

Helping Australians become millionaires one property at a time

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# THE AUSTRALIAN Millionaire magazine



APARTMENT LIVING IS  
THE FUTURE: WHY HIGH-  
RISE IS THE NEW DREAM

## WHO WANTS TO BE A MILLIONAIRE

MEET THE MAN WHO'S ON A MISSION TO MAKE AN  
IMMEDIATE IMPACT IN THE AUSTRALIAN PROPERTY MARKET

PLUS! FIND OUT HOW YOU CAN ACQUIRE YOUR FIRST PROPERTY INVESTMENT



**RAY BARTHOLOMEUSZ**

**Photography**

Fashion | Weddings | Events

M: 0413080713

E: ray.bartholomeusz@yahoo.com.au

# THE AUSTRALIAN Millionaire magazine

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## EDITORIAL

**Editor-in-chief**  
Mike Ilagan

**Managing Directors**  
Mike I, Albert Prias, Vicky Chew

**Photography**  
Ray Bartholomeusz

**Managing Editor**  
Lakshmi Gowda

### Marketing

Ali Liu, Alex Abella, Krissy Anderson, Eileen Maynigo, Barnes Luz, Jason Harris, Stephanie Macabenta, Charles Chan, Albie P, Joanna Cubelo, Annabel Goffried, John Esquerra, Michelle Palmer, Cam, Angelica Whitelaw, Joanne Azzì, Chevy Redobo

### Writers & Contributors

Anjelica Whitelaw, Shiwani Gulpah, Renae Smith, Holly Phillips, Jenny Hu, Charles Chan, Jill Antonio, Scott Murray, Vanessa Jensen, Leanne Harrison, Patricia Higgins, Judy Flynn, Angie, Katrina R, Joerisa, Rommel P, Christian Q, Christine Claire

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# THE AUSTRALIAN Millionaire magazine

E D I T O R S  
N O T E S



We recently had another wealth creation session for The Australian Millionaire Magazine and I was so happy to find out that every single person that came to the session got something out of it and were actually prepared to change their lives for the better.

Honestly, we're really passionate about helping individuals and families become more financially secure because we know first-hand what it's like to struggle and live paycheck-to-paycheck. I personally know a number of families that struggle financially just because they don't know how to use their money wisely and that's why I genuinely want to help as many people as I can because I believe that everyone deserves the good life. I'm a firm believer that life would be a lot better if we all chipped in and tried to help each other out rather than try to tear each other down - life's too short to be negative right? That said, I hope you enjoy the second issue of The Australian Millionaire magazine featuring the CEO of Oak Lending - David White.

Mike Ilagan  
Editor-in-chief

# THE AUSTRALIAN Millionaire magazine **workshop**

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# HOW TO ACQUIRE YOUR FIRST Property INVESTMENT

An investment property can be a solid financial move for your future. Whether it's to boost your retirement plan, retire early or set your family up, an investment property can be a step in the right direction.

You're not just investing in property, you're investing in a financial plan. Investing in real estate is a long term plan so take the time to talk to your partner and your finance broker about your plan. By setting clear goals and timelines, you'll have a better chance of achieving them. Your journey to financial freedom begins here.

## Step 1: Finance and Pre-approvals

It is important to consider your short and long term goals and review your finances. Check your credit rating - Start budgeting to ensure you are able to balance your income and expenses in order to plan for greater upcoming expenses. You should also consider reducing your credit card limit and minimising your debt. Find out if you qualify for a bank loan - Discover your potential borrowing power by speaking to your bank, credit union, broker or financial adviser. Pre-approval comes from your mortgage broker or directly through your lender.

## Step 2: Select and Reserve your Property

Explore and research the properties available, then compare and choose the one that suits you.

## Step 3: Review the Contract

Your solicitor or conveyancer will review the contract for sale independently and make sure you understand what you're signing up to. They will also negotiate with the seller's legal representative on contract conditions, making the process of documentation and settling easier.

## Step 4: Sign the Contract for Sale

If you want to go ahead with the purchase, you'll need to return the signed contract.

## Step 5: The Contract Exchange

Once you've exchanged signed contracts with the seller, you've secured the property.

