

PIAB Investment Report

**Discover How to Build a
Property Portfolio the Right Way**



***“This report reveals the 7 elements to
building a successful property portfolio”***

Reach Your Financial Goals Sooner

Introducing the **7** Elements to Building a Property Portfolio

- Would you like to invest in property but are unsure of the right strategy for your needs?
- Are you confused by the overwhelming amount of investment information, financial products and advice available?
- Do you worry that the wrong advice could seriously affect your property investing success?

If you have answered “yes” to any of these questions then you need to read this FREE report

“How to Build a Property Portfolio the Right Way – Right from the Start”

This report will reveal the **7** basic elements you need to have in place to ensure your success in property investment. You’ll find out how to avoid the simple but crucial mistakes many property investors make....one that could end up costing you thousands of dollars.

If you want to learn the secrets most successful investors know and try to keep to themselves then read each chapter of this report.

The 7 elements to building a property portfolio



- 1. The Right Investment Strategy** – “Discover the most critical step to property investment before you start to invest – if you DON'T define this step you will never have success with property investment”
- 2. The Right Finance** – “How to be confident that you have found the right loan and structure so that you can meet long-term financial goals and avoid serious costs – potentially saving 1000's of dollars in long-term exit fees and interest rates”
- 3. The Right Tax Advice** – “How to build your property portfolio using the tax man's money”
- 4. The Right Property** – “How to buy the right property at the right time in the right location in less than 5-minutes
- 5. The Right Management** – “How to have a remote control property portfolio which means no rental headaches for the lifetime of the ownership of the property”
- 6. The Right Coach** – “Discover why most property investors fail – and what to do about it”
- 7. The Right First Steps** – “Discover the first steps to putting you on track to build a property portfolio that will meet all your life goals

The Right
Investment



1: The Right Investment Strategy

“Discover the most critical step to property investment before you start to invest – if you DON’T define this step you will never have success with property investment”

The first step is determining your strategy.

The question is not “what is the right strategy?” But rather “what is the right strategy for you?” You should not invest in property until you know your strategy.

Developing the strategy right is an absolutely crucial first step.

The majority of investors are what we call ‘accidental investors’ – they accidentally buy a property without much thought. Perhaps they upsized to a new house and decided to rent their old house rather than sell, maybe they bought while on holiday, perhaps they inherited or maybe they just bought because it seemed like a good idea. However, they most likely did not sit down and actually plan what they were attempting to achieve from their property investments.

If you fail to plan..... you plan to fail

“Everyone who wants to be financially independent needs to plan how they are going to get there! Financial independence rarely happens by accident. The plan needs to include these three important points:

***Claim your FREE One-On-One Consultation
and Property Portfolio Review (Call 1300 653 795)***





Decide.....

1) What you want to achieve

2) Why you want to achieve it

3) How you are going to achieve it

The what, why and how are paramount to your success!”

In order to determine your strategy you need to determine what you want to achieve by investing in property and why.

**What is your ...‘so that’ ... factor?
What is your ‘emotionally dominant’ reason?**

Is it **‘so that’** you can retire early and relax on the beach or travel the world? Is it **‘so that’** you can provide housing for your children as you realize housing is becoming less and less affordable? Is it **‘so that’** you can gift more money to charitable causes? The more you understand the **‘what’** and **‘why’**, the more likely you are to stay on track and achieve your goals, the more likely you are to feel the fear and do it anyway, the more likely you are to take the steps necessary to reach your goals and realize your dreams.



The **‘what you want to achieve’** needs to be in clear and measurable terms so that you can set specific goals.

For example:

“Let’s say you want to retire at age 55 so that you can help your daughters with their children by babysitting when they are due to go back to work. This is a ‘so that’ factor and it is specific. We can then calculate how much money you will need to have at age 55 to make this happen. Then we can look at the ‘how’ to achieve this goal through property investing.

Or you may have a completely different strategy. Maybe you are a ‘handy man/woman’ who loves home improvements and handiwork yet you’re stuck in a boring office job. Perhaps you would like to purchase a set of units so that you can eventually retire early and look after the maintenance on the units as a full-time job.

