

Company: Eminence Finance Group, Wollert VIC
Company Description: Eminence Finance Group (EFG) is a finance broker specialising in mortgages, refinancing, investment loans, personal loans, asset finance, commercial lending, and self managed super fund lending. Their vision is to empower clients to take control of their wealth and make their financial goals a reality, while driving personal and professional growth.
Nomination Category: Company / Organization Categories
Nomination Sub Category: Startup of the Year - Consumer Services Industries
Nomination Title: Eminence Finance Group - EFG



1. Which will you submit for your nomination in this category, a video of up to five (5) minutes in length about the achievements of the nominated organization since 1 January 2023, OR written answers to the questions for this category? (Choose one):

Written answers to the questions

2. If you are submitting a video of up to five (5) minutes in length, provide the URL of the nominated video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video.
3. If you are providing written answers for your submission, you must provide an answer to this first question: Briefly describe the nominated organization: its history and past performance (up to 200 words):

Total 200 words used.

EFG was launched in February 2023 with a single mission: to provide proactive, professional advice in an industry where 72% of customers feel stressed and frustrated by the mortgage process.

The firm was founded by Sab Arora, an expert in both banking and broking. With a personal journey of immigrating to Australia and rebuilding his career from scratch, Sab understands the unique challenges his clients face. This empathy fuels his dedication to providing a service that adequately supports their needs and goals, and provides a breath of fresh air in finance broking.

In a competitive market where clients demand speed and expertise, EFG are committed to delivering a proactive, personalised service that ensures every customer feels understood and educated at every stage. Upholding values of transparency and trust, they provide the right information at the right time, so clients never have to chase down information or ask for a document twice. And actively invest in team development and technology to ensure they remain on top of their game, deliver the best service, and continuously exceed client expectations.

Through his strong vision, customer-centric approach and unique perspective, Sab is leading a new wave of finance broking that is in high demand.

4. If you are providing written answers for your submission, you must provide an answer to this second question: Outline the organization's achievements since the beginning of 2023 that you wish to bring to the judges' attention (up to 250 words):

Total 247 words used.

EFG has achieved remarkable results since their launch in February 2023:

- In just two years, EFG has achieved a remarkable \$91 million portfolio, representing a 217% growth since inception. This highlights their ability to attract and retain clients who value their proactive approach and service.
- EFG has demonstrated significant growth in loan volume and value, with a 393.14% increase in loan volume and a 360.17% growth in loan book size from 2023 to 2024.
- Their efficiency and effectiveness are evident in their improved application to settlement conversion rates, which increased by 108.54% from 2023 to 2024.
- Maintaining an industry-leading 98% client retention rate, reflecting their strong client relationships and dedication to providing an improved mortgage broking experience.
- 30% of EFG's clients have returned for refinancing or additional loans, demonstrating the trust and confidence placed in their expertise and service.
- Clients consistently praise EFG's dedication to providing a stress-free and rewarding experience, as evidenced by their almost 40 five-star Google reviews.
- 40% of new business comes from referrals, highlighting the power of their strong partnerships
- They've invested in their team's professional development, achieving a 100% accreditation success rate.
- Sab was named a finalist in the AFG Awards for Broker of the Year in his first year of operation, showcasing his exceptional expertise.
- Featuring in prominent publications like Authority Mag, Valient CEO, and Dynamic Business, further solidifying industry expertise.
- Achieved a 20% increase in website traffic and 15% growth in social media following through targeted marketing.

5. If you are providing written answers for your submission, you must provide an answer to this third question: Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other players in your industry and/or to the organization's past performance (up to 250 words):

Total 240 words used.

In a market characterised by slow response times, aggressive sales tactics, and transactional relationships, EFG stands out by doing the opposite: providing a proactive service, developing genuine client relationships, and empowering the achievement of financial goals. EFG aren't just delivering financial services; they are redefining the brokerage experience and bridging a critical gap in the market.

Their impressive results, gained in a short time, indicate the critical market demand for a firm that cares more about the bottom line, they wholeheartedly support clients on their journey to financial success. Clients want a smooth, stress-free experience where they feel informed, valued and confident every step of the way, and they are choosing EFG to get this service they so desperately desire.

EFG's acquisition, retention and referral rates underscore the firm's commitment to exceptional client care and their achievements extend beyond financial metrics. They actively contribute to the industry through mentorship programs, knowledge sharing, and community engagement initiatives. This commitment to social responsibility sets them apart and creates a positive ripple effect within the mortgage broking landscape.

By putting client needs at the centre of their core value, investing in continuous improvement, and upholding ethical standards, EFG is setting a new benchmark for excellence in the industry. Their achievements are not just milestones; they are a testament to a dedication to transforming the mortgage broking experience and making a lasting positive impact on the lives of their clients and the broader community.

6. You have the option to answer this final question: Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

Total 47 words used.

The attached support document, including case studies and testimonials, demonstrates EFG's impact and how they are proving themselves as leaders in mortgage lending.

We encourage you to review it and click links that lead to evidence of the media coverage received and the impact EFG is making.

Attachments/Videos/Links:

[Eminence Finance Group - EFG](#)

[REDACTED FOR PUBLICATION]