



Destiny - The Business

Destiny Financial Solutions is a name synonymous with residential property investment throughout Australia. Destiny helps people achieve their financial goals with property focused investment advice.

Since 1994, Destiny Financial Solutions has carved out a unique position in the financial services landscape. Destiny does not sell property, but helps people to invest by using many principles drawn from the Financial Planning Industry.



Strategic Evolution

The challenge was to reposition Destiny's channel strategy to capitalise on growth opportunities

The Challenge

Destiny Financial Solutions has experienced significant growth since its inception, however it had been facing issues with business unit profitability and an inability to capitalise on growth opportunities presented by the market.

The organisation had an issue with legacy products failing to deliver adequate returns and faced uncertainty on the methods to develop and distribute an offering that would maximise the opportunity on hand.

The challenge for Destiny was to implement strategic initiatives that would reposition its distribution strategy. Destiny's aims were to create a better customer experience with a heightened focus on 'back-end' client success, continue growth of their mortgage lending funds under management and strengthen their strategic position as the leading property investment advice firm in Australia.

The Solution

Destiny Financial Solutions required a corporate strategy that focused on current market opportunities while creating recurring revenue streams to ensure long term sustainability and an increased asset value.

Destiny, along with DC Strategy, identified a number of key areas that impacted the profitability and scalability of business units within the Destiny network. Areas of focus included:

- Re-design of the product and pricing offer to ensure ‘back-end’ client success and a recurring revenue stream for Destiny business units
- Definition and re-design of the sales process to ensure consistency across the network
- Growing profitable and scalable business units that have a significant asset value
- Development of a communications and migration strategy to the new system
- Design of coaching tools and financial models to be used by each business unit in facilitating implementation



Destiny Head Office in Tuggerah



Margaret Lomas – best-selling author & founder of Destiny Financial Solutions

Repositioned for Growth

A pioneer of the Property Investment Industry, cementing its place as an industry leader

The Outcomes

The result has been the development of a sound, solid strategy for developing deeper and more profitable business units across the Destiny network.

Destiny’s focus is on maintaining its position as the leader in the Australian Property Investment Industry by extending the service capabilities of its branch network. The principle strategic objectives of the business are to:

- Extend Destiny Financial Solutions’ share of the property advice market
- Implement a distribution model that caters to the ever-evolving needs of the Australian property market.

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