Perhaps you want to buy properties close to home and good universities so that your children can move into them when they are studying to become doctors and lawyers.”

Everyone has a different ‘so that’ factor and it is important that you understand this right from the start.

So once you understand your ‘so that’ factor, we can begin to look at the ‘how’? We will help you identify your individual strategy. Is it...?



Strategy 1 – Buy and hold

Pros –

‘Buy and hold’ must certainly be the number one strategy we come across and for good reason. The main disadvantage of property over other forms of investment is transaction cost. It costs you approximately \$20,000 to get in and \$20,000 to get out, compared with, for example, shares, where it costs you as little as \$19 to get in and \$19 to get out (as long as the market hasn’t crashed in the meantime).

To minimize transaction costs most investors choose to buy, hold and bank on the average capital growth of around 7% to 10% per annum. This way the transaction costs are averaged out over the years that the property is held and become far less significant. It is safe to say that a ‘buy and hold’ strategy should be implemented for at least 7–10 years and the longer the better.

Another major advantage of the ‘buy and hold’ strategy is that it adds to the ‘sleep-at-night’ factor.

You don’t need to be constantly monitoring the market, every latest deal and every market movement. You simply buy a good property in a good location with good rental returns and high tenancy rates and then you forget all about it. You set yourself a goal of say, one property every 6–12 months and then once you have this property you just forget about it. You can continue on with your day job knowing that the property is on ‘remote control’.

***“The ‘buy and hold’ strategy allows you to withdraw equity from each property as it grows and use this towards your next purchase. This saves the significant transaction costs of constant buying and selling.*”**



Cons –

One disadvantage with the ‘buy and hold’ strategy is liquidity. Due to the longer timeframe required for this strategy, if you need quick cash for emergencies it can be sometimes difficult to access. That is where having the right strategy in place won’t over-expose your financial well-being. At Property in a Box, we’ll teach you how to set up your portfolio without being over-exposed.

Strategy 2 – Buy, renovate and sell or hold



Pros –

Can maximize potential gain by improving areas of the property that are unsightly such as an un-landscaped front yard, a messy entrance way, a run-down bathroom or kitchen.

Good strategy for those with the time and skills (i.e. tradesmen or women) that can complete the renovation themselves.

Exceptionally good strategy for those that have the lifestyle suitable to living in the property for a year or more, whilst they renovate it, and then sell it.

Cons –

The main disadvantage of this strategy is the chance of getting it wrong and making a loss.

“Adding value by carrying out improvements needs to be carefully planned and executed. Not everything adds value. It is easy to over-capitalize and not get your money back. What you do need to be is ‘market appropriate’.”

Transaction costs are another major disadvantage of this strategy. In a market moving quickly upwards, good profits can be made but in a slower moving market you need to make serious gains on your improvements just to cover the transaction costs (see above re costs).

Beware the tax man –

Use this strategy too often and you will not only lose your capital gains exemption but also could be viewed by the tax man as a property developer and lose the capital gains 50% exemption as well. A bad outcome – so seek professional advice.



Strategy 3 – Buy + sub-divide + sell or hold

Pros –

Fantastic opportunity for those not faint-at-heart.



Serious profits can be made by buying land capable of subdivision and doing what the previous owner was unable to do.

Cons -

You need a large amount of capital (i.e. cash) behind you as, particularly in the current environment, the banks are simply not willing to lend serious money to even the most experienced property developer. If you are a novice your chances of getting finance are seriously slim. It can still be done but you will need to put in a large portion of the funds for the development yourself. There are ways around this, such as: vendor finance, joint venture partners, and obtaining pre-sales. Above all else – seek professional advice.

In this instance, the tax man will definitely see you as a property developer rather than an investor. This means you will be subject to income tax and GST as opposed to the far more lenient capital gains regime.

You will also need to become involved with local councils and their development approval processes, surveyors, architects, etc. You will need to make this almost a full-time job.

