



**INTELLIGENT**  
PROPERTY INVESTOR

**Australia Is Wealthiest Nation, The Savings Boom,  
\$1Billion Sales Per Day, 90% Properties Sell For Profit**

**I LOVE**  
REAL ESTATE

## **Disclaimer**

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All figures and statistics recorded in the book are accurate at the time of publishing, however may be subject to change.



## **Welcome To The Intelligent Property Investor Masterclass**

I've been asked a number of times why am I doing these?

Why am I giving out all of this free information on the markets, what it all means, where we're heading and all of those sorts of things.

Well, I'm doing this because I want you to become a more intelligent property investor, because more intelligent property investors make better decisions. They make more intelligent decisions and as a result, get better results.

The timing right now is particularly important because we are now entering a boom cycle.

Now, remember I am an accountant and I am an economist. And this cycle that we're entering right now is going to be crucial for you and your financial futures, as well as your family's futures and potentially for generations to come. So that's why this cycle will be very, very important.

The last time that we had massive increases in property prices like we are seeing now, you have to go back to the end of GFC.

It bottomed out in 2010, then really took off from 2012. What did you do then? How many properties did you buy for those next few years? How much did they increase in value?

Because those are the kinds of times that we are entering again.

In fact, I could also take you back to the mid-cycle slow down in the early 2000s. Think about the pricing then (if you're old enough), think about what those prices were.

What did you do then? How many properties did you buy? What happened?

If you are even older, think about back in the early '90s when we had the last proper recession.

So what did you do then? Sydney prices back then were \$194,000. That was the median house price in Sydney and other cities were similar.

How many properties did you buy? What would they be worth today?

The reason I'm being so hard on you right now is because I really want you to understand the importance of this period of time that we're coming into.

I put this information out on my website too, which is [iloverealestate.tv](http://iloverealestate.tv) so you can get all of the previous Intelligent Property Investor masterclasses that I do on a weekly basis.

You can go back and listen because it tells a story. And the more that you go through and listen to the story, you can see how it's developing.

I also put it out on my [YouTube channel](#) and I also put it out onto [Spotify](#) and onto [iTunes](#), but I really, really encourage you to jump onto my website, [iloverealestate.tv](http://iloverealestate.tv) and get a subscription to these free master classes.

I don't sell properties. This is all about knowledge and making intelligent investment decisions.

Let's get into the masterclass. What are we going to be covering in this report?

I'm going to talk about how Australia has become the wealthiest nation on earth. Could you believe that? Something I never thought we would actually see in real time. But I think it's just a little bit of a blip, and I'll show you that, too.

**Why Aussies' households are saving more than they ever have before.** We've got an absolute saving boom going on.

**How we are transacting approximately a billion dollars worth of property per day. Isn't that crazy?**

**And why 90% of properties are selling for a profit.** So, let's have a look at that.



## Global Wrap

I want to start first of all with the global wrap up and what are we seeing around the world. First up is trade. Now obviously through COVID we saw trade drop off, and that was mainly due to the ports being closed and shipping workers with COVID who couldn't go to work. And I'm not just talking here, I'm talking all around the world.

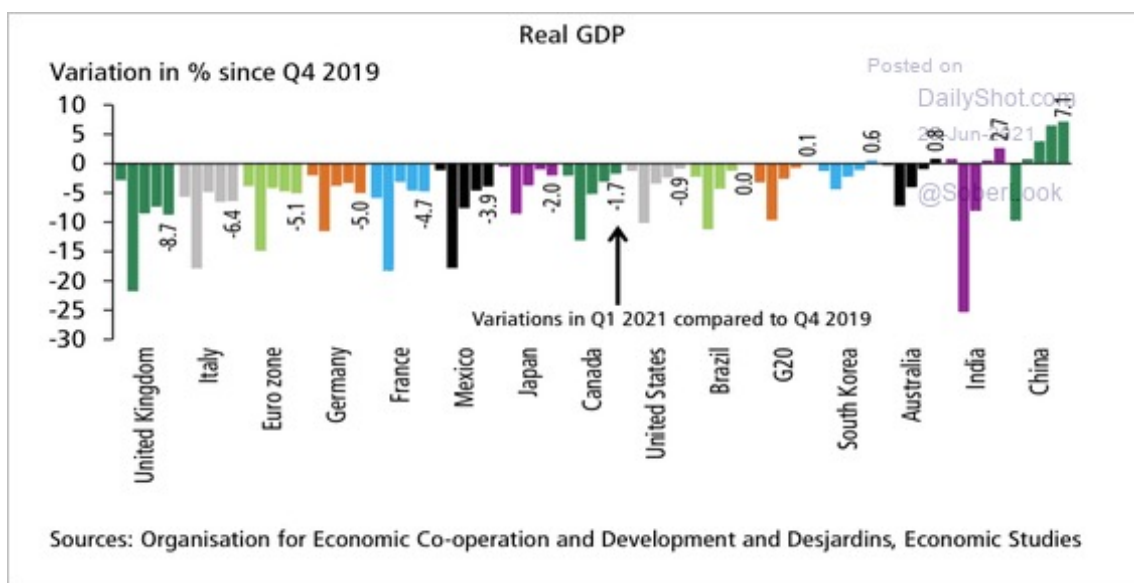
**Chart 26: Global Real Goods Trade (\$bn, 2010 prices)**



