

# mortgage & finance BRIEF

THE OFFICIAL MAGAZINE FOR MEMBERS OF THE MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA / APRIL 2008

## A FEW GOOD MEN

HOW TWO BROKERS HAVE ACHIEVED  
SUCCESS AFTER A LIFE AT SEA

## TAKING OVER THE REINS

PLAN AHEAD WITH A BUSINESS  
SUCCESSION STRATEGY

## CEO'S COLUMN

PHIL NAYLOR REPORTS ON THE  
MFAA'S LATEST ACTIVITIES



PETER SWITZER'S PUNT ON THE ECONOMY  
RAISING THE BAR AT MFAA 08 DIFFERENTIATE

# Forward thinking

MFAA 08  
**differentiate**  
NATIONAL CONVENTION

MFAA 08 National Convention speaker, Terry Hawkins, will show brokers how to confront the challenges of maintaining a competitive edge.

STORY HOLLY HENDERSON


**T**he desire to change simply isn't enough when it comes to standing out from the crowd. Passion is an essential ingredient in moving your business forward, but it's not until you are aware of what it feels like to *do* and *be* different that boundaries are redefined and new possibilities arise.

"It's a bit like learning to snow ski," explains Terry Hawkins, one of Australia's top female motivational speakers. "Everything in your body is telling you to lean into the safety of the mountain – until the instructor yells at you to lean away from the slope!"

Famous for her ability to inspire on a personal and conversational level, Hawkins teaches business owners and their staff to step outside established comfort zones and face their fears. She believes that it is often the fear of taking risks and doing something new that stops businesses from distinguishing themselves in a crowded marketplace.

## REAR VIEW MIRROR

Every year, Hawkins shows thousands of audience members how to confront fear and "do discomfort in the easiest possible way", proving that it is possible to re-wire both brain and behaviour. And in May this year, she will be inspiring attendees at the MFAA 08 National Convention in Sydney with her cutting edge sales techniques as well as suggesting tools for creating outstanding results. ►



“YOU HAVE GOT TO  
GET IN TOUCH WITH  
YOUR CUSTOMERS  
AND START HEARING  
WHAT THEY ARE  
SAYING TO YOU”



► “A lot of my presentation is quite scientific but I wrap it up in fun, humour and simplicity,” she explains. “The reason people keep going back to their standard patterns of behaviour they’ve always relied on is because they’ve wired their brains in a certain way. In order to re-wire the brain, it takes considerable discomfort and to differentiate or challenge yourself to do something you wouldn’t normally do – you have to behave in a way that at first is uncomfortable and unfamiliar to you.”

Hawkins challenges her audience members to push through the boundaries set by negativity and limited self belief to break out of their comfort zone and in doing so, experience and explore a whole new realm of possibility.

As many brokers will soon discover, the Hawkins signature presentation style is fun, personality-driven and grounded in a solid background of business education and Neuro-Linguistic Programming (NLP).

“Like the ski slope, when you approach change, everything in your body will be telling you, ‘don’t go that way’,” she says. “You think this is your intuition, but it’s actually the neurons in your brain that are used to your old, comfortable ways. You need to keep ‘doing’ different until a new behaviour is formed.”

Hawkins uses her expertise to educate others about the role language plays in achieving and maintaining a competitive edge.

“When you [work] with a company you notice that, regardless of their size, all companies have a self-esteem,” she points out. “A company – like a person – has a determined language dependant on that self-esteem. And positive self-esteem can be particularly hard for those in small business.”

In order to be successful, Hawkins explains that it is essential to “fake it until you make it” and remember, “perception is projection”.

She points out that strong self-esteem can only be achieved via a heightened awareness of company language, particularly through attention to any negativity.

## MIND OVER MATTER

Hawkins illustrates the opposite nature of positive and negative language through two personifications – the characters of ‘Pitman’ and ‘Stickman’.

Pitman, Hawkins explains, is the negative voice inside your head, full of self-doubt and insecurity. “Brokers are being paid to be the most brilliant broker they can be. So they must be aware of negative self-talk,” she explains.

“Pitman can come along at any time and start saying things like, ‘You’ll never do this. Why would you get into this industry? There are so many people doing this – there’s thousands of them out there; what makes you think you’ll be any different?’”

So, what is it Hawkins believes makes a broker be the most brilliant they can be? And, what is it that makes a business different? This is where Pitman’s antithesis, Stickman, steps in. Stickman is Hawkins’ take on positive, reinforcing language and, more importantly, a positive self-awareness.

“You can have the best branding – the best company image in the world – but someone will always come up with something quirkier or newer. The point of difference brokers should try to accomplish is their *intention*.”

Hawkins explains that if brokers focus on honourable intentions, they will begin to realise that what they are doing is actually changing people’s lives. “Brokers’ are people’s courage, they provide solutions! And that’s what it should be all about.”

Regardless of intention, there is always the risk that potential

## “BROKERS ARE BEING PAID TO BE THE MOST BRILLIANT BROKER THEY CAN BE. SO THEY MUST BE AWARE OF NEGATIVE SELF-TALK”

borrowers will be put-off, or choose another broker or lender because they feel as though they are being ‘sold’ something. Hawkins reiterates that positive, or Stickman-based, language will ensure your intention is communicated to the customer.

“If brokers have the wonderful intention of, ‘I’m not actually just selling something, I’m changing their life’, the message that will relate to the borrower is ‘I care about you – you’re significant, you’re a human being and I’m going to do everything I can to help you get a great life’.”

## BUILDING RELATIONSHIPS

Hawkins perceives operating with integrity and maintaining value as the most important components in helping to create an identity for a business that is unique.

“It’s the companies with heart that make a difference,” she explains. “I see it all the time. To me, selling is a transference of passion – that’s all you’re really doing when you sell. Branding will always change with times, it’s fashion. But, if your company has a vision to make a positive difference, and if you can make your vision your brand, then you will be successful.”

Additionally, in a crowded and competitive marketplace, brokers need to have the courage to believe in their service and, ultimately, value it. “I never give discounts,” Hawkins says. “At the end of the day, people are not just wanting a product, they want a service.”

She emphasises the importance of having the courage to stand by the value of your service and not go into a battle over fees where that is relevant. “If you do, you will fail every time,” she warns.

“You need to stand your ground and say ‘I’m not going to argue over price, but I am going to give you the best value possible. What you’re going to get from me is someone who does care about your investment, who does care about getting you the best deal’. It’s one of the most vital things you can do for your business.”

Hawkins strongly believes that the key to success is to make yourself more beneficial to your borrowers and, in doing so, to stop following the pack and differentiate – which is also the theme of this year’s Convention.

“You have got to get in touch with your customers and start hearing what they are saying to you. In my presentation at the MFAA 08 National Convention, I will deliver one sentence that will allow brokers to create and maintain the most amazing customer relationships imaginable,” she says. “But that sentence will be useless if they’re not listening.”

MFB

## MFAA 08 NATIONAL CONVENTION

The 2008 MFAA National Convention is the premier event of the year for the mortgage and finance industry. The event takes place at the Sydney Convention and Exhibition Centre from 14 to 16 May. Featuring a broad range of inspirational keynote speakers and multi streamed sessions, it’s a great opportunity to network and gain some valuable industry insight. Visit the website at [www.mfaaconvention.com.au](http://www.mfaaconvention.com.au) to register.