Strategy 4 – Buy and sell

Pros –

A simpler version of the buy, renovate and sell example above only that you don't have to renovate. You simply buy, hold and sell for profit. This can be a great strategy in a fast upwardly moving market.

Cons –

Once again, transaction costs make this a very difficult strategy to profit from. You need your property to increase around \$40,000 in value before you will even break even. This is on average one year's capital gain. This strategy also relies on a number of external factors like availability of finance and market fluctuations. This type of strategy is more suited to an experienced investor.

Strategy 5 – Buy + build + sell or hold

Pros –

This strategy is similar to the 'buy and subdivide and sell' strategy and once again not for the faint-hearted. On the upside there is good profit to be made, particularly for those able to be involved in the building process themselves. Adding real value by building or improving a property is one of the most fundamentally sound ways to make profit.

Cons –

As above for subdivision –tax consequences will be adverse and you will have to become involved not only with councils, surveyors and the like but also with builders, trades-people, suppliers, etc. Delays in any of these areas can lead to lengthy hold periods and can erode all the profit from a project. In some cases, if very lengthy delays are experienced, the entire project might not even turn a profit.

Strategy 6 – Buy and flip

This can mean different things to different people but what it usually means is to buy 'off the plan' and sell before settlement. Some investors use this strategy to buy a few properties and then sell most of them before settlement. They then apply the profits to reduce the debt on the properties they retain. A fantastic strategy for the experienced investor and it works well in an upward-moving market. However, it can be fraught with danger if the market falls during the construction period and you don't have the spare resources (cash or equity) to cover the shortfall. It can be a bit like the stock market 'margin calls' that are rapidly bringing the share market to a grinding halt.



If you intend to buy and flip it is important to get professional advice to ensure that you can cope with a possible decline in value. If your financial position is such that you could survive such then the buy and flip strategy can bring some fantastic possibilities.

If you proceed down the buy and flip path (after seeking professional advice) – look for developments with the following criteria:

- Look for brand new developments
- Developments that have a suitable timeframe to completion
- Projects with Progress payment plan that does not require the bulk of the payment till near the end of construction is Only a 10% Deposit is required to hold the property until completion and settlement.
- Be first in – often the best gains are to be made early when the developer needs to sell quickly to meet the banks 'pre-sales' requirements. This will assist an investor as the project nears completion and the price may have already risen substantially as the developer is no longer in need of a quick sale.
- Work with a professional that can assist you to determine the suitability of potential properties.



Strategy 7 – Refresh your portfolio

Sometimes it is necessary to ‘go back to the drawing board’. You may have a portfolio that is not quite right. You may have had good intentions, theories, dreams or hunches when you bought particular properties but looking back you realize you made a *mistake*. But that’s OK. As they say, “There is no such thing as failure unless you fail to get back up again.” The successful man is one who fails four times but gets back up five times.

There are times when the best thing to do is sell and move on.

Other times you may need to sell because you did not seek the right advice in the first place and you have the wrong loan in place or have bought in the wrong name.

A common example is the client who has bought a home and followed their parent’s advice focusing on paying down the mortgage. Now they want to upgrade and rent this property out. Bad news- the reduced loan amount means the property is positive geared and they will be taxed on the excess of rent over interest. Worse still, they will have to take out a large loan to buy their ‘home’ and this will be a non-tax deductible debt.



Shhhhhhhh !!

There are some very innovative strategies that can assist in these situations but these are a secret only to be shared amongst the elite investors (or clients of Property in a Box).

Strategy 8 – House and land packages

Pros –

- Stamp duty savings as you pay stamp duty on the land component only.
- In a moving market, an investor can make a gain on the investment simply by holding it in the period between agreeing to purchase and when construction is complete.

Cons –

- The cost of servicing the loan throughout the construction period needs to be carefully considered. Remember – while the property is being built, you will not have a tenant to pay you rent.
- In many cases, banks will instruct valuers to be very conservative on Construction valuations due to the increased risk of taking an incomplete property as security for a loan. This can sometimes mean that more equity is required to secure finance for a House and Land Package than would be required for a completed property.