## Maximising your Investment

After settlement, it's time to take ownership and move in, or sign up your first tenant. For off-plan purchases, settled properties come with a 90-day warranty maintenance period. For any defect issues identified within the first 90-days after handover, these are submitted by the purchaser to the Builder on a warranty claim form.

\* Please note: Information from this article was sourced from The Property Investors Alliance

# Millionaire

HOW TO BECOME A

## 5 STEPS TO REACH YOUR GOAL

“When you think of the word ‘millionaire’ what image flashes in your mind? For many, it is a flashy type of a guy who lives an ultra-luxurious lifestyle, travels in a private jet, and so on. Surprisingly, typical millionaires are not the image that Hollywood and the media in general has created.”

Do you dream of becoming rich someday, but you’re not sure how to go about it?

There is a myth that rich people are born with an innate talent to strive for excellence and think creatively, but it is all non sense! Being a millionaire is not about having more than one million in your bank account. It is about the mindset which creates wealth for you. Similarly, it is the mindset (the wrong one) that prevents you from being a wealthy person. Think about it.. why is it when some people win a huge amount of money in a lottery, they go back to square one and become broke yet again within a couple of years? It’s because they never learned the mindset of a millionaire. Therefore, how much money you have right now does not actually determine your future financial status.

Your future depends on your thinking: it’s all about changing your psychological approach towards money, success and happiness.

When you think of the word ‘millionaire’ what image flashes in your mind? For many, it is a flashy type of a guy who lives an ultra-luxurious lifestyle, travels in a private jet, and so on. Surprisingly, typical millionaires are not the image that Hollywood and the media in general has created. Many modern-age millionaires work full-time, live in middle-class homes and shop in discount stores like common people. They are not driven by the material possessions that money can buy. What drives them is the power to make choices; it is about the ‘freedom’ to make any decision. For instance, being able to quit a job they hate or sending their kid to a school of their choice.

The number of millionaires has almost doubled in the last decade. There are more and more people getting rich. Millionaires are turning into billionaires! Perhaps, a lot of people are living the good life, so why can’t you? Anyone can become a millionaire, but you need to have the “Millionaire Mindset.” Millionaires have more in common with each other than just their bank accounts, it is their mindset. Here is five ways that can help you reach that millionaire mindset:

### 1. Whatever You Think About, You Bring About

The beauty of being human is that you can reason and you can choose your thoughts. Thoughts become your actions and actions lead you to your reality. So if you’re poor, that’s YOUR choice. Maybe you think it’s not possible to be a millionaire because you don’t have the skillsets, capital, education etc.. But most self-made millionaires didn’t have any of these, either. Self-made millionaires want to have lots of money and earn it while doing what they enjoy doing the most. They think of multiple ways by which they can attract money.

“Many modern-age millionaires work full-time, live in middle-class homes and shop in discount stores like common people. They are not driven by the material possessions that money can buy.”

## 2. Chase Anything But the Money

The idea of being a self-made millionaire may sound great, but most millionaires believe that chasing money will take you nowhere. They have all chased 'something' in their lives and the money eventually came along as a reward. What would you do if you were already a millionaire right now? What are your other talents? Are you skilled/educated enough to do your work extraordinarily well? You need to understand that money will always come as a fruit of your hard work. You need to be productive in order to get results. For instance, walking in the hot sun is a LOT of hard work but it won't make you a millionaire.

## 3. Stop Spending, Start Investing

If your goal is to make a million dollars and buy an expensive car, you won't be a millionaire for very long. Millionaires know the importance of investing instead of spending. They earn to save (and that's their habit) and not just to spend. They earn to keep and not blow their hard-earned money away by buying expensive items. They know the fact that money, if saved today, may serve a bigger purpose tomorrow. Moreover, self-made millionaires reinvest the money they make. And they further use it to create new opportunities to be more successful.

## 4. Strive for Success on a Daily Basis

Earning well means you have loads of knowledge about your work, plus, a strong passion to learn new things and improve your skills. These traits are not something you practice rarely, they are meant to be a part of your daily routine. Self-made millionaires are passionate about learning and reaching new heights. Just like a child gets excited to learn something new in his/her favorite subject; YOU need to have that passion to excel no matter what gets in your way - may it be emotional traumas, financial setbacks, or whatever.

