



Capability Statement

The Hopkins Group's Holistic Service Offerings

Key Staff Bio, Area of Expertise & Contact Information



Wealth-Building & Legacy Securement



Financial
Advisory



SMSF &
MDA



Estate &
Legacy
Planning



Generational
Wealth
Transfer



Asset
Protection



Succession
Planning



Trust
Establishment



Financial
Coaching

Strategic Planning & Compliance



Mortgage &
Finance



Insurance
Review
& Advice



Risk
Management



Investment
Review &
Advice



Lending &
Borrowing
Strategy



Corporate
& Tax
Compliance



Financial
Audits

Property Investment & Management



Property
Investment



Property
Sales



Property
Management



Short-Stay
Management



Rooming
Houses



Buyer &
Vendor
Advocacy



Development
Services

Back-Office & Accounting Support



Bookkeeping
Services



Personal Tax
& Accounting



Business Tax
& Accounting



Philanthropic
Management



Banking &
Cashflow



Mail &
Payroll
Services



Secretarial &
Administrative
Services



Our core business advantage is our capability to deliver a holistic suite of service offerings with financial planning at the heart of the client solution



- Wealth-Building & Legacy Securement
- Strategic Planning & Compliance
- Property Investment & Management
- Back-Office & Accounting Support



MW

Michael Williams

Managing Director & Senior Financial Adviser

Holistic Wealth-Building & Financial Advisory

mwilliams@thehopkinsgroup.com.au

Michael Williams is the Managing Director of The Hopkins Group, a financial advisory firm.

He started his career as a commercial and property lawyer but transitioned to financial advising because he wanted to help clients before they got into trouble. He has a simple yet powerful vision to help his clients achieve financial well-being and independence.

Under his leadership, THG has grown from a boutique firm to a multi-disciplinary, end-to-end, holistic financial advisory agency with over 55 staff. He is also an accredited Senior Financial Adviser and is currently an active member of the Deakin Advisory board.

Services Provided by Michael and His Team:



Financial
Advisory



SMSF &
MDA



Estate &
Legacy
Planning



Generational
Wealth
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Asset
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Planning



Trust
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Financial
Coaching



Insurance
Review
& Advice



Investment
Review &
Advice



Lending &
Borrowing
Strategy



Property
Investment



Philanthropic
Management

Client Testimonial

"The Hopkins Group is a fantastic financial advisory firm. Everybody that I have been in contact with has provided a service far beyond my expectations. I would recommend The Hopkins Group to anybody that requires financial advice"

Paolo Compagnino



SL

Shane Light

Head of Advice & Senior Financial Adviser

Financial Advisory

slight@thehopkinsgroup.com.au

Shane started his career as an accountant and mortgage broker in Wollongong, NSW. He then moved into financial planning and became a financial adviser. In 2007, he moved into a compliance and risk management role in the financial planning industry.

After nine years, he became the Head of Advice at The Hopkins Group. He is a qualified financial planner and mortgage broker, and was recognized as one of the top 50 most influential advisers in Australia in 2020 and 2021.

Services Provided by Shane and His Team



Financial
Advisory



SMSF &
MDA



Estate &
Legacy
Planning



Generational
Wealth
Transfer



Asset
Protection



Succession
Planning



Trust
Establishment



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Coaching



Insurance
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& Advice



Risk
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Investment
Review &
Advice



Corporate
& Tax
Compliance



Financial
Audits



Mail &
Payroll
Services



Secretarial &
Administrative
Services

Client Testimonial

"I have been a client with The Hopkins Group for over 20 years. Without their help and advice I would have been worse off financially. I thank them for their advice especially Shane Light, he has taken a lot of stress off me when I really needed help"

Julie Baulch

Michael & Shane Can Help When...