Solution:

“The good news is that a lot of the cons can be extinguished by undertaking due diligence and research. You need to ensure that the developer has a sound track record of choosing houses in the right location, choosing builders that have stable and profitable track records, and choosing properties that suit your financial goals.”

You also need a really good mortgage broker. House and land contracts and the process itself is fraught with complications and technicalities. You need a broker who is experienced in financing for such developments.

Strategy 9 – Rental Income Guarantees

Pros –

A genuine Rental Income Guarantee is a rare thing. If you can find one it can be an outstanding way of ensuring your ‘sleep-at-night’ factor. The biggest fears in property investing are; “What if I can’t find a tenant?” and “What if my tenant doesn’t pay their rent?”

A genuine Rental Income Guarantee can take both of these fears away as the guarantor pays your rent regardless of whether the property is tenanted or not.

You can therefore rest easy knowing that your rent will be coming in to cover your mortgage, each and every month.

Cons –

Typically, the biggest pitfall to avoid here is buying a property where the purchase price has been inflated to cover the expense of a rental guarantee, even if you do not take it. Guaranteeing the rent can be very expensive, so you should expect to pay a nominal fee for a reliable guarantee. Just the same as you would expect from an insurance company.

Solution:

Once again, do your due diligence:

- Ensure the properties are not over-inflated to compensate for the rental guarantee. For example, are you able to buy the property on the open market, or from the developer for the same price without the rental guarantee?
- Ask the guarantor, “What’s the catch?” There must be something in it for the guarantor or they wouldn’t do it. Ask them, “How do you make your money?”
- Ensure the rental management fee is in line with industry norms – around 7–8% depending on the state.
- Ensure you can withdraw from the rental income guarantee any time you want to in case your circumstances change and you want to sell the property or move into it.



***Consider the
“Property In A Box”
10 Year Rental Income
Guarantee.***

Our guarantee ticks all the boxes



- ✓ Rental income paid for the next 10 years
- ✓ Total flexibility - Cancel anytime
- ✓ Rent paid even if your property is vacant
- ✓ Rental payment at market rates

Ask us about our 10 Year Rental Income Guarantee: 1300 653 795

The Right
Finance



2. The Right Finance

Having a good broker can help you be confident that you have found the right loan and structure so that you can meet long-term financial goals and avoid serious costs – potentially saving 1000's of dollars in long-term exit fees and interest rates.

Finding the right loan to meet your needs can be a very daunting task. With so many lenders to choose from and so many products within each lender, it is almost impossible for the average investor to choose between the various products (including all the fine print). It is

important that you are sure the finance you are choosing is the most suitable for your circumstances.

Compare a Good Broker to a Good Bank Manager - Use the example of buying a car.

*If you walk into a **Ford** car yard and describe all of the features you want in a car and the salesperson thinks to themselves, “Gee, the latest **Holden** Statesmen would be the best,” – will he tell you that? No! He will convince you that the latest Ford something-or-other meets your needs. It’s the same with the banks. If you walk into a bank, any bank, you will only be sold **that** bank’s products.*

We would recommend that everyone who needs to take out a mortgage should use the valuable services of a mortgage broker. Whether you are buying your first home or investment property or whether you are building a huge investment portfolio you should consult a mortgage broker. The advantages of using a broker are twofold. Firstly, it is free – the bank pays the broker the commission – and secondly, the broker is aligned to many lenders and banks and will find the most suitable loan for you. It is in the broker’s interest to find you a great deal because they want your continued business.

In most cases, brokers have access to over 30 banks and lending institutions, including all of the majors (CBA, ANZ, NAB, Westpac) and many popular smaller and non-bank lenders (ING, Bankwest, Suncorp, etc). Mortgage brokers will help you find your way through the complex maze of product choices and help you decide the best one for you. Everyone’s situation is different and different products suit different circumstances.

Mortgage brokers also assist you with all of the paperwork, submit the loan, handle all the bank’s questions, co-ordinate the process with your solicitor and real estate agent and basically take all the stress and pressure from you. They’ll ‘hold your hand’ the whole way through and deal with any complications that may arise.

