

John Labatt
CENTRE

JASON MRAZ
MONDAY
OCTOBER 4
8PM



CESAR MILLAN LIVE
TUESDAY, NOVEMBER 2 • 7:30PM



JOHNNY REID



SUNDAY, NOVEMBER 14
7:30PM

RBC Theatre *John Labatt*
CENTRE

Disney Live! **Rockin' Road Show**



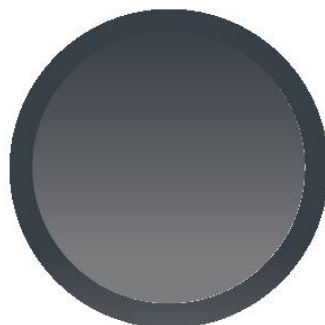
RBC Theatre *John Labatt* **2 SHOWS!**
The Theatre **12:30PM & 3:30PM**
SUNDAY JANUARY 9, 2011

March 5-13
Tim Hortons **Brier London 2011**
presented by **WALKLEY**

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UP & RUNNING



BIG THINKING

A former teacher with a knack for investing, Loredana Onesan puts her unique background to work in the wealth-planning arena

By Jackie Westelaken

IT'S OFTEN NOT the destination, but how to get there that can be the challenge, especially when you're talking about wealth and financial security. Of course, for business owners and entrepreneurs, there's no shortage of people, companies,

services and strategies available to help with such matters. It is into these waters that Loredana Onesan jumped a few months ago, launching her new firm, FinCore Solutions Inc., in May. And so far, she's quite satisfied with not only the



team she has assembled, but also with how her business is growing.

"We're very focused on our clients," Onesan says. "I tell [our clients], 'I'm like your priest—any change in your life

and I need to know about it.'" Onesan believes that alterations in life circumstances can impact short- and long-term financial planning, and tells her clientele that it's essential to share all pertinent information. "If they apply



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UP & RUNNING

for a credit card or fire their top producer, I need to know because it will all have repercussions and affect the plan we put together."

Specializing in tax reduction strategies, optimized cash flow solutions, access to funding and financial accumulation strategies, Onesan says FinCore also offers savings and investments, retirement income, life insurance and mortgages from London Life, as well as a broad range of financial products from other financial institutions.

Asked to explain the difference between FinCore and other financial planning firms, Onesan says she didn't want to follow the typical model. "I didn't just want advisors, I wanted specialists; so I built a power team. FinCore is about building all-in-one solutions for my corporate clients and business owners." In addition to Onesan, FinCore consists of office manager Jaclyn Keir; director of operations and financial security advisor Mark Bottineau; marketing director Lisa Stevens; and financial security advisor Tarek Soufan.

To build tailored financial solutions, however, Onesan says clients must be open to full disclosure. Often she will request financial statements stretching back three years in order to analyze and help plan a client's next steps. "My goal at the end of the planned term is for my client to be able to do what he or she wants to do—apply for another business loan or sell another corporation without huge capital gains costs. I need to find out goals and timelines, and I work backwards and create the plan. The company's motto is "Think big. We'll help make it happen."

With the majority of her clients coming from fields such as real estate, medical, dental, legal and accounting, Onesan believes her clients benefit from her unique entrepreneurial background. "I can identify with business owners and I treat their business as if it were my own," she says. "As a business owner you don't have time to do everything, so my team makes sure everything gets covered and we take care of everyone. Our



Arriving in Canada from Romania 10 years ago, Loredana Onesan quickly found success in education, real estate and financial services, and launched FinCore Solutions Inc. in May

clients are pampered and that's what I want."

Coming to Canada 10 years ago from Romania, Onesan arrived in London on a scholarship to pursue a master's degree in French literature at Western, where she continued

on to obtain her doctorate degree. Following that, she was employed at Western, teaching for seven years. Along the way, however, she started to invest in real estate, buying and renovating properties. Before too long she had accumulated almost \$12 million in real estate assets, so she left the education field to focus on managing her portfolio.

But following a divorce a few years ago, Onesan needed to consolidate some of those assets and interests. She consulted with different financial planners, but finding herself unable to get the information or results she wanted, she decided to learn it for herself. Research and reading turned into courses and she eventually became a licensed financial security advisor. She joined London Life and within a year she was winning awards, including a top new advisor award and inclusion in London Life's Executive Club.

When looking down the road at her own business plans, Onesan is following the same advice she give to clients and is thinking big. She'd like to grow FinCore nationally and then internationally, and along the way introduce a daycare for staff and establish a charitable foundation. "I need to see things happening," she says. "I want to be the creator of things. I want to make the world a better place. I realize my day-by-day actions are helping people, but that's just part of my contribution.

"I always think big," she adds. "I didn't come to Canada with a lot of money, but I have big dreams and I'm not afraid to work." **Ω**

WHAT I'VE LEARNED

Loredana Onesan CEO, FinCore Solutions Inc.

- > Degrees and diplomas don't make the person, but life experience, quality of mind and strength of will do.
- > You need knowledge, training, patience and lots of hard work, and then the compensation will follow.
- > Plan where you want to be in five, 10 or 15 years out. But do so with the advice of a professional. If you're prepared, your business will stand up.

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