So, consequently what we saw was that trade came back, and it came back slower than the economy.

And the reason for that is because a lot of container ships and containers were sitting in ports around the world. They were in places like Brazil, India and Singapore and places where they got hit quite hard. Not that Singapore was hit too hard, but the other countries definitely were and that hindered trade during that time.

To have a growing economy, we've got to have trade, imports and exports. Hopefully our exports are more than our imports. That's the game. I mean, that means ultimate profit for a country.



Real GDP is important. We had two consecutive quarters last year of negative GDP, or Gross Domestic Product. When you have two in succession, you actually have a technical recession.

You can see those two consecutive negative GDPs in black for Australia. Now we've tipped back over into the positives, and we're just above the line there in the positive GDP.

Consequently, we are no longer officially in recession.

But get a load of the rest of the countries. Oh my God. Just check out the United Kingdom, Italy, the Eurozone, Germany, France, Mexico, Japan and Canada.

United States is still negative, Brazil's negative, the G20's negative. South Korea has just popped their head into the positive, so too is India, and of course, China. So, we are really well and truly up there.

Now what this means is because across the world we are seeing massive money printing and stimulus going into the economy and and their economies haven't responded yet.

Obviously they're still fighting COVID as well.

With that, it also means that it's very unlikely there's going to be any measures to curb inflation.

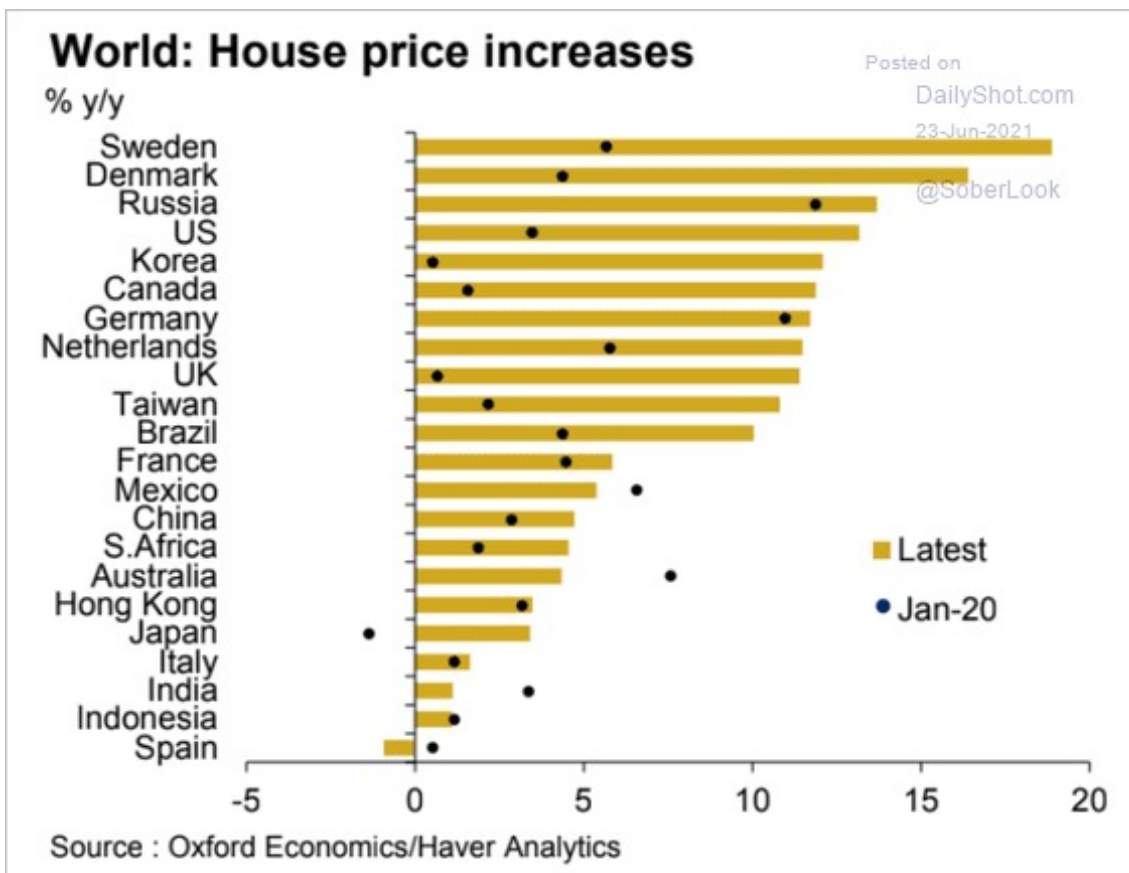
What I mean by that, is when we're still in negative growth across the world, even if house prices go up, (which they are, right across the world), we are unlikely to see any tightening of the fiscal policies.

