



Tim Chamberlin & Paul Flavin

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**P**aul Flavin decided to take a fresh look at his Portfolio Property Management (PPM) company when his partner retired and in May 2010 he started Miura Financial Solutions Ltd to specialise in mortgage and remortgage business, leaving PPM to concentrate on investment and pension advice.

### Background

Located in Southend-on-Sea, Miura rebranded as Zing in 2013 with the sole intention to give members of the public access to quality mortgage advice at a time and place that best suits them.

“Our main income as a financial services company is the commission our ‘writers’ receive when arranging mortgages, life insurance, buildings and contents insurance policies for our clients. I started as a mortgage advisor in PPM and became a partner within five years having become a top writer. With my partner’s retirement in 2010, I had the opportunity to establish a new company, planning its path for everyone’s benefit.”

### Planning

“Six months later I received a call from ActionCOACH and, reluctantly, agreed an initial appointment to meet with my local business coach. So, in 2011 I met with my Action Business Coach, whose first question was “is business living up to expectations” to which I replied “I didn’t expect a lot and that’s what it’s living up to”. This is when I realised that, unless something changed, Zing would be a mediocre group of mortgage advisers constantly scratching around for leads and that’s when I decided to try business coaching. We had a personality match and immediately I felt that he was getting me to look at things in my business and complete useful tasks without having to threaten me!”

### First Improvements

“I have always wanted to build a passive income which, at times, has been a hard course to stick to. In the early days my wife would point out that if I was a sole trader I would be making more money. Instead, everything I was earning was being ploughed back into the business, often meaning that weeks would pass without drawing any funds, even though the income I was generating was by far the highest of all advisers. I would say that, as a sole trader, once I stopped working the income would stop. I needed to build a company to establish a long-term income. My Action Business Coach understood that there is no value to my business if I am the top writer so I needed to remove myself from that situation.

“I attended GrowthCLUB, the 90-days planning workshops and I had weekly one-to-one meetings with my mortgage advisers.”

### Ongoing Coaching

“As the company continues to grow and split into its own specialist areas, the need for constant and ongoing training becomes more important. Established systems are now being broken down further to see where quality improvements and time savings can be made. These systems will then be fed across and adapted to suit other areas of the business.

“My continuous learning included many great business books but Michael Gerber’s The E-Myth was a truly inspirational read and I think it should be handed out by banks to people who are looking to start any business. I would recommend it to anyone who is looking to take control of their business and grow it successfully.”

## The Results So Far

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“With only a small addition to adviser numbers, our revenues have exploded upwards. In 2012 revenue was £219,163. 2012 and 2013 were hard years. We implemented changes, testing and measuring everything. 2014 saw Eureka Moment Number 1 with Eureka Moment Number 2 following shortly after and, in 2015, the full force of our efforts began to truly impact on our performance – a staggering £906,661 in revenue.

“With a 300% increase from starting the process late in 2013 to Year End 2015, the growth is fantastic, even palpable. You can feel it in the office and see it in our advisers’ eyes. It’s bred an immense confidence in what we do, how we do it and the value we bring to our clients. We have grown by 100% year-on-year and see no reason not to do so in 2016 with the planned growth from eight advisers to between 15 and 20 by Year End 2016 and revenue forecast to exceed £1.4 million.



***“I was astounded to find out at that we had won Best Overall Company and were also finalists in the Best Service-based Business and Fastest Growing Business categories.”***

“In addition to our team of advisers, we have three administrators and two apprentices in our Southend office where we generally look after clients based in South East Essex and East London. But because of the way the system has been created, we are able to operate nationally; advisers simply scan documents to admin and everything else is done for them.

“We have estate agent introducers who choose to use our services, not just for the level of service provided to the

end user, but also due to the constant updates their sales progressors receive, which means that staff time is being freed-up for use in other areas. With over 5,000 active clients in our client bank, who we keep in regular contact with, we have a great deal of returning clients, as well as a very high percentage of referrals.”

## Recognition

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“We attended the ActionCOACH Business Excellence Forum and Awards in March 2016 and had sent in an entry earlier in the year thinking that this would be a good benchmark to start giving recognition to our progress. I was astounded to find out at this black-tie event at Celtic Manor that we had won Best Overall Company and were also finalists in the Best Service-based Business and Fastest Growing Business categories.