Mortgage Brokers: pros –

- Will certainly save you time in shopping for loans.
- Usually free.
- Professional and Independent Assistance.
- Sometimes, given the broker-lender relationship, a bank will accept a loan application that they would otherwise have rejected.

Mortgage Brokers: cons –

- You may pay more for your loan than necessary if the broker is not independent.
- They may charge excessive fees or undisclosed commissions.

- You may be persuaded to borrow more than you need, as this will boost their commission.

Solution –

- Use a reputable broker, or a Broker that has been referred to you by a friend or family member.
- Make sure your broker gives you a clear and accurate breakdown of any fees and charges that you might have to pay.
- Check that your broker is appropriately licensed and if you have any doubts, verify this via ASIC, FBAA or MFAA websites.

So, once you have chosen a product how can you be sure the ‘structure’ is right?



“It is very important to get the ‘right finance’ but is also just as important to get the ‘structure’ right. It can be very costly, frustrating and time-consuming to act hastily and rush the finance part of the property transaction and not get it right. Realizing your mistake later can cost you tens of thousands of dollars in break fees, discharge fees, re-valuation fees, applications fees, fees, fees, and more fees.”

Some investors have taken out what they thought was a very simple and easy to understand loan. However, when they have come to us to buy their next investment property, we've had to inform them that to restructure this loan they'd be paying deferred establishment fees of almost \$16,000. And not only that, they would also have to refinance their whole portfolio because their bank had 'cross-collateralized' all of their properties across all of their loans. A very simple mistake that could be avoided with the right advice.

Another common example is the client who has taken a loan to buy their home with the intention of eventually upgrading to a bigger home. They did what they thought was the right thing and paid as much as they could off the loan. Then when they came to us for advice about buying their dream home and using the existing home as an investment property, we had to give them the unpleasant news that they would now be fully taxed on all their rental income and their large loan for their home would be non-tax deductible. Another simple mistake that could have been avoided.

So, as you can see, it is very important to use the services of a mortgage broker. However, you need to be careful about choosing the ***Right Mortgage Broker***.

Questions to ask your mortgage broker:

- How much does the service cost and when do I have to pay?
- Do you belong to an industry association such as the FBAA or MFAA and if so, does that association have a dispute resolution policy? (Ask to see it in writing. Dissatisfied borrowers can also contact the Mortgage Industry Ombudsman on 1800 138 422.)
- How do you identify the best solution? Is it simply commission-based or do you use a software package? (Their criteria for selection should be logical and transparent.)
- How many lenders (and which lenders) do you represent? (Make sure the broker deals with a spread of lender types i.e. banks, mortgage managers and others.)
- How do you get paid? (Ask them to disclose all commissions and payments.)
- Can you provide comparisons of any loans recommended, including upfront and ongoing fees?
- Can you clarify the actual cost of the loan, including and excluding interest, fees and ongoing costs?
- Do you comply with the Privacy Act?
- Do you have professional indemnity insurance?
- How long have you been in the industry and can I read your testimonials from previous clients?

The Right
Tax Advice



3. The Right Tax Advice

“How to build your property portfolio using the tax man’s money”



“It is crucial to get the tax strategy right from the beginning. The wrong choices during the purchase period can result in losing tens of \$1000’s in tax benefits. It is also very costly to change the tax structure further down the track.”



Issues that you need to consider as a property investor are:

- What structure can maximize tax benefits – individual, company, trust, self-managed superannuation fund?
- What income tax, negative gearing, capital gains tax and land tax issues related to each structure are – choosing the wrong structure can lead to missing out on tax savings or benefits.
- Which name to buy in to maximize tax benefits – most people think that they should buy in the higher income earner's name and this may be correct but can exacerbate capital gains tax and land tax.
- Tax deductibility of pre-purchase and ongoing costs – can you claim the travel expenses or other associated costs?
- How to maximize tax deductions – how are you going to record all your expenses? Should you get a depreciation report? What about travel expenses for interstate properties? Can you renovate before a tenant moves in and claim these expenses?
- Structuring finance so as to maximize tax benefits – this is a very important step that many people get wrong without the correct assistance.
- Is there any way of legally extracting the equity from your home and using it to buy your next home in a tax-effective manner? Perhaps.