## 5. Live Well Beneath Your Means

This is something that you must have read a hundred times, but this is the ultimate golden rule. Why? When you work hard enough to buy that Ferrari, you DESERVE it right? Well, that's for you to decide, but millionaires don't function that way. The reason behind this golden rule is because gradually, most people starts spending more money than he/she earns. The real self-made millionaires don't spend more than they earn - it's as simple as that. In fact, as parents, they don't pay for everything. They give their kids a monthly allowance and that's it. Hence, they cultivate the 'smart spending' and 'saving' habit in themselves, as well as in their children.

As you can see from the list above, just wanting to be a millionaire is simply not enough. Self-made millionaires have a different mindset and most live a special lifestyle way before making all that money. By doing some of the things listed above, you too can put yourself on the right path to achieve financial freedom.



SIX REASONS WHY MORE AUSSIES ARE BUYING

# SYDNEY

## APARTMENTS FOR RENT

“From price to space and maintenance requirements, here are six good reasons the majority of aussies prefer owning an apartment complex high up in the sky as opposed to owning a house and a piece of land.”

Choosing between buying a house or an apartment depends on your financial situation, your lifestyle as well as your overall goals. While some people prefer the bigger space of living in a house, others prefer the practicality of inner-city living. From price to space and maintenance requirements, here are six good reasons the majority of aussies prefer owning an apartment complex high up in the sky as opposed to owning a house and a piece of land.

### 1. Easier entry into the property market

Renting is widely recognised as being cheaper than purchasing a home, as you do not need to pay for the ongoing maintenance of the property, council rates and strata fees or interest rates on a mortgage. Apartment living in particular is even cheaper than renting a house. If you'd like easier entry into the Sydney property market, looking at apartments for rent in Sydney would be a great start.

### 2. Convenience and community

Apartments for rent are typically located closer to city centres and offer the convenience of urban living and efficient transport. In addition, you'd be in a building shared by other residents, so there will be more of a community feel than what you'd get by renting a house. Many apartments for rent also come with shared outdoor spaces which are great for relaxing and socialising.

### 3. Security

Apartments for rent offer a lot of security compared

to the average house. From CCTV cameras security doors and parking, to keycards and concierge in newer developments, apartment living offers a lot of security and peace of mind. Importantly, if there's ever an emergency, you'd be glad to know that help is only a door away.

### 4. Amenities and facilities

Apartments for rent will typically offer communal facilities and amenities such as communal gardens or roof top terraces, pools, entertainment rooms and gyms. Some newer buildings also offer laundry, childcare and car washing services.

### 5. No maintenance hassles

When it comes to maintenance, apartments for rent typically have little to no maintenance costs or expectations involved. Apartment complexes generally have smaller, simpler green areas that are usually looked after by professional gardeners and trades people.

### 6. High-rise views

Unlike a house at street level, apartments for rent offer high-rise living and the views associated with living in a taller building. Whether it be district, city, parkland or water views, there's plenty of choice. If you love balconies, roof top terraces, and seeing a wider frame of the horizon, apartment living can give you just that.

\*Please note information from this article was sourced from The Property Investors Alliance



# HOW SYDNEY'S Hills District

## IS THE NEXT "GOLD MINE"

“Today the hills district is considered one of Sydney’s fastest growing suburbs, providing new homes for over 90,000 people over the next decade.”

Not so long ago Sydney’s Hills district was land of the McMansions, for those who wanted bigger houses with bigger land size.

Today the hills district is considered one of Sydney’s fastest growing suburbs, providing new homes for over 90,000 people over the next decade.

Nestled in the hills shire region is Kellyville a new hot spot for developers and home owners.

Kellyville has proven to be one of the countries’ most sought-after property markets. In 2016 Kellyville was the national top five highest gross values of sales of the year in Core Logic’s Best of the Best.

The market is on fire and set still continue growing with new infrastructure including schools, open spaces, roads, public transport and shopping will make the hills district an increasingly popular place to live.

