

*Creating
Happiness
2021*

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eJM
FINANCIAL SERVICES



West Melbourne



Wangaratta



Wodonga

CEO Report

Welcome to our Happiness Book

If you had told me 12 months ago that we would still be in lock down a year on I would not have believed you. We all have had to deal with not being able to spend time with our extended family and friends and this has paid a heavy toll.

This year we have highlighted again a few of our client's journeys and the help we have been able to provide. We all feel privileged to be able to help people reach their goals. We gauge our success on making sure we can add as many people to this book as possible. The team at EJM look forward to this book being published as it is a testament to all the hard work they put in throughout the year.

This year will be the last year I will write this forward as we will be appointing Peter Monahan as joint CEO of EJM and I feel he now should complete this task. We are progressing with our succession plan that will see some exciting changes at EJM. We will soon add an office in Geelong and one in Bendigo. Both offices are well established and bring with them some extremely talented people. This means we can provide additional services to clients across Victoria and be able to harness great people across all our business.

In closing I wanted to thank you, our clients, for allowing us to walk the journey with you and providing us the opportunity, we never forget that you are the reason we are in business.

Sincerely,



Manny Mezzasalma





Adam and Bianca Brewer

We were at a point in our lives where we had just purchased a new home for our family. Our first son was only 3 years old at the time and our youngest was on the way. Although, this felt like an exciting time for our growing family, we had financial goals and ambitions that at the time felt out of reach for us. We had purchased the home with the intention of renovating it, but we also wanted to invest some of our money into another property. It was around this time that we contacted Manny for some guidance.

Since reaching out to Manny, we have achieved every financial goal that we have set for ourselves and are continually setting and striving to achieve more. We now love coming home to our beautifully renovated house, and every now and then we drive down to the beach to check on our recently purchased investment property. However, for Adam what really excites him is the financial ability to enjoy his motorsport, and all of the expenses that come along with it. And of course, Manny's guidance has ensured that motorsport makes an appearance on our priority list! It is a wonderful feeling to finally feel like we have a sense of control and understanding of our finances and are looking forward to the exciting possibilities of what is ahead for our growing family.

Thank you Manny and the EJM team for all of your guidance and services. It's a great feeling to know that you have a team of professionals that have your back!



Dean and Melanie Clydesdale

Our journey with EJM started.....

Throughout this financial journey we have had the opportunity to develop a wonderful friendship with Brendan and the EJM Team. Brendan has always guided us and kept us focused on achieving our dreams.

Owning a small business and having a growing family, we have faced many challenges over the years. Brendan was always just a phone call away and ready to give us sound options and informing us on the latest financial information.

Brendan and the EJM Team have always had our best interests at heart to help build our financial portfolio for the future.

Our dreams are becoming reality and our future is looking brighter for retirement thanks to Brendan and the EJM Team.



Luke Crosthwaite and Robert Bootle

5 years ago Rob and I moved from a 25th floor apartment in Kings Cross to build a home on 20 acres just outside Bethanga. We both wanted a tree change and since my Mum lived in Beechworth at the time, this was the perfect spot (thanks Rob).

My cousin lives in Albury which meant we could ask for tips and contacts for all sorts of services - Doctors, Solicitors, Tax Agents and the like. Every one of them has been great.

One contact led to another... and here's Lucy!

Lucy gave us the structure and the tools to identify what our goals really are (not always as easy as you think) and then how we could actually achieve them. I retired in 2019 and Lucy came up trumps with opportunities to not only maximize our assets and savings, but also found ways to do things that we simply wouldn't have considered or known about.

That's where the whole EJM team comes into play (thanks Terry!). The meetings are always a pleasure too - I'm not sure who ends up laughing the most.

Our future looks brighter and more secure financially, and we hope we can continue our relationship with Lucy & EJM for a long time yet.



Martin and Elizabeth Fussell

We recall being young and dismissive of any need for superannuation. It was as if older age and retirement would never happen. Then came a time when the thought of securing a comfortable future started cropping up in conversations more frequently. Even the Government pointed a finger at us as if to say we had better do something about it.

Employers started contributing and in time we started matching it so the nest egg started to take shape. Yet it was still all remote for us. We took everything on trust for a remote company to manage our affairs for which we had a glowing report once a year. How money was invested was no more than a vague idea couched in words such as market growth has its ups and downs but in the end always rises, be in it for the long haul and always keep paying in.

