



# Sandy Dunshea

Financial Adviser

## About

Alexander (Sandy) Dunshea's double-figure golf handicap may need some work but he sure knows how to come out swinging. When his beloved Dubbo Golf Club looked like folding under the weight of a \$390,000 debt Sandy took over as President and brought the club back into the black.

Sandy, a Certified Financial Planner, drew on 25 years of experience to help kick-start the revival. His strategy initially involved a significant review. Then he implemented a financial framework that would reign in the Club's outgoings. He even volunteered behind the bar, to help bring down expenditure on wages.

In golfing terms, Sandy hit a hole in one when the Club turned a \$25,000 profit within 12 months, which escalated to a profit of \$220,000 in the following year.

Clearly, Sandy's significant financial qualifications, coupled with his substantial business experience, underpinned the well-considered and long-term approach that has resulted in the Club's financial recovery and the success it enjoys today.

This "can do" attitude is the hallmark of the Dubbo financial planning practice that Sandy leads. He has a

remarkable rigour for offering strategic advice towards achieving financial goals and objectives, for individuals and Dubbo's small business owners.

He applied this same staunch determination to his role as President of the Dubbo Chamber of Commerce when he transformed the floundering group into the New South Wales Chamber of the Year in 2012. Sandy's style is to identify problems and, rather than talk about them, roll up his sleeves, take control and get things done.

For Sandy, these traits are seamlessly transferred to his professional role. Sandy works with small business owners, individuals, families and retirees providing advice aimed directly at protecting their livelihoods. For SMEs, an area where he has considerable demonstrated experience as outlined here, this involves developing financial plans that include superannuation, SMSF and tax effective strategies.

A qualified Financial Adviser who has also completed a course in Estate Planning, Sandy is well placed to guide clients about their financial affairs in terms of their Estate.



**FORTNUM**<sup>TM</sup>  
FINANCIAL ADVISERS

#### QUALIFICATIONS

Diploma of Financial Planning  
Certified Financial Planner  
UTS Estate Planning (Credit)

#### MEMBERSHIPS

South Dubbo Rotary Club (24 years of service including President 2003-04)  
Dubbo Chamber of Commerce & Industry – President 2 years/Board member 3 years  
Dubbo Golf Club – President 2 years/Board Member 4 years  
Dubbo Kart Club – Life Member



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Personal insurances are close to his heart. Sandy's own mother single-handedly raised him and his sister following the death of his father in a motor vehicle accident. This tragic event took place more than fifty years ago, and it has defined Sandy's commitment to income protection.

Sandy knows, first-hand, that life can be unpredictable. He is passionate about his clients' trauma cover so that it may help fund medical expenses should they be struck with an illness specified in their cover. He is also well-versed in the benefits and appropriateness of Income Protection, Shareholder, Key Man and other business insurances.

Sandy creates open and honest relationships with his clients. He is experienced and compassionate which enables him to ask the sometimes awkward questions necessary for articulating financial planning outcomes for achieving individual goals and objectives. Sandy does not promote a one-size-fits-all approach, rather his financial advice is tailored specifically and personally.

He offers a truly client first philosophy working closely with allied professionals, including solicitors and accountants, to assist his clients to achieve an integrated and seamless financial plan that recognises diverse needs.

Sandy's Dubbo office is, by its nature and location, a country practice. He says the beauty of a regional office lies in having the opportunity to provide personal service that contributes to shaping people's futures.

The roles of financial planning strategist and successful business owner, suit Sandy to a tee.

## Personally...

Sandy admits to being very community-minded, but what many may not realise is that the skills and commitment he applies to civic projects translates directly to his professional life working with individuals and business owners. Sandy not only talks the talk, he walks the walk.

Sandy has taken the lead in driving Dubbo forward in various capacities. As you've read here he isn't one to sit back and wait for others, he is an active participant. A proud member of the South Dubbo Rotary Club for 24 years, he has held every position on the Board including Club President for 2003 and 2004. Twelve months later, in 2005, Sandy had the great honour of being made a Paul Harris Fellow. Named in recognition of Rotary's founder, the Paul Harris Fellow is the organisation's highest accolade and acknowledges outstanding commitment to Rotary's humanitarian values.

Away from his Dubbo duties, his personal hobbies are as varied as his clientele. From cycling to cooking, Sandy believes in nourishing both mind and body.

His golf obsession feeds the perfectionist in him. Sandy is determined to bring his handicap down to a single figure. By adopting the same drive and determination he applies at the office, his game is guaranteed to improve. Sure, he won't be taking on the Great White Shark any day soon but watch this space!



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