

## Short Bio for MFAA:

John Galstaun is a finance broker and business consultant with over 22 years' experience and possesses a strong desire to help business owners succeed. John also has a keen interest in economics and political science.

On top of John's extensive experience as a Company Director, broker & consultant, John has also completed Certificate IV FNS40811 and Diploma of Finance & Mortgage Broking Management FNS50311. He is engaged as a credit representative for an ACL and a member of the MFAA. John has also obtained his license to mentor new brokers in the industry. John is also in the final stages of completing a Diploma of Financial Planning FNS50611.

Examples of the type of work John focuses on are as follows: -

1. Understanding you and what you wish to do and what is required to get there. Based on John's understanding of your objective and means he then formulates a methodology for you to achieve your objective and facilitate the best possible finance for you.
2. John ensures the completion of the methodology he has put to you, where the first mile stone will be the settlement of your objective.
3. John maintains his relationship with you and monitors your progress towards your objective. Throughout the process he will make necessary adjustments and amendments to the methodology as and when necessary to maintain the direction and timeline to reach the final objective in the most efficient manner.

Here are two results you can consider: -

- A client came to us where the wife was in Bankruptcy and the husband was nearly bankrupt in the processing of trying to help the wife. They had lost all their assets. Their net worth was - \$240,000.00 we discussed their situation with them. Opened communication with the Bankruptcy Trustee on their behalf, addressed their matter and saved the client's inheritance an unencumbered property. Obtained annulment for the Bankrupt, paid out all unsecured debts. Today they only have one debt which is their mortgage and their net worth is now \$430,000.00 with a mortgage of \$460,000.00 and an asset holding of \$730,000.00
- A client came to us who was in his 30s and was concerned he was not making headway in his life. He did not own a thing and had no savings. He was a painter decorator by trade and worked for someone else. Was renting a vehicle to get to work as a result of which he had more outgoings which left him with very little to get by with. His credit file was not in a good way for him to get vehicle finance. Our discussions with the client were nothing he would have wanted to hear. But it was something he had to hear and take note of. A program had to be implemented such that he could make progress with his life and retain more of his earnings. We have had this client now for 4 years now he has his own vehicle which he will have paid out mid this year, he has his own business and has people working for him and was even in a position to come on to the title of his mother's property to assist her with the repayment of the balance of the mortgage.

John's main aim in doing this work is to empower clients so everybody is in a position to learn new things and remain accountable while appreciating their self-worth by progressively achieving more and more.

If you are interested to learn more, open a discussion with John so he may get to know you and your objectives and discuss the best possible way for you to achieve your objective.