4. The Right Property

*“How to buy the right property at the right time
in the right location in less than 5-minutes”*

Sourcing the Right Property:

Once you have decided the **Right strategy**, organized the **Right finance** and sought the **Right tax advice** you then need to source the **Right Property**.



This can be an extraordinarily time-consuming, complex and confusing process. You can do it yourself if you have time to spend hour upon hour every night and weekend researching and ensuring that you are completing your due diligence.

You will need to research:

- the best states to invest in all across Australia
- the best suburbs within those states
- the best streets in those areas
- the demographics (in relation to those in the area – their age, sex, marital status, average income, family size and whether they are renters or owners – both now and predicted)
- the capital growth of the area – both now and predicted
- the average rent of the area – both now and predicted
- the infrastructure of the area – both now and predicted
- the government zonings of the area (now and planned changes)
- the government’s plans for development of roads, hospitals, schools, shopping centers, etc
- the government’s planned changes or improvements to surrounding roads, highways and suburbs
- plus many, many more factors

Once you have researched all of the above and you are sure that you have located the right area of Australia to invest in, you will then need to contact all the local real estate agents, set aside a few weeks of your time, try to arrange all of these agents to show you the stock they have on hand at that time and hope you can find a property that meets your criteria.

...or you can use a property buyer’s agent service or a property aggregator...

What is a buyer’s agent or property aggregator?

You need impartial, independent and reliable advice in order to be successful at property investment and that’s precisely what buyers’ agents and property aggregators are in the business of providing.

‘Buyer’s agents work for the buyer NOT the seller’.

Imagine that instead of having to contact several different real estate agents and developers and then having to sift through all of the competing and contradictory information they give



you, imagine if you could contact just one agent and they would do all the running around for you. They would contact many different vendors, real estate agents, developers, etc and, after determining what your needs and wants are, they will then present a summary of the best options available on the market at the moment that suit **YOUR NEEDS**.

That's what Buyer's agents or Property Aggregators' do. They work for you.

They provide market analysis and identification of growth areas in the capital city markets. They identify, source and negotiate specific investment properties in keeping with market conditions and the client's requirements. Clients are provided with recommendations based on:

- indicative investment cash flows
- detailed market demographics and commentary
- specific property recommendations
- property plans, photos, specifications etc
- assisting clients with purchase of appropriate investment properties
- coordination of the purchase process and ongoing client support

What to look for in a buyer's agent

Independence is the number one factor. Ask them if they:

- Sell more than one product from more than one developer
- Have access to all of the fast-growing states of Australia.
- Are knowledgeable about investment strategies.
- Have access to every other professionals necessary to help you complete the transaction ie:
 - ✓ property strategists
 - ✓ a finance team
 - ✓ tax advisors
 - ✓ property managers
 - ✓ life coaches

A really good buyer's agent is knowledgeable about most mainstream investment strategies. They have an understanding of what the client's needs are on a more personal level with regard to their goals, strategies and fears. They have the ability to 'hear' the client's views and turn them into a **"Plan Of Action"**

Why use a Property In A Box?



‘PIAB will take a client’s request and apply their experienced strategies to deliver a fantastic result for that client. You wouldn’t ask a boxer to do brain surgery...why not use an expert property sleuth to find the right investment for you?’

Here is an example from one of our clients –

“This is a comparison of my own experience with buying a property in Frankston, Victoria and Springfield, Queensland. For the Frankston property, my husband and I spent hours researching, calling agents, comparing properties on the internet, etc. Then we took four days off work, flew to Melbourne and spent four solid days in a hire-car looking at as many properties as possible. Our heads were spinning and we had no real idea of what we were doing. In the end, we spent \$3,500 on the trip (not to mention the cost of four days off work and countless hours of research) and simply wanted to buy something...anything...so we didn’t have to do it again. So we bought the best of a bad lot and hoped for the best. When we decided to buy in Queensland, we hired a buyer’s agent, accepted his recommendations and signed on the dotted line. To this day, we have not even seen this property and it has performed far better than the Frankston one. I used to think I knew it all and could do it all myself. Now I realize it is far more appropriate and time-saving to pay the experts to do what the experts do best – allowing me to do what I do best”



The Right
Management

5. The Right Management

Why Use a Property Manager?