Whenever there's a crisis people put their money into something safe. And real estate is that safe asset that a lot of people are pour their investments into.

We're seeing that right across the world.

Which means on a global basis, we are not going to see any easing of the free fiscal policies that we're seeing right now. It's going to last for some period of time because even though we've tipped into the positive, the rest of the world hasn't.

Apart from China.



This has come out from Oxford Economics. I don't think this is completely up-to-date but it shows here how house prices have increased right around the world. And Australia here is way down here. They're saying at 5% but that's actually not correct.

If you look at the CoreLogic data coming out from real estate, we see that our actual growth is up around the 12%.

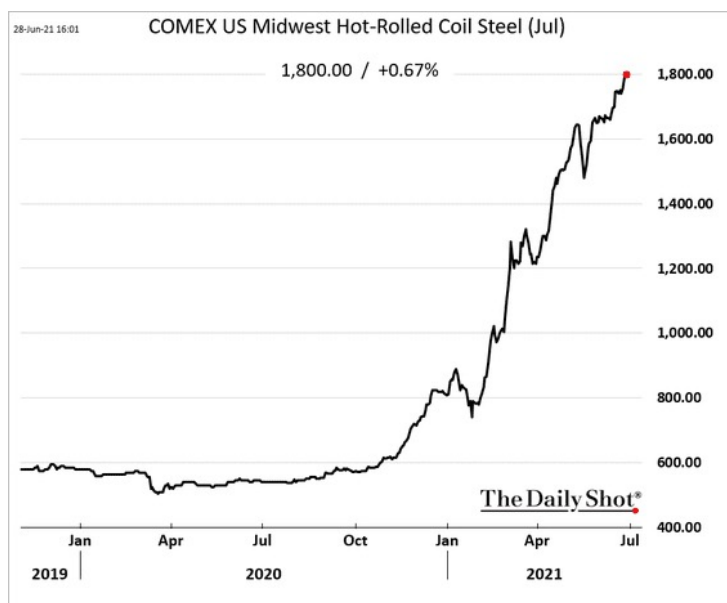
So that would put us up there with UK, Taiwan, the Netherlands. We're up in that bracket. We're not as low as this would depict.

And that's a January 2020 chart and we've moved a long way since then.