Kellyville has seen 7 years of positive apartment/unit growth with a 9.68% averaged over the past 4 years – above that, even for the hills LGA region in past year – demonstrating top performance. The median house price increased 84.0% in just 5 years.

Apartments will become part of the future at Kellyville, with sleek fit outs, high quality fixtures, low maintenance and no lawns to mow! Plus, they include great amenities including landscaped communal gardens and even roof top pools are now available in a community-friendly place you can call home... at a more affordable price tag.

Dyldam is an award-winning property development and construction group that specialises in residential developments in metropolitan growth corridors. Look out for their new apartments in Kellyville.

Savant offers a unique lifestyle in the new hot spot that shows a promising return on investment, just 35 minutes from the Sydney CBD. Set in the midst of country style living, surrounded by parks, shopping and a stunning golf course.

\*Please note the information from this article sourced was from The Property Investors Alliance





# APARTMENT LIVING IS THE FUTURE: WHY HIGH-RISE IS THE NEW DREAM

“From lobbies that rival expensive, five-star hotels to communal pools and gyms, people are increasingly gravitating towards apartments.”

With house prices constantly soaring and populations growing rapidly in major cities, apartment living seems to be the way of the future. Our busy, fast-paced lifestyles have meant that the dream of owning a house in the suburbs is transitioning to feature a high-rise building instead.

In addition to these factors, it helps that apartments these days offer a broad range of benefits that you don't have in a traditional house. From lobbies that rival expensive, five-star hotels to communal pools and gyms, people are increasingly gravitating towards apartments. Here are just a few of the reasons why this is happening in your city.

#### **Apartments offer unique lifestyle and affordability options**

Apartments tend to create more of a community feel than houses do since you're in the same building with anywhere from a handful to hundreds of other residents. Most apartment complexes also come with communal outdoor areas which are great for relaxing and socializing. Additionally, since apartment living is generally concentrated in city centers, there's always something happening right on your doorstep. Not to mention the transport and shopping convenience that living in close proximity to a city would offer.

Most notably, apartments are usually significantly cheaper than purchasing a house, making the lifestyle more accessible to a broader cross-section of the community.

#### **Major maintenance and amenity convenience**

Apartments tend to have a lot less maintenance work attached to them than houses do. Green spaces tend to be smaller and more basic; often times, professional maintenance staff are paid for using strata fees and they handle all the gardening and upkeep. No mowing and cleaning mean that you get to save a lot of time and energy.

In addition to maintenance convenience, apartment complexes often come with facilities such as pools, roof decks, entertainment rooms and gyms, but some newer developments will even offer pet-sitting, laundry, childcare and car washing services. What better way to meet neighbors and make the most out of the place you live?

#### **Security and peace of mind**

Unlike a conventional ground house, an apartment offers a lot of security. At the very least, you'll need a key to get in through the security doors, but some newer developments offer concierge and keycards, similar to a hotel. Access to lifts and amenities is also limited to residents only, and many apartment complexes are monitored by CCTV. Whatever your reason for wanting that extra security, apartment living can offer you that peace of mind.

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# TOP FIVE REASONS TO INVEST IN PROPERTY

Australians love real estate. Whether its visiting display homes, reading the property section of the paper or online, talking with friends, or dreaming of your future home...we simply love property. The great Australian dream still exists, however, it's changing shape. More and more people are coming to understand a new way of thinking – not just buying a home to live in, but using property to get ahead in life. The typical first home owner will now consider buying an investment home instead of a home to live in, rent it out and then either move in (when weekly expenses are less than rent), leverage to eventually buy their own home, or rent in their desired area.

That's right, invest in property to achieve your future financial goals! Buy in strategic locations. Leverage bank finance. Rental income pays down your mortgage. Then you're left with an asset(s) that delivers passive income stream to sustain you well into the future.

With every investment there are inherent risks and rewards, particularly when borrowing funds, or off-plan purchases. It's important to do your homework and consult independent legal and financial advice before making any property purchase or investment.

When it comes to the rewards, there's certainly plenty! The PIA B&R model (Buy and Rent) has been tried and tested amongst our investors for well over a decade, so we're sharing the secrets of our clients' success.