Now the day of retirement and relying on our superannuation to maintain our livelihood has arrived. How fortunate it has been for us that for some time now we have had the personal services afforded to us by EJM and Lucinda Thompson in Albury Wodonga to take care of our fund management needs. Lucy has become a fond acquaintance and has given us peace of mind as well as attentive service to our financial needs. We look forward to our discussions about our nest egg. These conversations in her office over a well brewed cup of coffee are always bright, informative at depth but also touched with humour.

Since the financial crisis of 2008 and the recent advent of the COVID 19 crisis, we have still been comfortable in our retirement with the help of Lucy and EJM.



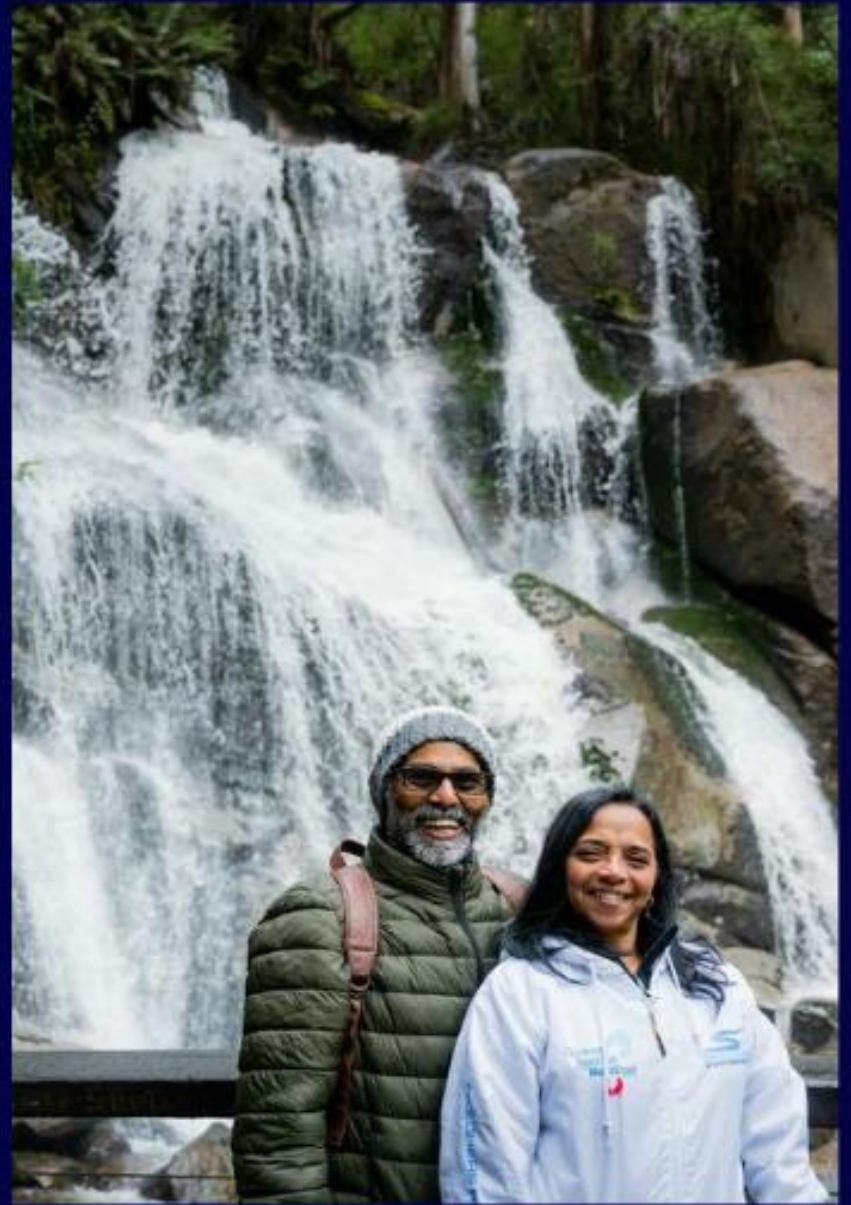
Kriz and Subba Kumar

Suba and I are the new kids that have approached one of the major milestones called 'retirement'.

We landed on Manny's portfolio through his acquisition of another AMP advisor's clients and happy to state we ended up in the right place at the right time. Through the majority of our career we have had a nomadic life of living in four different continents and moved across the oceans over 10 times. Being away for a long time from home the new milestone that marked the ending of one chapter and the start of another was causing some concerns as we had very little idea of the conditions at home.

