

# New Year Resolution Time



There is never quite the opportunity like the present and with Christmas and the holiday season encroaching for some Australians it might be the time to give up the 'ciggies' and 'grog', and maybe even lose weight but when it comes to brokers it might be time to look within their own businesses and make a couple of 'New Years Resolutions' of their own.

**By Jodie Pawsey**

**Merry Christmas from all the staff at Propex, may your Christmas be full of cheer and may you be blessed with friends and family that love you.**

**And a Happy New Year.... See you all next year!**

## CURRENT PRODUCTS

**SHORT TERM BRIDGING LOAN:** Rapid loans settled for those who needed the money yesterday. Secured loans available for 1-3 months. Funds are settled in 3 working days.

**SECOND MORTGAGES:** Provides extra funds without affecting the first mortgage. 85% LVR in Sydney, Melbourne, Brisbane. Secured loan from 6-24 months.

**NON CONFORMING LOANS:** Credit impairment doesn't affect your ability to access funds for debt consolidation, refinancing or purchasing a new property. 105% LVR full doc or 95% LVR Lo doc.

**COMMERCIAL LEASING ON ALL ASSETS:** Maximum preferred term is 24 months. Asset purchase or lease back for working capital requirements. If you can't get a personal loan, do a leaseback.

**PERSONAL LOANS:** Provides access to funds for a new holiday, car or renovation. Three paid credit defaults are fine with borrowings up to \$15,000.

**VENTURE CAPITAL:** Raise another \$15,000 + on a new/old franchise. We will go behind a bank on any business.

**Note: Fees and conditions apply to all our products.**

## PROPEX TEAM

Anne Thanudchang  
*Director*

Jodie Pawsey  
*General Manager*

Eugene Tee  
*Business Development Manager (Private Lending)*

Has Sali  
*Business Development Manager (1<sup>st</sup> Mortgages)*

Rebecca J Mull  
*Creative Director*

Yatin Kumar  
*Loans Administration Officer (1st Mortgages)*

Samy Karoun  
*Loans Administration Officer (Personal Loans)*

Marion Maschke  
*Marketing Coordinator*

Alex Gola  
*Business Administration Assistant*

## WIN A XMAS HAMPER

Enjoy the Christmas Season with a Christmas Hamper from Propex. All loan enquires go into the draw to win this beautiful package of wine, chocolates, Xmas sweets and biscuits. Call 1300 854 030 or contact [sales@propex.com.au](mailto:sales@propex.com.au).

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At the top of the list might include finalising or refining the business plan or developing a new marketing plan. Growing the business, hiring new staff and achieving loan targets might even be objectives for your business. Maybe you just want to spend more time with your family.

According to Dr. Timothy Sharp, Author of The Good Sleep Guide, it is important to learn the skills that can help in so many aspects of our lives. These skills can be used to formulate and fulfill 'New Years Resolutions' as well. Writing goals, making sure these goals are realistic and meaningful to you i.e. striking a balance between being too easy and too hard to attain is equally as important. There is also the need to make sure you have a way of knowing when you achieved these goals.

Evaluation of the experience might also be applied in regard to 'New Years Resolutions'. Were last years resolutions achieved? And, why and why not?

Propex Founding Director, Ms Anne Thanudchang, who has been formulating goals for her Company since it's beginnings in 2002 agrees with Dr Timothy Sharp in regard to reflecting upon last years goals but goes one step further and believes in breaking down business goals into manageable components.

"We all tend to break things down into components such as work, exercise, family time, social life on the personal level. This principle can also be easily applied to 'New Years Resolutions'. I feel it is even more beneficial if we break this down further. In reference to our businesses, what aspects of our business need to be improved, more specifically, is it human resources, marketing or accounting? If you are a sole trader is there a need to hire someone else to help you? These are all decision which may require action in the New Year," she says.

When it comes to our working life, the concept of acting upon ideas is extremely important. Some use the scientific analogy of half-life. The term half-life is used in science to signify how long it takes for a substance to decay in potency by 50%...usually used to describe the decay of radiation emissions from substances like uranium. This principle can be applied to make new ideas happen.

Mr. Toby Travanner, Director of the Learning Company Pty Ltd, trains and acts as a consultant to many executives each year, believes that it is highly important that you do not procrastinate to make a new idea come into fruition and this can be compared to the principle of half-life.