“The award came as a complete shock and was very unexpected. Given the company we were in, I was proud to have been shortlisted in two categories, but to win the evening’s top award just blew me away. Working with our Action Business Coach has made a real difference to the way we approach business. Our weekly meetings have proven invaluable in remaining focused. We are constantly setting goals and measuring results, looking at how systems and processes can be improved, which allows us to deliver a high quality service, consistently. I would urge anyone in business to seek the support of an Action Business Coach, it’s not a sign of failing but more proof that you are serious about taking your business to its full potential. After all, name me a top sportsman who doesn’t have a top coach.”

## The Future

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“We are currently in discussion with two leading UK mortgage networks who want to appoint us as their business hub for the South East of England. This means that we’ll take over the administration of other mortgage companies’ mortgage cases, as well as absorbing the smaller operators directly into Zing. We expect to be at 50 Advisors within two to three years now that the systems are in place.

“My Action Business Coach and I continued with our weekly coaching sessions but as the company grew, I began to find it more difficult to keep up with my weekly one-to-one meetings with the advisers. So, we looked at the bigger picture again of how to take the company forward and the most effective way of communicating with the team. Our long-term goal is to now divide up the company: Zing Mortgages, Zing Admin and Zing Academy. Our admin and adviser team leaders will have weekly ActionCOACH one-to-one meetings across our three sub-brands.

“Zing Mortgages will offer independent whole of market mortgage advice at a time and place best suited to our clients. Zing Administration will deliver the administration for Zing Mortgages but also offer the service, including the CRM, to external companies on a fee per case basis. By offering this service we’ll also benefit from the sole traders who try the service out and then decide to actually join Zing Mortgages. Zing Academy will train people to become competent, qualified advisers that can use our systems from anywhere in the country.

“We’ve created a sustainable environment in which advisers deliver unrivalled quality of service to every client. Now we want to share that knowledge, increase efficiency and better use our time every day. Zing will be able to evolve our marketplace with absolutely exemplary systems and world class administration.



“I also attended several days of training. These interactions took me out of my business and gave me the chance to think about and work ‘ON’ my business, facilitating two eureka moments which put us on the path of rapid business growth. We have perfected our systems to the point where we are now being approached by mortgage networks and networks from other industries looking to license the systems from us. It has become that slick. We also now have the right people on the right seats on the bus, which has resulted in massive increases in productivity and profitability.”

## The Coach Perspective

“I really believe that there’s an Action Business Coach for every business owner out there. The thing is, there has to be a connection between coach and client, otherwise neither is likely to perform at their best. Having any sort of coach is about being pushed harder than you’d push yourself, to get better results than you probably thought possible.

“Reflecting on Paul’s total commitment to the coaching process, I can tell you that he’s still got every weekly Coaching Focus Sheet he’s ever completed. These sheets are the place that he made, and continues to make, specific commitments to himself and me, as his coach, to progress towards his ultimate vision of the future. Basically, when he looks back over his Coaching Focus Sheets, he can see the weekly goals he documented and then religiously worked on. It’s the compounding of his weekly efforts that’s caused all this momentum.

“Paul’s dedication to write annual and quarterly plans, then measure and test every aspect of his business, breaking each area down in to its smallest component parts, improving them one at a time, and then systemising them from the ground up, is why he’s where he is now. There’s nothing mysterious about what Paul’s done here, though his discipline in doing it has been remarkable. He’s simply applied the ActionCOACH 6 Step process to create a commercial, profitable enterprise that works, without him. He’s also used two further systems we call the ‘4 Ways’ and the ‘5 Ways’.

“You might be reading this thinking; ‘what on earth does that mean?’. Well, what it means is there are proven ways to create a great business that you might not have discovered yet. Paul discovered them and I held him accountable to using them. When Paul was presented with the trophy for Best Overall Company at this year’s Business Excellence Awards by both Brad Sugars, ActionCOACH’s founder, and the first Welsh Billionaire, Sir Terry Matthews, I had to pinch myself and remember it was Paul’s refusal to enter any awards until he believed he could win, that made us wait so long! He’s an outstanding individual with an outstanding team who truly understands that everyone performs better when they’re held accountable and forced to take ownership of their results by a coach.

“I’m extremely proud to be associated with the success Zing has created and the difference Paul and his team have made to the lives of those they serve. He’s even introduced me to some of his business owner friends who were wondering what all the fuss was about. Zing’s story, so far, is a wonderful example of what’s possible when knowledge and action collide. Unstoppable.”



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business coaching