We've compiled the top 5 reasons why you'd invest in off-plan property, particularly in the Sydney market.

## 1. It's actually easier than you think

You've done your suburb research, you know your budget, and you understand the negative gearing benefits...what's stopping you?

Getting your finances sorted is the key step, so you know your borrowing capacity. Now you just need to find the right property. Once your finance is in order, you'll need to do your due diligence (arrange bank valuation and undertake your property inspections), so there's very little risk that you'd find yourself with a property that you've overpaid for or doesn't meet your expectations.

## 2. You use 'other people's' money to pay off your off-plan investment

This is where the B&R model really pays off. Despite the initial deposit (ie you leverage current home equity or savings), you borrow funds from a financial institution. Interest rates are currently the lowest we've seen in over 50 years, meaning lower repayments, so now is definitely the right time to take advantage.

Tenants pay down your mortgage through weekly rent. For positively geared properties, rental income exceeds your borrowings. For negatively geared properties, your rental income will be slightly less than borrowings. All whilst you sit back and watch your investment grow. You can then use equity in this property, from capital growth, to fund your next investment.

Which leads me to the next great reason to investing in property. The ATO will allow you to claim a range of tax deductible expenses through your investment property, including depreciation. The newer a property, the greater the

depreciation levels. This serves to reduce your tax bill and improve your cash flow. Talk to your financial advisor or tax accountant about how you can reduce your tax bill through property.

## 3. Property can offer greater predictability and certainty as an investment

Your investment choices are endless, and you should always discuss your circumstances and future financial goals with a financial advisor.

Bricks and mortar (houses) are generally long term investments and no matter what happens, you'll still have a disposable asset at the end. Property is more predictable than other investment options, and the market cycles follow a fairly consistent trajectory – particularly in high demand Eastern states such as Sydney where property growth has been steadily growing over the past 50+ years.

Given the current levels of demand for housing and rental accommodation, property with strong cash flow can weather you through uncertain times because it meets the basic need for housing. Rising population and drops in average household size mean that people will always need a place to live, even during difficult times.

## 4. Property can lead you to greater financial security and wealth

Will you have enough super to retire on? How stable are my super investments? Will your current employer contributions be enough to live out the retirement you've planned? Will there be an aged pension when you retire? What can I do to retire comfortably? All questions to ask yourself in considering your future financial goals.

A balanced approach to your retirement and investment is a solid strategy. Property can lead to great wealth - we're forever reading about property moguls and how simple it is to get started and make millions. Where property is concerned, capital growth can lead to great asset value, and rental income leads to a passive income stream once your investment is paid down.

## 5. You control the destiny of your portfolio

You control where you buy, how many properties you buy and when to sell. And to a certain degree, how much you can achieve for rental return.

Unlike other investment types, property affords you many options in terms of growing the value, size and income for your property. Whilst market forces and economic conditions play a role in influencing property values and demand for properties, you are still the captain of your own ship – steering your portfolio in the direction of your future financial goals and life circumstances.

Security and peace of mind

Unlike a conventional ground house, an apartment offers a lot of security. At the very least, you'll need a key to get in through the security doors, but some newer developments offer concierge and keycards, similar to a hotel. Access to lifts and amenities is also limited to residents only, and many apartment complexes are monitored by CCTV. Whatever your reason for wanting that extra security, apartment living can offer you that peace of mind.

# DAVID WHITE

## MEET THE CEO OF OAK LENDING

“For White, it’s all about helping people achieve their dreams. It is about assisting people to reach that sometimes challenging goal of home ownership and being able to save their customer a large sum of money in the process.”

*We are often curious about CEOs; about their work and their lives, and often this comprises a rumination on just what it takes to get to such a high-level position in the business world. What makes such a person ‘tick’ and what ensures their success (just quietly, many of us would probably love to know how much they earn)...*

*The Australian Millionaire Magazine chats to one such CEO, a Mr David White of Oak Lending to gain some insight about the path to that elusive top rung on the enterprise ladder...*

White’s life has long been categorised by a level of interest and involvement in non-bank lending in a variety of roles and organisations. For the duration of 30 years, in fact. However, it was when White took the step to open a dialogue with an array of real estate firms that his business concept was born in earnest. He pitched the idea that the market could really use some alternative products to what the banks currently offered.

