

*Creating
Happiness*

2018

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CEO Report

Welcome to Our Happiness Book

It is that time of year again where we celebrate the achievements of our clients.

This will be our fourth edition and it is very gratifying to see so many great stories where we have been able to assist. In a year where we have seen major issues with the Royal Commission showing institutions lacking in client outcome it is pleasing to see that we, as a practice, have been able to achieve some great things. Trust is earned and for us at EJM it is the foundation stone of what we do.

We will be challenged again this year with trade wars and property prices becoming soft but we will strive to make sure we can help people create happiness.

Please let us know what you think of this publication as we value your feedback.

Sincerely,



Manny Mezzasalma



Glenn & Emma Bouchier

Glenn and Emma Bouchier have owned and managed Mason Park Funerals in Wangaratta, Victoria for more than 11 years. Starting with only Glenn and Emma working full time in the business to now a staff of 6 full time and a number of casual staff.



With a strong philosophy based on positive outcomes for client families Glenn and Emma have invested strongly in training their staff as they realise what an integral part they play in the success and growth of the business. For these reasons, they are all extremely passionate about 'why' we have funerals and the long-term benefits of creating meaningful funerals to help families on the grief journey. Renovations over the last 2 years now see us offering the Wangaratta community one of the largest and most modern Funeral Home premises in the state, seating 250 people in the Chapel together with our new 'Memories Room' fully licensed Function Room for families to gather after a Service.

When we purchased the business, Glenn knew funerals and how we wanted to approach what we offered client families. The business side was all new to us. We knew it was important to seek professional advice. We first met with Brendan from EJM in 2014. His calm nature is perfect for us and we really enjoy our meetings with him. For a married couple working together, he has been a fantastic sounding board, helping us to work through all our different ideas and future plans, both business and personal. He has also helped set us up for future stability with life insurance and self-managed super. Owning a business that is 24 hours a day, seven days a week while raising our 3 young children has been challenging at times.

Happiness for us has been about growing our business and continually improving, but also securing our financial future and achieving some freedom and flexibility to enjoy downtime and holidays with our family.



Malcolm & Rhonda Lomas

I have known Manny for well over 20 years, first as my AMP rep then as time went on my financial Advisor.

As a baby boomer we were not advised in general the importance of saving for your retirement, this was not until I came across one Mr Manny who put me on the straight and narrow of what I needed. This put the wind up me, as I knew I would be short of capital.

With working in the road construction industry, a position I held right up until when I retired just recently, I was able to salary sacrifice my income considerably. With Manny's assistance and advise the process was started, this was not easy in the beginning as I still had dependents at home and a mortgage at the time to pay off.

With some creativity by Manny we came up with a goal to aim for and this was achieved. In July 2018 I retired with no debt and a super income stream that is manageable, this has been achieved as a result of Manny's advice and guidance.



Chris & Marian Aggenbach

From within our story it doesn't seem to be one of any great intrigue or interest but simply two local people returning to the North East, post our Melbourne adventures. Christopher, funnily enough now, is a chef by trade that has launched into an entirely contrasting career path after his time with Sofitel Melbourne and I come from a continued background in interior design and decoration.

We returned to Wangaratta in 2011 and worked towards integrating into the family business whilst hurriedly planning, designing and then opening a whole new business alongside. Design House Interiors opened its doors in May of 2012 and although a separate business was always to be an extension of Aggenbach Floors; building a holistic approach to design and strengthening the concept of floor to ceiling decorating. Ours is a story of an established business with a long history in the community and the pressure of a new start-up with the task of launching the name and brand into the wider region, whilst thoughtfully creating opportunities for a succession plan from father to son.

With EJM's direction we have set goals and looked at strategies for both our personal and business financial development and security. We now own our home (or at least a couple of bricks) and have an additional property for the rental market. We have also begun our share portfolio (a scary thought) and are determined to reward hard work with a holiday each year. If you had said that to me 10-15 years ago I wouldn't have believed it.

We look forward to growing our working relationship with Brendan and team at EJM and are optimistic for the growing success of both choices by Aggenbach Floors and Design House Interiors in what is an ever-shifting retail market.





John & Renae McElligott



Approximately 12 years ago we were christening our 1st born daughter Keira and were looking for some waitering help.

We were looking for some kids to help clean up, serve, etc. throughout the day. We asked our nephew Eamon if he had any friends that may want to earn a bit of pocket money. That is when we met Jamie, Elvina and Manny's son. Jamie's work ethic was phenomenal that day. We sure were impressed. From there a friendship was instantly formed. Elvina, Manny, Jamie and Chris have been a part of our lives since.

Our family John, Renae, Keira and Shauna personally have been able to grow and develop our investment portfolio through the careful guidance from Manny and the EJM team. Our business, McElligotts have used Manny and the EJM team for specialized advice during a Management of Change process, to provide ongoing advice to the Board of Directors and to provide investment opportunities and advice. Manny treats every investment like it's his own both carefully and strategically. His team are like his family and every time you walk into their office you are made to feel like you are part of that family and what they are striving for.

We look forward to partnering with the EJM family for many years to come.



