

Howard Ghedia

Mentoring Brokers Group
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Become a best achieving broker by someone who has been a Top Adviser in the business for over 20 years!

Howard has been very successful with extensive knowledge and skills in the financial services industry covering mortgage and finance, financial planning, accounting and taxation. You will receive practical coaching and mentoring assistance during his mentoring program in all of the areas that will separate you from other brokers, including understanding of complex finance applications covering commercial, leasing, tax structures and superannuation funds. During the mentoring program, Howard will assist you in developing your referral source. This will include networking with professionals such as accountants, financial planners, dealer groups and social media.

Howard has designed an industry award winning cash flow management and budgeting system, *Lifestyle Planner* that is being used by mortgage brokers, financial planners and accountants. Lifestyle Planner provides a deeper understanding of clients' goals and objectives by establishing a long term relationship to oversee their lifelong financial needs. As a result they will retain you as their broker over their entire life. Visit his website www.lifestyleplanner.com.au

Let Howard develop your "exact" knowledge and skills through his experience using systems, procedures and methodologies with a targeted focus on the one per cent that most people "miss". Using his mentoring program your business success is *guaranteed!*

If you possess the right mind set and attitude, mortgage broking can lead you to one of the most rewarding careers. Howard's mentoring program will unleash your true potential by testing your capacity and capabilities and will prepare you to be the very best in the industry.

Howard is a respected professional in the financial service industry and has won many industry recognised awards. Howard's detail profile can be found at:

http://www.linkedin.com/profile/view?id=65237373&trk=tab_pro

His achievements include:

- Top Broker award, winning a "Porsche Boxter" as first prize in 1999 from ING Direct when it introduced the "smart loan".
- Successfully ran ANZ Mortgage Solution Franchise - Blacktown Territory
- Rising Star Award in 2006 and 2007
- Top 5 Adviser Award in 2008, 2009, 2010 and 2011

Howard's professional qualifications include the following:

- Public Practising Accountant and Registered Tax Agent since 1993 and a member of Institute of Public Accountants – Postgraduate in Certificate in Accounting (University of Stirling, Scotland), Diploma in Financial Planning, Certificate IV in Mortgage & Finance and MFAA Certified Mentor™.