Your client has received a lump sum settlement for:



- Personal injury
- Worker's compensation
- Product liability
- Medical malpractice
- Divorce
- Class action
- TPD / life insurance payout
- Unfair dismissal
- Defined benefits
- Judgments

Your Client Wants Advice on:

- How to invest and grow the money
- How to invest the money back into their Super / SMSF
- How to invest the money to provide them a long-term income stream
- How to invest into trusts for their family such as an education fund

Your client has invested in / ownership of:

- A Self-Managed Super Fund (SMSF)
- A Managed Discretionary Account (MDA)

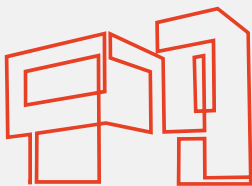


Your Client Wants Advice on:

- The general rules and regulations around these financial products

Your client inherited a complex investment portfolio

with a complex combination of assets such as:



- Equity - Real estates
- Equity - Other
- Cash / Liquidity
- Share / Bonds / ETFs
- Trusts / Funds

Your Client Wants Advice on:

- How it could impact their existing investment portfolios
- How they could seamlessly integrate it into their existing investment portfolio

Your Client is involved in a lawsuit as a plaintiff/ defendant in a:

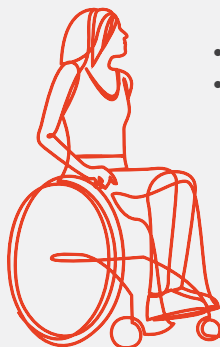
- Civil matter (vs. an Individual)
- Civil matter (vs. a Business / an Entity)
- Civil matter (vs. Insurance)
- Civil matter (vs. the State)
- Criminal matter



Your Client Wants Advice on funding the litigation through:

- Asset liquidation
- Loans
- SMSF / superfund withdrawal

Your client has been diagnosed with:



- A terminal illness
- A permanent disability

Your Client Wants Advice on:

- How to process their income protection / trauma insurance
- How to access their Total & Permanent Disability (TPD) and/or life insurance
- How to access their superfund / SMSF
- How to restructure their investments to secure a long-term income stream

Your client is in the process of divorce,

and the two parties have a joint:

- SMSF
- Trust / Family trust
- Property
- Other investments



Your Client Wants Advice on:

- Whether they should dissolve them
- What they need to do to dissolve them
- How they should go about dissolving them fairly
- How they can restructure them if one / both party wants to keep them

Your client is in the process of divorce and:



- Both parties work full-time
- One party works full-time and one party works part-time as well as a part-time homemaker
- One party works full-time and one party is a full-time homemaker

Your Client Wants Advice on:

- How to divide their superannuation
- How to execute the withdrawal of one super and make it as a contribution to the other
- How to dissolve assets if the fund is not liquid
- How to establish a super if the recipient does not have an existing super

Your client is getting married / recently married and:

- One of them has a SMSF
- Both of them has separate SMSF
- Neither of them has a SMSF but want to create one



Your Client Wants Advice on:

- How to create a SMSF
- How to add the other party into the SMSF / merge them together if they both have one
- How to create a joint SMSF if neither of them has one
- How to make adjustments to trustee information
- How to update ASIC if corporate trustee is involved

Your client has potential access to a

'Defined benefit Super Scheme' and:

- Is retiring
- Is made redundant



Your Client Wants Advice on:

- Whether or not they are eligible
- How to access the defined benefits
- How to maximise the proceeds if possible
- How to maximise / best manage the proceeds through investment

Your client has assumed the Power of attorney (financial

and/or medical) of their parents due to:



- A decline of physical health
- A decline of mental Health
- A permanent cognitive disability
- Old Age

Your Client Wants Advice on:

- The treatment of the parent's assets (e.g. their super and principal place of residence and how it affects Centrelink payments and options)
- The liquidation of assets to fund medical treatment / aged care facility expenses
- How to create an income stream to fund the parent's future financial requirements



JP

James Patterson

Accounting Partner

Tax & Accounting

jpatterson@thehopkinsgroup.com.au

James Patterson is an Accounting Partner with over 17 years of experience in Australian accounting and taxation services to Small and Medium businesses. He joined The Hopkins Group in July 2022, bringing his expertise in business accounting, taxation compliance, strategic services, and operational and management experience. He is passionate about providing a holistic, multi-tiered service offering to his clients, and is now a stakeholder and leader for business tax and accounting at The Hopkins Group.