"In a more general sense, it can be used to describe how long it takes for anything to become half as potent as it is today. Therefore, the half-life of a good idea is how long it takes for your idea to become half as strong as it is when you think of it. If you act on an idea in the first five days, it can be very powerful, leave it another five days and it becomes half as strong, and so on. Within a month, it is virtually gone. So...if you have a great idea (and we all do), act on it immediately. It is the action which brings you the results," he says.

The Learning Company Pty Ltd is a training and business consulting company, based in Melbourne. The Company specialise in the sales and customer service functions by providing training, facilitation, review and assessment, conference management and consulting services across Australia and the Asia Pacific regions.

Therefore, we hope that brokers set realistic goals and look forward to achieving their goals in 2006. Happy New Year from all of us at Propex.

**FEATURED SITE:** [www.tangibleresults.com.au](http://www.tangibleresults.com.au).

**Are you frustrated that you're not being your best in some area of your life? Are you fed up enough to want to fast track your way to freedom and start living your potential?**

Attend a workshop or get a copy of Margaret Munoz book "The Power of Tapping".

## **PROPEX BBQ FOR LIONS CLUB AND PCYC**

It was a great day out at Coogee Beach on Dec 4 with sunshine, free food and entertainment as well as raffles and a silent auction with all funds going towards the Lions Club and the PCYC.

The Propex Coogee Beach BBQ is now a regular event in the finance industry and plans are also underway for a similar event next December which will be on a much greater scale and will support another well known charity.

The entertainment line up this year included talented saxophone player, Philip Gissling, some Chinese Lion Dancers as well as the agile but active karate kids. There was also an exhibition by talented contemporary artist and Propex Creative Director, Bec Mull. Thank you to those entertainers and an extra special thank you to our resident artist, 'Becy', who all devoted her time for free and also helped our General Manager, reserve the BBQs.

There were also various raffle prizes which were kindly donated by over thirty sponsors. Propex were main sponsors of the event but without the help of others, the event would not have been possible.

Thank you to all our Sponsors.

# Propex Founding Director Joins the Ranks of FBAA

Propex Founding Director, Ms Anne Thanudchang, the Director of Propex, is now the youngest Councilor of the FBAA.

Her appointment was announced at an FBAA Function on the 30th November and Ms Anne Thanudchang has been an active member of the FBAA since 2004 through her attendance at various events and her Company's contribution to the FBAA Magazine.

Ms Thanudchang has completed her Masters of Engineering Management and is also an active volunteer of the City of Sydney Lions Club and Red Cross Central Business District Club.

She would like to use her time as Councilor to offer a female perspective on broking and also highlight the current issues faced by the industry.

"I feel it is extremely important that the female voice of broking is heard in an industry which has been male dominated for so long and those issues such as fraud detection, training support for young brokers and philanthropy in broking are brought forward so that we have an ethical community spirited finance industry. I also feel that regulation of the finance industry is a move that I fully support," says Ms Thanudchang.

For further information on input on FBAA issues, please call 1300 854 030. Email: sales@propex.com.au  
Website: www.propex.com.au



**Congratulations to 'The Green Man', PJ who is pictured near (from left to right) Jodie and Anne from Propex. The silent auction prize was a carved and painted by NZ surfer Aaron Kereopa. These amazing sculptures are made by stripping old boards of their fiberglass and carving into the foam core. Approx 1.75m.**

**Thank you to My Island Home, Double Bay for donating the prize**

The City of Sydney Lions Club aims to serve people without promise or reward they have helped both the local and international community. They support local initiatives such as the PCYC and the Leo Club youth projects and on the international level they have international assistance grants programs, exchange programs and also contribute towards medical research.

## Thank you to the Coogee BBQ Sponsors

**Asian Media**

**Australia China Alliance**

**Bec Mull -Artist**

**Boost Juice Bars, Maroubra**

**Cheese Cake Shop, Maroubra**

**The Christmas Cave**

**Fey Combs for facepainting**

**Gelittissimo (City Stores)**

**Jonson's Pharmacy**

**Judd Webber**

**Kit Wong**

**Le Coco (rolls and croissants)**

**Lowenbrou Keller, Potts Point**

**Maroubra Dynamic Physiotherapy**

**Mary K - Floral Design**

**My Island Home, Double Bay**

**New Profile - Hair Design,**

**Piccadilly Fruit Market, Maroubra**

**Sam The Butcher (Bondi)**

**Fitness First, Maroubra**

**Propex Staff**

**- Anne, Jodie, Alex & Marion**

**Phillip Gissing: Saxophone Player**

**Yip Lum & Co and Randall Yipp**

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