## Commodities Markets

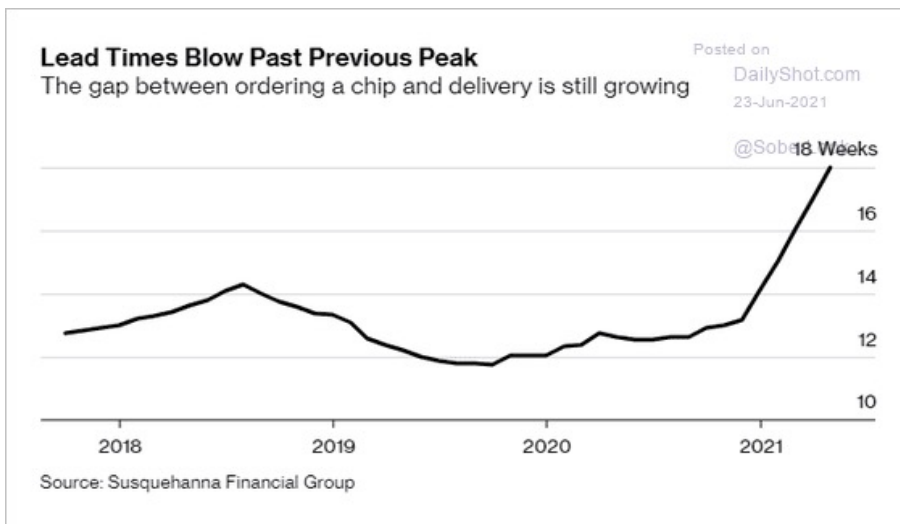
What's happening commodity wise? Australia is a big commodity exporter so as we export more and more, most of our wealth comes in from minerals, be it iron ore, copper, gold, etc. We have other commodities like barley, wheat, meat, timber and all the rest of the stuff. And it's these things that are really taking off, particularly the minerals.



This is the steel price. Because the price of steel is going up, iron ore is more expensive as well and that benefits us as it's our largest export.



This is just the dry index which is right across all of the metals, and again, up.



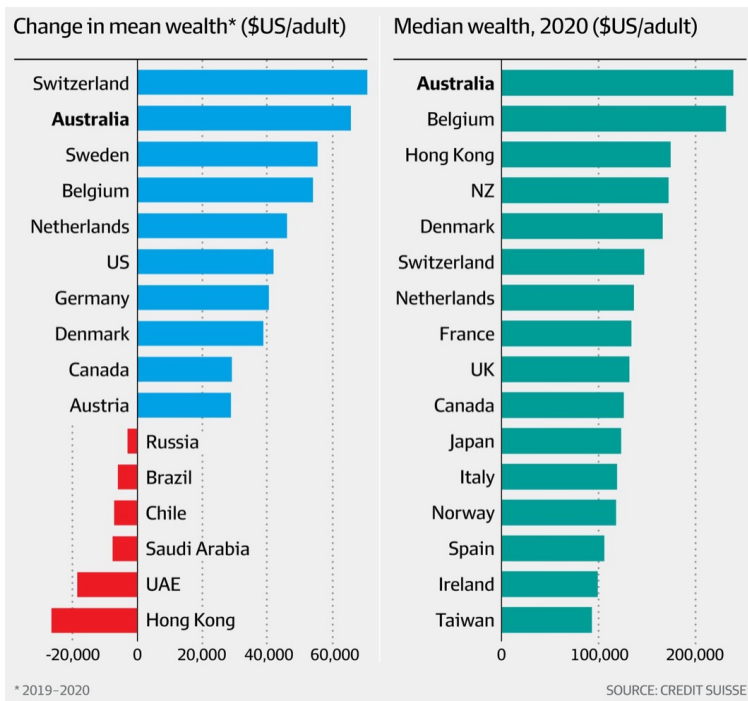
This is the lead time for ordering a microchip.

You want to get a chip for a computer from say Taiwan it takes you 18 weeks to actually get that chip into the country. So that's really what this chart is showing, that you've got that big lead time happening because of materials, manufacturing and shipping delays because of COVID.



## Australian Economy

So, what's happening here at home? One of the things is that our wealth is increasing.



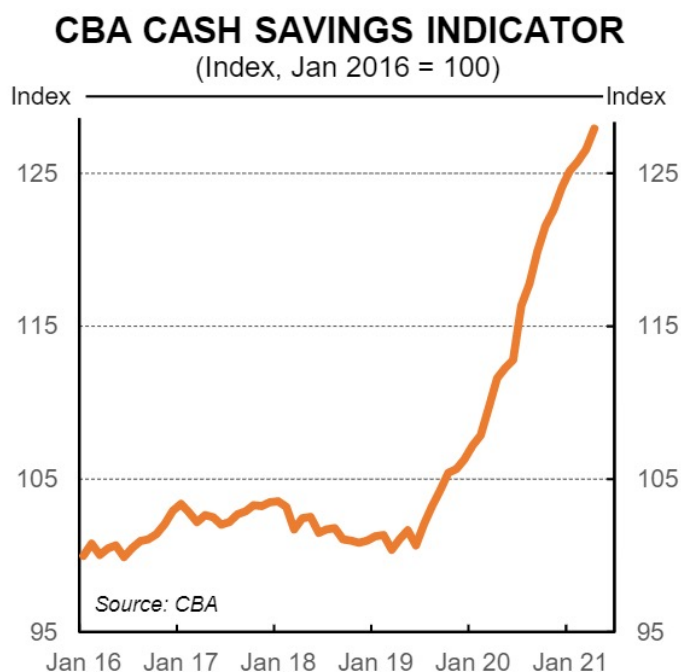
In fact, according to this survey done by Credit Suisse, Australia is officially the wealthiest country on earth. Isn't that crazy? And it's largely due to our house prices.

