

Running your own *race*

Australia's number one ranked business writer Justin Doobov is passionate about helping people realise their dreams

PROVIDING A quality customer service and having a true passion for broking have helped make Justin Doobov of Intelligent Finance Australia's number one business writer.

And Mr Doobov, who writes more than \$80 million a year in residential loans, says his passion for broking far outweighs the financial rewards that come from writing exceptionally high volumes.

"To me it is all about the customer experience. If I can put a smile on my client's face and know that I have helped them purchase their dream home, then that is worth more than money can buy," he says.

Mr Doobov has been a mortgage broker for the past eight years, opening Intelligent Finance six years ago.

He says it was wanting to help people that led him into mortgage broking in the first place.

"I am so passionate about my work. If I can help a customer save money by refinancing their loan or organising their insurance needs, I get really excited," he says.

While Mr Doobov has found mortgage broking a natural fit, it took some years to discover his true passion. Having first completed a degree in engineering, Mr Doobov found he was bored and unfulfilled with his project manager position in a logistics firm.

"I knew I could only go so far in logistics and I didn't want to have a self-imposed glass ceiling, so I went back to university to study finance and accounting."

After graduating, Mr Doobov found himself working as an accountant for one of Australia's largest accounting firms. But it still wasn't quite the right fit. "I didn't really have the personality for an accountant," he says.

"I wanted to work in a profession that utilised my skills with numbers, allowed me to set my own limits and enabled me to help people in the process – so I guess mortgage broking really suited me down to the ground."

Since establishing Intelligent Finance six years ago, he has not looked back. The business has grown exponentially and now boasts three support staff as well as a diversified offering that includes insurance and financial planning services.

Although Intelligent Finance's target market is high net worth clients, Mr Doobov says he is happy to help first home buyers, mums and dads and investors.

"You never know what is going to be around the corner. What may seem like your regular mum and dad property buyer can turn into a lifetime investor," Mr Doobov says.

Apart from a philosophy of treating all clients the same, Mr Doobov says he believes it is also important that brokers run a lean business and not spend their money before they make it.

"This may seem like common sense, but you would be

amazed at how often brokers settle a big deal and rush out and buy a car before paying their employees," he says.

Although he tries to average around \$12 million in loans a month, Mr Doobov says it is important to be flexible around targets.

In fact, he does not have a hard and fast business plan, preferring to use the time it takes to write a plan in helping customers make their dreams a reality.

"Basically my business plan each year involves writing as many loans as possible and giving each and every single customer unparalleled customer service," Mr Doobov says.

"When dealing with a client, only 30 per cent of my time is spent actually writing the loan. I spend the other 70 per cent working on other services we provide. I try to make my business a bit of a one-stop-shop for my customers."

With 100 per cent of his business the result of positive client referrals and repeat business, Mr Doobov knows the value of good client relations. He gets great enjoyment from meeting a customer's every need and says brokers can never go wrong if they deliver on what they promise.

"In broking, failure is not an option.

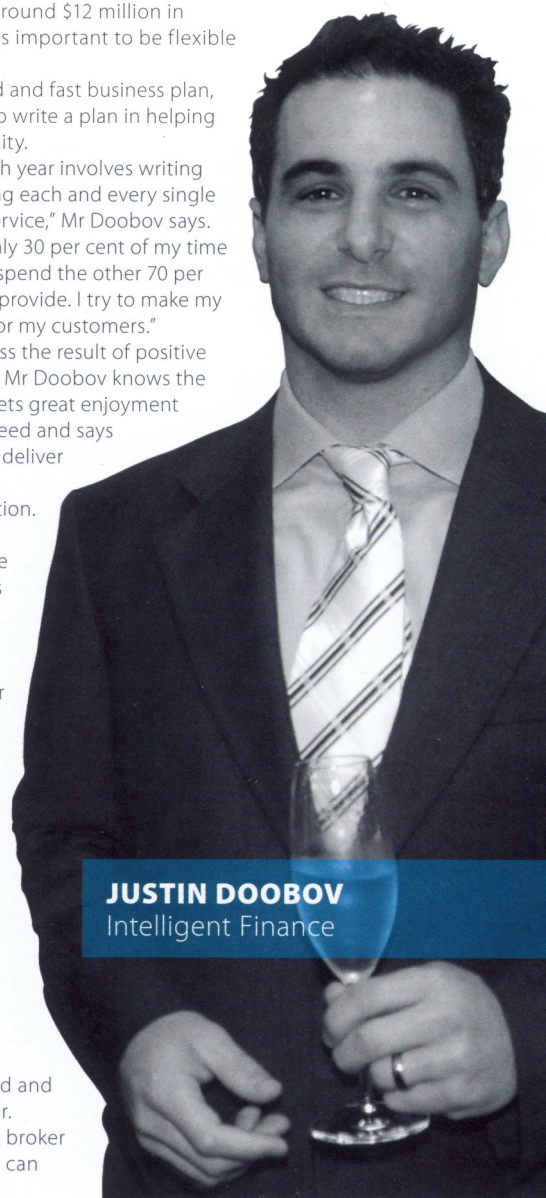
You may run 380 metres of a 400 metre race and think you have done pretty well, but a customer that has put their money on you finishing that race won't view the whole situation as kindly," he says.

"Providing exceptional customer service is what ultimately puts bread on the table. I don't want to do the hard sell on any client and would prefer to have borrowers approach me because they have heard positive things about my business through a friend, colleague or family member."

So what does the future hold? Not content to rest on his laurels, Mr Doobov says Intelligent Finance is looking to diversify into areas not necessarily aligned with mortgage broking, including fitness.

But true to form, he has no hard and fast plan, preferring to play it by ear.

"The best thing about being a broker is that there is no limit to what you can achieve." ■



JUSTIN DOBOV
Intelligent Finance