

# Australian Broker

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**FIONA  
DICKSON**

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SPOTLIGHT

# IT'S ABOUT MORE THAN JUST MONEY

While the mortgage broking industry can occasionally get negative attention in the press, there are many people in the business who are doing good in communities here and abroad, bolstering the industry's reputation as one that revolves around putting people first

**FIONA** Dickson, a BDM with small business lender Moula, can trace her interest in sustainability back a couple of generations. Her grandfather started his lamb farming business while living out of an empty water tank in Orange. Nevertheless, he became one of the most successful lamb producers in NSW using sustainable practices with no chemicals or shortcutting, Dickson says.

After graduating from university, Dickson left Australia and drove a GMC Safari van around the United States, working on organic farms and couch-surfing with a cast of colourful characters – from Ivy League graduates to an illegal exotic animal owner in Texas – with the intention of learning more about living within one's means.

So when Dickson decided to fundraise \$10,000 and pay her own way to go to Uganda this May as part of a 20-person team of leaders supporting the Hunger Project, a non-profit organisation that aims to end world hunger by 2030 through sustainable practices, it was nothing out of the ordinary for this worldly traveller.

"What made me want to go? Wow, we're so privileged. The point is that when you are so privileged, for me, I feel a huge responsibility... How do you give back, or what's the best way of doing that?" she says.

In an industry that can sometimes get a bad rap for only caring about commissions and trail, it is worth celebrating those who are going above and beyond their own interests to improve the lives of underprivileged people in communities here and abroad.

While they may not get as much recognition as those who settle big-figure deals, there are a lot of people doing good in this industry, something the MFAA has been

(NFBF) – is coming up on 16 August. Industry veteran Dino Pacella founded the day back in 2015 and hopes that this year brokers and other industry

**"Everybody wants to be doing something where they get up in the morning and they go to work and they feel good about it"** Fiona Dickson, BDM, Moula

showcasing through its Community Champion Award.

Another initiative meant to highlight the industry's best side – National Finance Brokers Day

members will be able to raise \$50,000 for the Make-A-Wish Foundation through various charity drives. This year, Pacella has secured a broker company, Astute

Connexion, to sponsor the day. The company will donate \$10 to the foundation for every customer who visits a broker on 16 August and documents it by uploading a picture and tagging it on the NFBF social media pages.

Pacella says he thinks it's really important for brokers to get involved in positive initiatives outside of providing loan transactions. "Demonstrating to the public that the industry assists in other ways, such as helping to improve financial literacy, shows that the industry is run by people who care about people," he says.

One of the biggest hurdles of fundraising is getting over how uncomfortable it is to ask people for money. Dickson knows this well. But she says once she spoke to people candidly about what the Hunger Project was all about and why she was passionate about it, people were keen to support her.

With the help of friends and colleagues from Tyro, My Accounts, Valiant, Dexus, Moula and Liberty, she was able to leverage her network and raise \$700 at a Bronte Beach sausage sizzle. Moula and Liberty, the companies and her colleagues, collectively contributed \$2,000 to the cause.

"We all have households to maintain, bills to pay, relationships to nurture, careers, personal interests and the everyday pressures of modern living. Despite this, I

genuinely believe it's important that we break state from time to time, to step outside routine and consider the greater picture in which we all operate," Dickson wrote in a LinkedIn post about the barbecue.

"Doing so is rarely convenient or comfortable, and in fact invariably further complicates our already hectic existence. ... I believe that now – more than ever – in the face of global instability, rapid environmental change and political unrest, positive action driven by people like you and me is required."

Dickson was genuinely surprised by the response the post received, with supporters emerging from across the broking, lending and BDM space.

The Hunger Project invests in impoverished communities, spending about 12 years in one location. First, the organisation conducts research and holds workshops with community members to find out what sort of help is needed and what residents want. Usually the wants are as basic as having a clean water source, having food to eat, and being able to send their children to school, Dickson says.

Next, the organisation brings in local people to provide training, education and support so community members can learn how to build the infrastructure they need to lift themselves out of poverty. This framework gives participants the tools to find solutions that work for them, resulting in a sense of agency and ownership.

Dickson visited three communities in various stages of this process and says the differences between those who were just beginning to move towards self-reliance and those who were approaching the end were stark. The self-reliant communities had transformed and their residents were thriving. Once one person adopts the methods learned and others see the progress they're having and how their lives are improving, they want to get on board too, Dickson says.