So, on the right hand side there, you can see we're number one.

Belgium's next. Hong Kong, then New Zealand. Then we have Denmark, Switzerland, Netherlands, France, UK, and they all go all the way down to Taiwan.

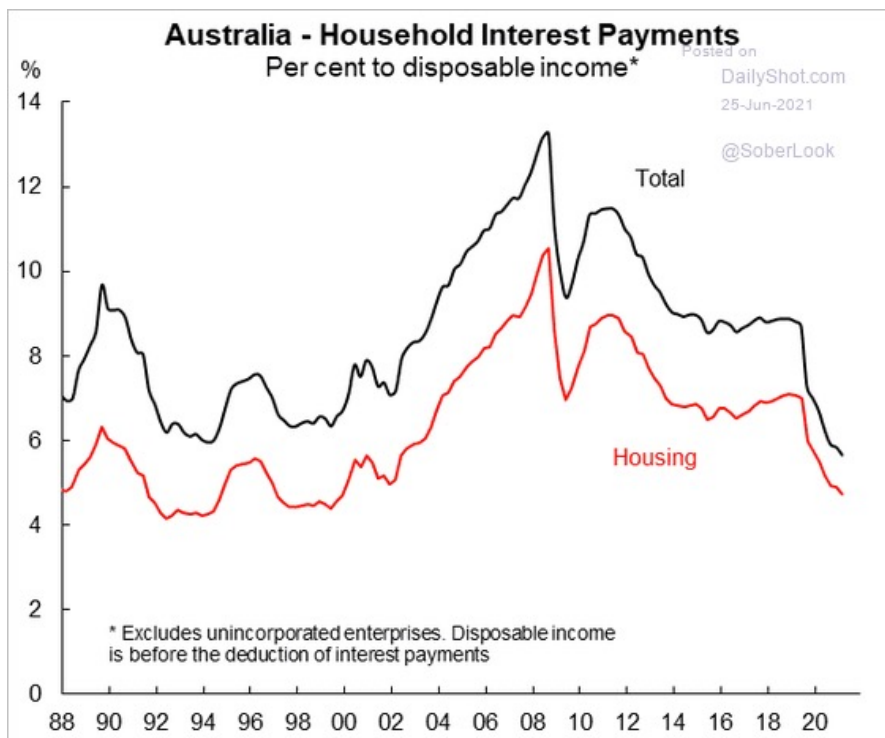
If you look on the left chart, it shows the change in wealth.

Switzerland's had the biggest turnaround, but we come in second. And that is clearly due to house prices increasing, which is a great thing for us investors.



This is an index put out by the Commonwealth Bank and it shows that their lending is up, and not just up but so far above what they were lending even back in 2017, which is when we had all those restrictions put on us from the banks. Not from the banks, on the banks from APRA.

Now you can see here, and this is just Commonwealth Bank's figures, but you can see there how that has dramatically increased.



Household interest rates are low. Now this is why it is so beneficial for all of you to be thinking about property.

Guys, this is what is going to set you up for the next five, ten, fifteen years, even the rest of your life and possibly your kid's life as well. You have the opportunity right now to build a portfolio that can set you up for life, having passive income to replace your income. You can have properties that are growing in value, and a sizable portfolio.

With interest rates where they are now, arbitrage is the way to go. Now what's arbitrage?

Arbitrage, or legal arbitrage, is where you borrow money at one interest rate, and then you invest it at a higher interest rate. That's all it means.