Dorothy Nicholson



When Manny asked if I would like to be a part of the annual EJM Happiness Book, my first reaction was one of surprise as to why he would want or let alone be interested in what a 92 year old lady had to say. However, that typifies Manny, his staff and of course his gorgeous wife Elvina in being interested in me as a person not my age.

I currently reside in an aged care facility in Brighton, and all of my financial affairs are now being managed by my daughter and Manny personally. Normally at this age people do tend to overlook such an elderly person or view them as having either dementia or Alzheimer's and therefore not able to understand financial concepts. Manny however treats me with the utmost respect as an individual, not as an old lady. He explains my current financial circumstances very clearly and the advice he has given me has proved to be excellent as my investments with him continue to grow.

I cannot speak highly enough of Manny and Elvina who have the most beautiful souls and have become very treasured friends not only to myself but particularly to my gorgeous daughter Marita and her very special partner Chris. I have them to thank for introducing me to Manny, Elvina and EJM.



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William & Kim Martin

We met Ruby for the first time this year and we felt an instant connection with her. Ruby made us feel at ease and spoke to us as if we have known each other for years.

William and I work full time and have two young children. Our priority has always been our kids and being able to ensure that they are able to play sports and spend time with the family. In recent times, we have not been able to find time to focus on things like our finances and we had found ourselves to be stuck in limbo with our goals. To fund our lifestyle, we started to feel like we had to work longer hours and we were not able to focus on the children as much as we would like to.

William and I always had a dream of travelling and building a nice house for our family, however we felt that with the high cost of living, wanting to send our children to catholic schools and not being able to focus on our finances this dream would not become a reality. We felt comfortable to open up about these concerns and we were really impressed with Ruby's compassion and understanding of our situation. We remember one of the first comments that she made which to date has stuck with us, "let's try to turn this around and do this together", this made us feel like our dreams could be possible. We were impressed with Ruby's level of enthusiasm and care which gave us great motivation and confidence to work with her to get on top of our finances. With Ruby's guidance and assisting us with our insurance, super and budgeting, we have now been able to allocate money to our children being able to attend catholic schools and play their chosen sports, we have more time on our hands to enjoy life and we are now looking at options for building a new family home.

Our next goal is save for a family holiday overseas. Thank you Ruby for all your support of us, we feel like a big weight has been lifted from us, and we look forward to working alongside you in the coming years.





Frank & Muriel Wellman



I decided on early retirement well before EJM set up in Wangaratta.

I believe financial advice is a very important part of retirement planning and I was set up with a plan which worked well. When my planner himself retired I transferred control to Brendan at EJM who with a few tweaks allowed us to live comfortably for some years. This worked well until Muriel developed Alzheimer's disease. Wanting to remain together I became her full-time carer with some respite assistance.

In early 2018 this came to an abrupt halt when I had a simple fall which resulted in a ruptured Achilles tendon. I was told I would be in plaster or a "moon boot" for about six months. I was extremely lucky on that day to find a room in the Bush Nursing Home at Violet Town and so Muriel entered respite care. She was offered a permanent position there, so after an income and asset assessment I was given what seemed an insurmountable figure to take this up.

It was at this point that I met Ben Hopkins at EJM. Ben listened intently while I explained my position and my fear of having to make hasty sales of assets including a 70-year-old restored replica of my first care. A few days later Ben came up with a plan to cover all of Muriel's costs including her daily charges without the need to sell off any major assets and to allow me sufficient income to continue my lifestyle. I cannot speak highly enough of Ben's kind words and caring attitude and his careful explanations of the finer points of his plan for me. While Muriel and I can no longer live together, my leg is healing progressively and thanks to Ben and EJM Financial Services my financial situation is in good hands.

John & Rocco Tripodi

We are a small second-generation family business originating at the Queen Victoria Market.

Starting off in fruit and vegetables as a retailer and progressing to include providoring, which supply many of Melbourne's iconic cafes and restaurants. With the successful introduction of our own juice business, our growth was proving a challenge. With this in mind we began looking for an organization that could provide us good advice across all parts of the business and help us grow further.

This is when we were introduced to Manny Mezzasalma and the team at EJM. They have helped us transform our business into a robust corporate structured business with excellent systems and processes.

We have had a vision to also house all of our businesses under one roof but this was both challenging geographically and also from an expense point of view. We have recently achieved this dream and have opened a state of the art facility in Campbellfield which houses not only our providoring business, fruit and vegetable but also a modern fruit juice plant. This plant allows us to make juices which we deliver daily and are free of any additives or preservatives.

Our business has grown exponentially and we are set for even bigger growth in the coming years. EJM has assisted us along the journey and with their help have achieved these lifelong dreams. We are very confident of the future and with the help of the EJM team believe all things are possible. We highly recommend Manny Mezzasalma and his team to any business that is looking to grow and prosper.



EJM Family



what an
ADVENTURE!





Fun Times

LOVE
LOVE
LOVE



family



SO VERY
blessed

happiness
[hap-ee-nis]

noun

1. the quality or state of being happy.
2. good fortune; please; contentment; joy.