Services Provided by James and His Team



Bookkeeping
Services



Personal Tax
& Accounting



Business Tax
& Accounting



Banking &
Cashflow



Mail &
Payroll
Services



Secretarial &
Administrative
Services

Client Testimonial

*“Great service, knowledgeable staff, and very responsive. Their ‘all-in-one’ approach with specialty departments streamlines my financial needs for bo-*th* my business and personal needs”*

Fiona Whie

James Can Help When...

Your client has received a lump sum settlement from:



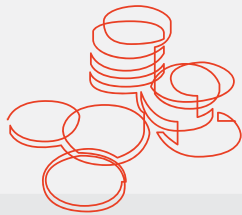
- Personal injury
- Worker's compensation
- Product liability
- Medical malpractice
- Divorce
- Class action
- Judgments

Your Client Wants Advice on:

- How this could impact their tax obligation
- How they could minimise any tax obligation from the settlement

Your client has received a lump sum payment for:

- Redundancy



Your Client Wants Advice on:

- The implication on their tax
- What portion of the payment is taxable

Your client has been thinking of buying / investing, or

recently bought / has existing ownership of a:



- Commercial business
- Building & construction business

Your Client Wants Advice on:

- General tax and accounting requirements (e.g. tax return and business tax advice)
- Due diligence for buying / selling the business
- Shareholders agreement and structuring for business activities
- Capital Gain Tax (CGT) and CGT-related advice
- General business restricting advice

Your are assisting your clients in a divorce and:

- One party has ownership of a commercial entity



Your Client Wants Advice on:

- Commercial structure review
- How to understand and calculate complex asset pools
- How to transfer assets
- CGT-related matter and legislation
- The restructuring on the division of assets
- How an accountant can assist you with backend support
- How to interpret complex business valuations and other complex accounting documentations

Your client has a property and is considering:



- Selling

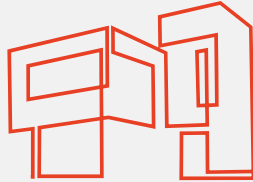
Your Client Wants Advise on:

- CGT implications
- GST - margin scheme (for property development), GST withholding

Your client has inherited a complex investment portfolio

with a complex combination of assets such as:

- Equity - Real estates
- Equity - Other
- Cash / Liquidity
- Share / Bonds/ ETFs
- Trusts / Funds



Your Client Wants Advice on:

- How this could impact their tax obligation and implication to the recipient and/or the estate
- How they could minimise any tax obligation from the settlement
- Setting up a testamentary trust
- Testamentary trust ongoing compliance, advise & support
- Other CGT-related queries

Your client has just received a large sum from:



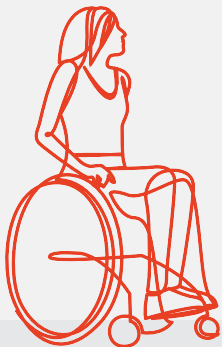
- A large bonus
- Redundancy package

Your Client Wants Advice on:

- What is the tax implication for them
- How to minimise their tax obligation

Your client is diagnosed with a terminal illness with:

- A superfund
- A SMSF



Your Client Wants Advise on:

- The tax implication if they withdrawal while the client is still alive
- The tax implication if the client passes, and it is paid out in the form of super
- Tax implication if the client passes, and it is paid out in the form of cash



Loreen Dyer

Finance & Mortgage Adviser

Mortgage & Finance

ldyer@thehopkinsgroup.com.au

Loreen Dyer is Finance and Mortgage Adviser with The Hopkins Group, qualified with a Diploma of Finance and Mortgage Broking Management, she joined the business in February 2014.