Through Manny and his team's methodical approach, resettlement to this new lifestyle through the tough COVID times became seamless. The advice and help reached out beyond the pension fund. Charlene to get the appropriate home loan, a suitable Real Estate advocate for our new home, and other key nuances that one has to face when relocating continents.

We have not managed to keep up with the travel plans due to the pandemic but I feel comfortable that we are in good hands and should be able to achieve this and more when things get better.



Rory and Trish McElligott

For the first 20 years of our working life, we mostly focused on building the business to make it a successful brand. We really did not think too far into the future of our personal wealth. After not being able to have children till later in life due to illness we knew we wanted to change this to not only secure our future but our children's.

When we first walked in the door at the EJM office near Glenbervie station we were looking for direction with investing in our future and setting ourselves up for retiring with a healthy nest egg. We felt very welcomed and confident with Manny and the EJM team, and the journey has been faultless from the first day all the way through to today. EJM have navigated us through many aspects of financial advice from securing an investment property, growing our portfolio, investing in our self managed super fund and Charlene helping us improve our home loan.

Recently Marco has taken on our accountancy and already we are confident that we are heading in the right direction. The advice we have received from Manny and his team has always been positive and directed us to where we feel comfortable.

EJM have a wonderful understanding of family and being older parents of 2 young boys have helped us structure our future around this. We currently live on a beautiful 20 acre property on the outskirts of Geelong. We have a vision for this piece of paradise and are excited to discuss our options with Manny in the near future.

We would like to thank our EJM family for all their support over the years and we look forward to continuing our journey with you.



Jason and Rebecca Papworth

We met Brendan at the Wangaratta Business Awards in 2012 where we were seated at the same table as him. He handed us his business card and after some discussions we thought it might be a good idea to meet with him to get some financial direction and help to set some goals for our business and personal lives.

It is comforting to know we can contact Brendan when we have a new idea or plan for our finances to get his perspective and provide some guidance if we were to go ahead with the idea.

We are grateful to Brendan for helping us to form and achieve our financial goals and his wisdom to guide us along the way.

Sometimes it's hard to stop, look back and realise how much you have achieved but each time we meet with Brendan he always makes sure we do and congratulate ourselves for it!



Ray and Sheila Vella

Our journey with EJM began over 21 years ago, when Manny was recommended to us by a family member. At the conclusion of our initial meeting with Manny, we had developed a strong rapport and overall great feeling about commencing with EJM.

The EJM team has helped us develop and implement a savings strategy which firstly enabled us to install an in ground pool in our family home, travel to Europe to see where our parents immigrated from and later to purchase two investment properties.

Subsequently, this strategy has enabled us to plan and build our retirement dream home by the beach. We have also been fortunate enough to be able to support our daughters with their aspirations and build a foundation for their own families.

EJM have consistently provided tailored advice to our personal situation and that was within our means. Over the years, the team has remained approachable, consistent and realistic. We are very privileged to have met Manny and the EJM team and have them assist us with not only our financial goals but also contribute to our overall life goals.

Thank you all so much for your hard work and dedication.



Des and Val Watters

Navigating a small business can be very tricky.

I started Descend Underwater Training Centre in 1979 as a one-man business and on very limited budget, however with bags of enthusiasm. The business grew and eventually we were bringing in over 2000 bed nights a year, of international students, into Albury to learn commercial diving.

In 2003 I entered our business in the Commonwealth Government Telstra Business Awards as a micro business. To my surprise we won Best Micro Business in NSW and that elevated us to open competition against business with up to 100 employees. To my utter amazement we won Best Business in NSW and then in National competition Best Micro Business in Australia.

When I first started work at age 15, I started a superannuation policy with AMP. This policy ultimately turned into a retirement fund. John Dawson, now of EJM, has been our trusted and reliable financial advisor for about the last 20 years. With Johns help and guidance we have been able to plan our retirement and achieve our financial goals.

Now with financial security we are able to enjoy spending time with our family and our grandchildren, travelling and enjoying the material things we have accumulated over the past 75 years.



Hello, I'M NEW





EM Familia







love these
MOMENTS
♥







this is US ♡







good times ♡







staying positive IN A PANDEMIC



happiness
[hap-ee-nis]

noun

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



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2. **Background**

3. **Methodology**

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