Simon Enger is to take over the position and responsibilities of Managing Director, Dollar Growth Financial Group.

He has been groomed for this role over the years, and will continue to work with me to implement his generational change in the leadership of this family business. Many of the key responsibilities for the operational and strategic aspects of the business are already in Simon's hands and have been developed through close consultation with myself to cement the shared values that drive the mainstream Dollar Growth business ethos that is familiar to you all.

This decision, I am pleased to announce, is unanimously supported by Dollar Growth Financial Group shareholders and Staff.

I want to emphasise that I will continue to be fully active in the business and will work with clients to ensure continuity, for a further 5-6 years and will remain Principal Financial Adviser. My new position in the business will now be that of Executive Chairman.

Some clients, will in the future (as is the case for many now), regard Simon or Handan Dikici or 'someone else' as their financial adviser and their first point of contact. For some others I will continue to nurture the relationship that has evolved over the years. Who you ask is this 'someone else' mysterious financial adviser just mentioned?

Staff training, personal development and the recruitment of new staff to bolster a growing client base have produced great results in recent times, and is an on going commitment.

It is nearly always the case that finding an outstanding candidate to join a closely knit team will take time, perseverance, and lots of patience. It has not been any different for Dollar Growth Financial Planning, as it had become clear especially in the last twelve months that the financial planning team needed to be expanded to cope with the increased client demand.

We are very pleased to announce the appointment of Ehab Nour to our financial planning team!

Ehab comes to us with outstanding credentials and professional experience, having worked both here and the USA. His qualifications are particularly appropriate as they nicely complement the existing knowledge base in the business. Besides formal financial and retirement planning qualifications he has a science degree with majors in mathematics and statistics. He is also a qualified Actuary and has extensive experience in dealing with life and personal insurance matters. >>>

>>> Significantly, any thoughts you may have that such a highly qualified person can only be serious and not be able to crack a joke and have a good laugh can quickly be dismissed. Ehab has strong people skills, a very natural, Australian sense of humour. And, most significantly, he has an irrepressible drive to look after the best interests of clients. He has won a number of professional achievement awards and has enjoyed the acclamation of his peers over the years. With these personal attributes and qualifications he is an outstanding addition to the existing skill base at Dollar Growth Financial Group. I hope many of you will have the opportunity to meet Ehab sometime in the near future.

In a world that is in a constant state of economic policy tension, it takes a strong ongoing commitment to re-skilling and professional readiness to be able to provide the breadth and depth of advice capability demanded by clients. We have always had this commitment, and our staff have never just rested on their laurels.

Over the last eight years Kim Ta has worked hard to enhance and hone her professional skills as Senior Accountant in the Dollar Growth Tax & Accounting Strategies business. She has built on her initial professional qualifications to become a Tax Agent and to hold CPA qualifications. She has built an exceptionally strong relationship with her clients and has also won the admiration of her professional colleagues in the Dollar Growth Financial Group team. Like for most other members of the Dollar Growth business staff, Kim too has to balance home duties and her daughter's needs with servicing her client's increasingly diverse needs. Nonetheless, she is working on plans to further develop the Dollar Growth Tax & Accounting Strategies business and expand its strategic advice role.

As I have stated, it takes a special sort of person to harbour an ongoing commitment to professional reskilling and to remain professionally alert to a rapidly changing regulatory environment. This is especially so when the daily grind is accompanied by family responsibilities. In the case of Handan Dikici, the task has been even more commendable as she gave birth to twins only 18 months ago. Handan has been with Dollar Growth Financial Planning for over ten years, and is now Senior Financial Planner. While she qualified for Bachelor of Economics many years ago, she was awarded the Diploma of Financial Services in 2008 and achieved ASX Accreditation six months ago. We are all very pleased with her extra professional accreditation status, and at a personal level with her dedication to her profession. This generation of young professional staff in the business is providing the confidence and security clients expect and must have as we move into the next phase of an economic and socially challenging period.

A mainstay of the business, Sandra Grierson has been with us almost from the beginning and has been the Corporate Financial Controller for much of that time. We are extremely fortunate to have such a loyal and dedicated person keeping a watchful eye on the financial welfare of the business.

Overall, I am most pleased that I am able to give you such a glowing appraisal of my staff and the professional work they are carrying out. I think it is important from time to time to recognise their work and their contribution to the success of Dollar Growth Financial Group.

I welcome Simon to his new role and wish him the success he aspires to. I will work with him all the way to drive the Dollar Growth business forward.

Finally, I would like to personally thank all our clients for the trust and friendship they have entrusted us with over the years. It is really appreciated. All of us here at Dollar Growth Financial Group would like to wish you a safe and prosperous new year.



Welcome - Ehab Nour

For more information or to talk to one of our team, visit our web site or call us on **9787 5555**.

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