“It’s crucial that your investment property is well-managed and that you choose a good property manager. Effective property management is the key to protecting your asset. Remember, it’s not just a property, it’s a significant investment and you want it well looked after. You want its value to remain high and you want the best rental return on your investment.”

Some landlords try to manage investment properties themselves. Sometimes this works OK. However, there can be many pitfalls. We have found from our experience that a good property manager is worth their weight in gold by looking after your investment and saving lots of hassle.

A good property manager will excel in the following:



Marketing– Marketing your investment properly to get the maximum exposure to the right kinds of tenants. Effective marketing is a key factor in ensuring your property is not left vacant.

Legal requirements– Being fully aware of all legal requirements and ensuring that all government legislation relevant to your investment property are complied with – advising you on your rights and obligations.

Your rent– Consistently monitoring market trends for rental returns and ensuring your investment is getting the highest possible rental return – regular rental reviews – ensuring tenants pay the rent on time.

Tenant selection– Ensuring the best quality tenant for your investment property – following strict and professional guidelines in tenant selection, including checking references, employment stability, proof that the tenant is capable of paying the rent and a good track record in their previous rental history.

Agreement preparation– Arranging the preparation and signing of the residential tenancy agreement and lodging the rental bond.

Tenant management– Ensuring the tenant is well educated in the terms of the residential tenancy agreement and that the terms of the tenancy agreement are complied with

Building a good relationship with the tenant – a happy tenant is a tenant who stays and who will contact their property manager immediately with any issues.

Acting as a negotiator in any disputes between tenant and landlord- A good property manager can ensure that most disputes between landlords and tenants are solved before they escalate.

Rent collection– Providing a good range of options for tenants to pay their rent – requiring tenants to pay rent in advance – daily monitoring of incoming rentals – effective management of any rental delays.

Looking after your investment– Knowing your property, inside out – conducting regular inspections of your property (as per the legislation) and forwarding you a written report on its



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condition and any maintenance that may be needed. Conducting regular reviews of the property to assess the external appearance and to ensure its being well-maintained. Giving you feedback to help you budget for larger items of expenditure that may be required and providing an after-hours contact for emergencies.

Communicating–Communicating well with you on your investment.

Saving you hassle– No need for you to interact with your tenant at all – paying bills for you invoicing tenants for user-pays water costs – monitoring and handling any maintenance required, obtaining quotes, dealing with trades people, ensuring the job is well done – providing statements for your tax return.

And if you decide to refresh your investment portfolio.....

Liaising with your tenant and your real estate agent to make the sales process easier, smoother and faster – or liaising with your mortgage broker regarding access for valuation purposes, all making things easier for you to refresh your portfolio.

The Right Management solution is one of the most important strings to your investment bow. The management of your property ensures that your investment is being looked after in all aspects. The property manager makes sure that your interests are looked after priority number one! Diligent property management will ensure that your investment property is always tenanted with only top quality tenants.

The point is that the **Right Management** is a tool that allows you to have a safe and worry-free investment solution that is truly ‘Set and Forget’.



The Right
Coach



6. The Right Coach

***“Discover why most property investors fail
and what to do about it”***

This is very simple.

Most ‘wanna-be’ property investors fail because they fail to ‘act’. They really, really want to do something but they just don’t know where to begin. They start researching and get even more overwhelmed – there is so much out there! Many people then suffer from ‘analysis paralysis’

They get so caught up trying to pin-point the best time to buy, the best location to buy in, and the best type of property to buy. In the end they simply DON’T buy.