After leaving a career in advertising overseas, Loreen found her passion for loan writing during her 12.5 years at a big four bank. She is now a qualified finance and mortgage adviser who helps people achieve their mortgage goals from start to finish.

Loreen started as a Loans Processor with The Hopkins Group, before eventually moving up the ranks to become our resident Finance and Mortgage Adviser. She is passionate about providing quality advice to her clients and ensuring she finds the right loan and service for their needs.

Services Provided by Loreen and Her Team:



Mortgage &
Finance



Lending &
Borrowing
Strategy



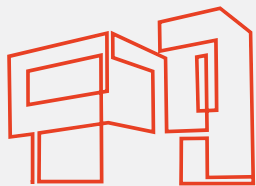
Property
Investment

Client Testimonial

"Loreen was absolutely incredible throughout the process. Right from being introduced to her where she wrote me an email introducing herself and clarifying the role she would play. She explained all facets of the loan process and went out of her way to resolve any issues and overcome hurdles (there were a few!) with no complaints. She was very responsive, actioning any issues / next steps very promptly. She kept me in the loop and advised me of the process at every step. Her working style and her knowledge of products, services and the industry is just exemplary. I cannot speak highly enough about her support, her work & outputs and her skill. She is terrific and I would strongly recommend her!"

Noelle B

Your client has a property with an existing loan that is:



- Interest only
- Principal & Interest (P&I) loan
- With less than 20% of the loan paid off
- With less than 50% of the loan paid off
- With more than 50% of the loan paid off

Your Client Wants Advice on:

- How to best refinance it to purchase another asset / property
- How to find the most competitive offer when they refinance

Your client has received a settlement and

they are interested in buying:

- An apartment
- A unit
- A house
- A townhouse
- A commercial site / building



Your Client Wants Advice on:

- How to structure their loan when the settlement is not enough for the whole cost of the property
- How to structure their loan when the settlement is only enough to cover the deposit, but their income might not meet the loan's serviceability requirement
- How to structure their loan when the settlement can cover more than the minimum deposit, but their income might not meet the loan's serviceability requirement
- How to secure a loan for a property currently on market but the settlement is not immediately accessible

Your client has established a new business:



- That needs fund to purchase essential equipment
- That needs operational funds at the start
- That needs funds to secure a commercial site

Your Client Wants Advice on:

- How to secure a business loan to purchase / fund them



LD'A

Lorena D'Amico

Head of Property Management

Property Management

ldamico@thehopkinsgroup.com.au

Lorena is a property manager with over 20 years of experience. She joined The Hopkins Group in 2010 and has been pioneering the property management service offering for the business ever since. She is a specialist in the leasing developments and the rectification process when leasing off the plan. Lorena manages a team of property portfolio managers and encourages the utmost professionalism, efficiency, and attention to detail for her clients. She is also a fully licensed agent who prides herself on establishing and developing excellent relationships with both her landlords and tenants.

She is currently the Head of Property Management, reporting to the Managing Director of The Hopkins Group.

Services Provided by Lorena and Her Team:



Property
Management



Short-Stay
Management



Rooming
Houses

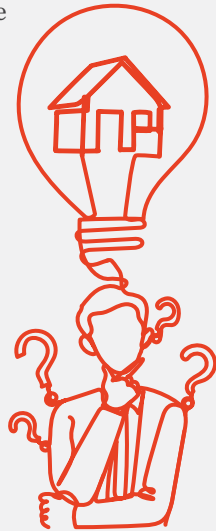
Client Testimonial

"The team at The Hopkins Group have been consistently helpful, flexible, and thoughtful over the past 9 months. I'd be happy to consider and recommend these folks to anyone seeking a strong team to manage their property"