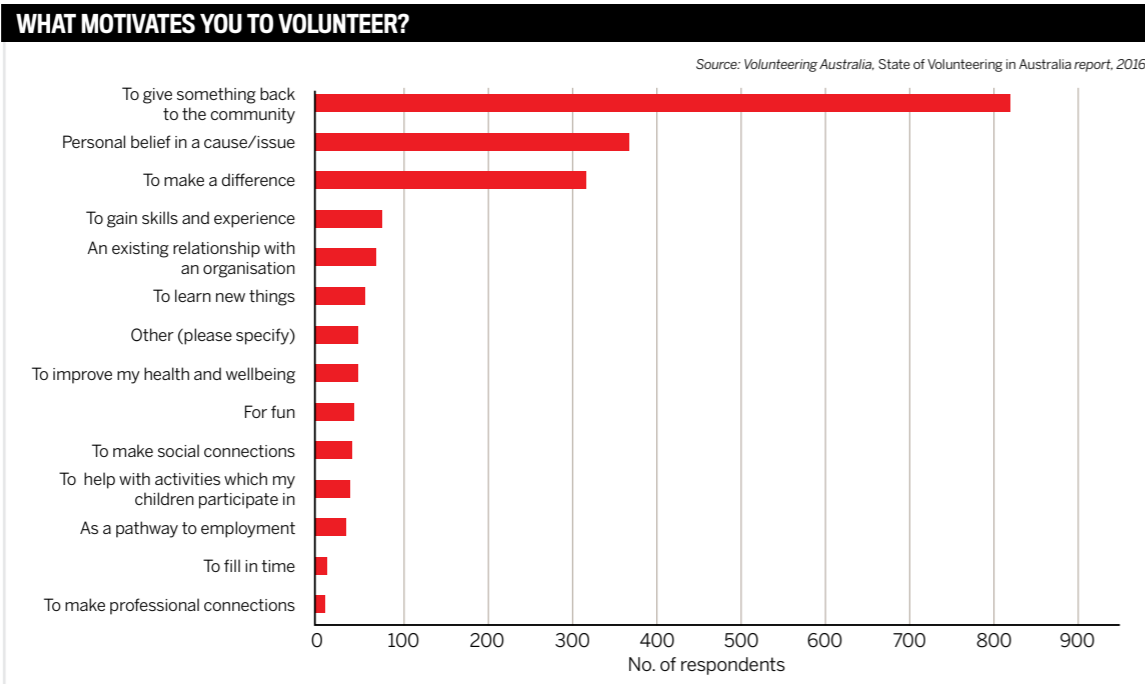
"When they start seeing these changes, automatically people are drawn to it and it pops up leaders in the community, and those leaders are super unlikely – usually they're women. Then when they make a change in their lives, that propels



Fiona Dickson with one of the children she met while visiting Uganda with the Hunger Project



Non-profit organisation the Hunger Project aims to end hunger and poverty through sustainable, grassroots, women-centred strategies



them forward," she says. Similarly, that domino effect seems to work in other contexts too. Once people back in Australia found out about Dickson's involvement with the Hunger Project, they were eager to find out more and see how they could do their part.

"A lot of people really want to do something, but they don't know how," she says. "Everybody wants to be doing something where they get up in the morning and they go to work and they feel good about it."

Dickson already has an extensive résumé of life experiences, but she's not someone who shies away from an opportunity to learn more, gain new skills and find deeper ways of connecting with people, something being part of the Hunger Project did for her. And it's an experience that will likely serve her well in the business world too.

"Business is connecting with people, and the point of connection isn't just to take, it's to be involved in a community," Dickson says. "If you're going to be involved in the community, have a positive impact where you can." **AB**

For more photographs from Fiona Dickson's trip to Uganda, flip to Caught on Camera on page 25

**MILLIONS OF AUSTRALIANS VOLUNTEER, BUT NOT AS MANY AS BEFORE**

Source: Volunteering Australia, State of Volunteering in Australia report, 2016



**5.8 million** Australians volunteered in 2014



Volunteering contributed an estimated **743 million hours** to the economy in 2014



People aged **35-44** are most likely to be volunteers, and there are more women volunteers than men



Over the last **5 years** there has been a reported decline in volunteering activities





# CAUGHT ON CAMERA

In May, Moula BDM Fiona Dickson went to Uganda for 10 days after fundraising \$10,000 for the Hunger Project, a non-profit organisation that aims to end hunger and poverty by assisting with the establishment of community-led sustainable strategies. The Hunger Project works in 20,000 communities throughout Africa, South Asia and Latin America. Dickson was one of 20 people who visited Uganda as part of the 2030 Leaders Program to see how three communities there were progressing towards a framework of self-reliance. The Hunger Project aims to empower and support people to become leaders in their communities, providing them with the tools to lift themselves out of poverty.