Oak Lending was set up in 2016 and had an immediate impact on the property market. It provided a suite of products that were unique and functioned as viable alternatives to the banking industry’s standardised and often pigeonholed criteria for lending – thereby, disrupting prevailing marketplace idioms in the process.

“As a non-bank lender, I knew I could bring some new products to the market; it’s about providing an alternative to banking products and building a closer and more intimate relationship with the customer as we look after the application, approval, settlement and ongoing management of the loan for the client,” White says.

Oak Lending offers ‘owner occupier’ loans at rates as low as two percent. They also have ‘non-resident’ lending options and ‘self-managed superfund’ loans (which you cannot find at a bank). This ties into the real estate market by allowing agents to find and explore new opportunities. A range of funding options under the Oak Lending banner means that they have a higher lending capacity than most of their competitors,

particularly when it comes down to the individual client.

This seems to follow a very disruptive model of commerce, and White certainly understands how important it is to adapt on a constant basis. He believes in changing his business plan at a high frequency (even if this means redrafting it every month). He also emphasises the importance of staffing, morale and customer service.

“Failing to stick to your plan is a recipe for disaster. Employing the right staff is paramount to your success, as people are the crux of your business – not the systems that run it. Motivating your team consistently and rewarding efforts is of utmost importance. A successful marketing plan including website management and social media is also crucial.”

For White, it’s all about helping people achieve their dreams (whether that is the Oak sales team or the referral partners that they connect with on a regular basis). It is about assisting people to reach that sometimes challenging goal of home ownership and being able to save their customer a large sum of money in the process.

“Seeing a customer smile after settlement of their newly purchased property and having them give thanks is actually more important than the business’s profits. When the market is tough it is about coming up with different ideas and solutions in order to innovate. Witnessing these initiatives coming into fruition can be very rewarding and motivational.”

But it hasn’t always been smooth sailing for White. Making tough decisions is part and parcel of running a business. Unfortunately, he has had to let a couple of staff members go – even after training them and mentoring them for almost a year.

“If one of your staff members cannot grasp their role properly, they will inevitably make mistakes that impact others. You need to make the right decision to move them on, no matter how hard that may be.”





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"If one of your staff members cannot grasp their role properly, they will inevitably make mistakes that impact others. You need to make the right decision to move them on, no matter how hard that may be."

White admits that he has made more than a couple of mistakes in his time in business, but he looks at these as prime opportunities to learn. He divulges some useful pointers concerning gauging possible changes in the market. What this means is that it is critical to adapt before change occurs, in a lot of cases this is about being predictive and pre-emptive.

"This can be hard, as no one has a crystal ball; but research of your primary market alongside overseas markets can give you an insight into possible upcoming fluctuations. In the past it was the case that sometimes I got too carried away in day-to-day operational activities and didn't see what was coming – the global financial crisis being a good example. Market research and competitor analysis is very important.

When asked what he could pinpoint as the primary reason for his success, White credits making strong connections and his nature as a 'people person'. This is always a huge advantage (alongside sound business acumen and extensive knowledge in your industry). Plus, there's always the value of reflection and introspection.

"Over the years I have built up considerable contacts in the finance industry; they have been of great assistance in helping me to provide alternative products, as spearheaded by gaps in the market. The more people you meet, the greater your opportunities become. I also study the market extensively, but allow some quiet time to think about my business and the future. You know that you will inevitably make mistakes, however you have to 'back yourself' at all times."

So what does the future hold for White? It will be to continue to look for original products and fresh distribution sources. So, will it be to continually adapt and seek inventive ideas and vital opportunities. It will encompass capitalising on the current market - in order to ensure that Oak Lending's products and services are available to all.

"Believe the dream, but also plan to make it a success" is White's guiding principle in business.

*...CEO's are fascinating creatures, but at their heart they are simply human. Finding motivation and purpose is all an innate part of the drive for expansion and creation of a thriving enterprise (still no word on what White rakes in dollar-wise, but we guess that is not the point – after all)*

*...It's about people, connections and the power of momentum that characterises the life of this particular CEO.*