George Hagivassilis, Chief Commercial Officer of Tekspace

Your client has inherited property such as:

- An apartment
- A unit
- A house
- A townhouse
- Commercial site
- Shop
- Land Plot
- Class 1B / rooming house
- Short-stay property



Your Client Wants Advice on:

- Whether they should turn it into a rental investment
- What type of rental would yield the best return under their circumstances (e.g., short-stay vs traditional)
- What return/ yield can they expect for their property (rental appraisal)
- What is the process and cost of renting out their property
- What standards the property needs to meet if they want to rent it out
- What are the required maintenance required for a rental property
- How to evict an existing tenant if they want to move in instead
- How to evict an existing tenant if they want to sell the property
- How do they transfer their property to another agent if the property is already rented out by an agency
- How do they protect themselves from legal liability

Your client is an owner / will become an owner

of a rental property and is:



- A plaintiff of a civil lawsuit against a tenant
- A defendant of a civil lawsuit against a tenant

Your Client Wants Advice on:

- Traditional rental related matter
- Short-stay rental related matter
- Class 1B / Rooming House related matter
- Co-living related matter



BCS

Brad Carlin-Smith

Head of Property Sales, Buyers & Vendors Advocate
Property Sales

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In 2007, Brad left corporate life to explore his passion for marketing and property sales. This career change gave him the opportunity to help people from all walks of life achieve their property goals, knowing that every day and every phone call could be the one that changes someone's life for the better.

Brad has worked in all aspects of real estate, from commercial to residential, and has a passion for negotiating high-value deals.

Services Provided by Brad and His Team:



Property
Investment



Property
Sales



Buyer &
Vendor
Advocacy



Development
Services

Client Testimonial

"Never gave up! We had a property listed with Brad at the start of an economic downturn. We had conceded that the property would not sell and rented it out. Brad did not give up, and came back to us some 6 months later, with a genuine buyer, at the reserve price. A remarkable effort, given the climate."

Your client has an apartment / a unit / a house / a townhouse

commercial site / shop / land plot / building or complex and:

- They want to sell to pay off debts
- They want to sell as part of a settlement
- They want to sell to upsize / downsize their home
- They want to sell to clean up their investment portfolio
- They want to sell for immediate cash injection



Your Client Wants an Agent to:

- Provide an appraisal for the property
- Explain the process and cost involved
- Assist in the selling of the property, including property marketing and listing
- Sell it at the highest price possible
- Sell it quickly as possible (at a reasonable price)
- Sell it at a good price within a relatively quick time frame
- Sell it with special conditions (e.g., heritage site protection)

Your client has received a sum of money and

they are interested to purchase:

- An apartment
- A unit
- A house
- A townhouse
- Commercial site
- Shop
- Land Plot



Your Client Wants Us to Provide a Service on:

- Research & present to them the best property within their budget and requirements
- Assisting them in the discovery process such as attending auction, and arranging inspections
- Negotiate prices on their behalf to secure the best price possible
- Coordinating the buying process including paperwork and documentation, as well as any liaisons between involved parties
- All of the above

Your client is in the process of a divorce and:

- They have a joint property

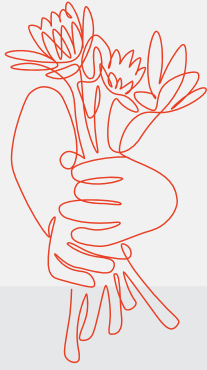


Your Client Wants Help on:

- Getting an independent valuation of the property for settlement purposes
- Determining the best sales strategy (e.g., private sales vs as auctions) and marketing strategy
- Selling the property

Your client has estates in their property and has passed away:

- And you are the executor of the estate



Your Client Wants Help on:

- Getting an appraisal on the property
- Determining the best sales strategy (e.g., private sales vs auctions) and marketing strategy
- Selling the property

Thank You For Your Valuable Time.

To Know More About Us:



Website



LinkedIn



YouTube