Many people want to research and research until they are absolutely, 100%, without-any-doubt sure that they are entirely correct and certain of their decision. If they wait till then they

will simply never buy. Experienced property investors know you can never be 100% sure you have got it right. Even the most experienced investors get the 'D-Day' (exchange and settlement day) jitters. It is human nature to have fear and doubts.

Other people want to do it but just can't work out how to put aside the funds required or manage the cost of investing in property.

Others are just not sure whether they should invest first or buy their 'white picket-fenced' house for the Golden Retriever and the kids and invest later. Others simply think, "I can't do it. It would be too hard for me."

So what's the answer?



Get a coach!

Why a coach?

A coach can help you determine things like:

- 1: What is your definition of success?***
- 2: Do you have a plan?***
- 3: Are you willing to put your plan into action?***



A coach can give you the support and encouragement you need to achieve your goals. They are someone who is on your side, objective and ready to assist with any challenges you may face along the way. A coach will provide guidance and help inspire you to design your financial and life journey. They will celebrate the good times with you and provide encouragement during the challenges. They can teach you to how to examine your financial beliefs and values, trust your instincts and build your excitement to be the best that you can be.

A coach will help you:

- find out where you are at right now
- look at alternative options should anything not be working for you
- put into place the new actions to help you reach your desired destination

At Property in a Box all our sales agents are trained as property ‘coaches’ not just sales agents. They will not ‘shove property down your throat’. They will simply work with you, your goals and dreams, and hold your hand along the investment journey.

The Right
First steps



7 .The Right First Steps

“Many a Wrong step has been taken by standing still”

“Discover the first steps to putting you on track to build a property portfolio that will meet all your life goals”

“At Property in a Box we will help you determine what your goals are and then help you achieve them.

To assist property investors get on track we offer our clients:

- **FREE** weekly educational webinars.
- **FREE** regular property investment educational seminars.
- **FREE** monthly newsletter updates outlining tax information, loan product specials, investment opportunities, plus much more.
- **FREE** invitations to affiliated property investment and educational seminars.
- Regular social get-togethers to provide an opportunity for property investors to network and simply socialize with other like-minded investors.



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RIGHT INFORMATION + RIGHT MOTIVATION are all you need for SUCCESS.

Arrange your FREE One-On-One Consultation & Property Portfolio Review today! Don't delay or you may miss out on the right time to begin your step-by-step plan. Simply go to our website to register for your now to get yourself started on the path to success!

“Here are some testimonials from some happy clients”

First Time Investor

“I had always wanted to get into property investing but just didn't know how. The team at Property in a Box conducted a free Property Portfolio Plan which made it so clear and easy to understand. Now I am well on my way to my second property.”

– Michelle S (Weston, ACT)

First Home Buyer

“I was keen to enter the property market but as a first time investor, I just had no idea where to start. The team at Property in a Box showed me how ‘property investing’ really worked and helped me find the best loan for my circumstances and even helped coordinate all the confusing issues like deposits, solicitors, stamp duty grants, etc. They basically helped coordinate the whole buying process and all free of charge. Thanks Piab, I will be back when I am ready for my next property.”

– Therese K (O'Connor, ACT)

Serial Property Investor

“My wife and I run a small retail business and our tax returns don't show much income. We have been passionate about property for years and already own four investment properties which are now cash flow positive. We wanted to buy more but the banks said ‘No’. We saw Catherine at Property in a Box and she was able to show us how to unlock our equity and use this to ‘cash flow fund’ for another two investment properties. And we are able to do this now, rather than waiting until we miss the impending boom. Thanks Catherine.”

– Jason P (Amaroo, ACT)



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A word from our the General Manager –

“As a passionate property investor and constant student of life, I encourage you to work toward the future you truly desire. Do not settle for anything less than your wildest dreams, and don’t let fear hold you back. Over the years I have worked with hundreds of Investors to assist them in creating wealth through property. For those that have taken up the challenge, freedom has followed. The ones who do not act are only left with regret. Make the most of this opportunity - get the guidance and support you need to secure your financial future by working with one of the team at Property In A Box”



Tim O'Shea – General Manager