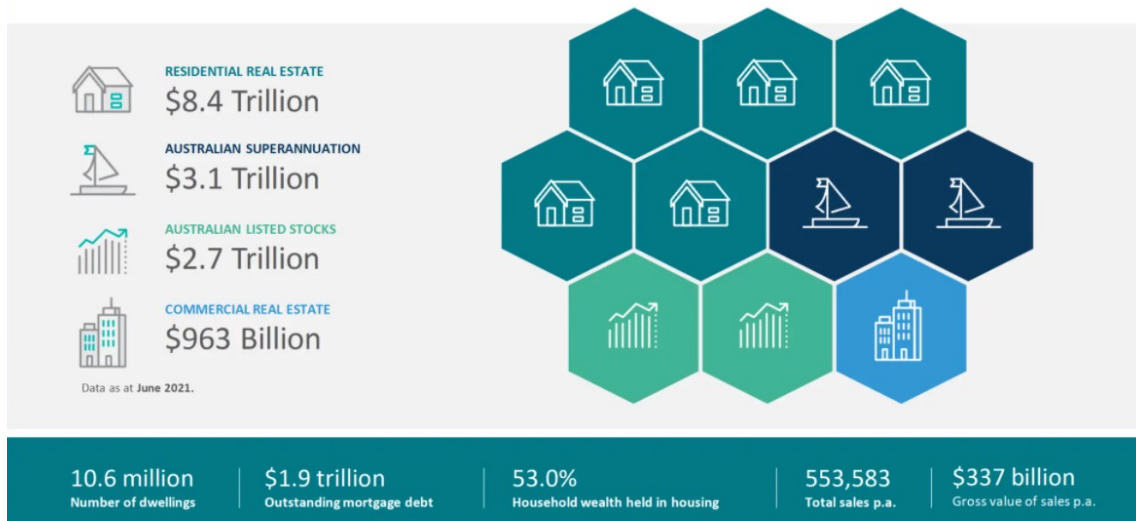
Well, in real estate, oh my goodness, the returns compared to what it's costing us are incredible, and this chart really shows that.

So, you really need to start focusing on the Australia property market, and that's what I'm going to come to right now.



## Australian Property Market

We in Australia here are very property-centric. You can see below, the value of residential real estate in Australia is \$8.4 trillion!



Australian superannuation has \$3.1 trillion. The listed stocks are \$2.7 trillion. I'm not saying billion, I'm saying trillion. And commercial real estate is worth \$963 billion.

When we start looking at the number of dwellings, that's also growing, but not enough.

There's 10.6 million dwellings in Australia but our demand is much higher than that.

Our wealth across the board, we have about 53% of our wealth held in real estate in Australia. And the amount that we are transacting is up in the billions, \$337 billion.

Which is why I'm saying that we are transacting somewhere around a billion dollars a day in property.

I mean, we actually had \$30 billion transacted in the month of April 2021.

So, this is not something to be taken lightly.

And there is a degree of urgency because markets have already moved.

If you've been listening to me for any length of time, you would've realized that even last year I was saying, "Oh my goodness, now is the time, now is the time. Get into real estate."

Well, it's already moved, it's already done what I said it was going to do, but it still has a long way to go.

So, taking action now is particularly important, and I don't think you can afford to be dilly dallying too long.

## Capital city properties listed for sale

Capital city	No of new listings	12 month change (%)	No of Total Listings	12 month change (%)
Sydney	6,906	28.7%	20,277	-9.1%
Melbourne	6,317	14.9%	24,515	-2.2%
Brisbane	4,349	25.6%	14,968	-25.4%
Adelaide	1,684	40.3%	5,245	-22.1%
Perth	3,709	34.3%	14,697	-12.3%
Hobart	235	0.4%	616	-39.3%
Darwin	266	133.3%	878	-8.8%
Canberra	509	30.2%	1,437	-28.1%
<b>Combined Capitals</b>	<b>23,975</b>	<b>26.0%</b>	<b>82,633</b>	<b>-12.9%</b>

One of the reasons that property prices are going up is that we have less listings of property for sale. Our listings are down compared to our demand.

Our demand is up. Because we've had pent up demand since the end of 2017 when APRA got involved and restricted lending.

Then we had COVID, and that demand continued to increase.

We've had a few stimulus packages which increased demand even more. And now with property prices going up, we're seeing more and more people want to get into the property market.

So, our demand is through the charts, but our supply is so low.

We simply aren't keeping up from a production perspective, nor are we keeping up from what we already have on the ground.

Our demand is outstripping that. And then we've got low interest rates. We've got extraordinary savings.

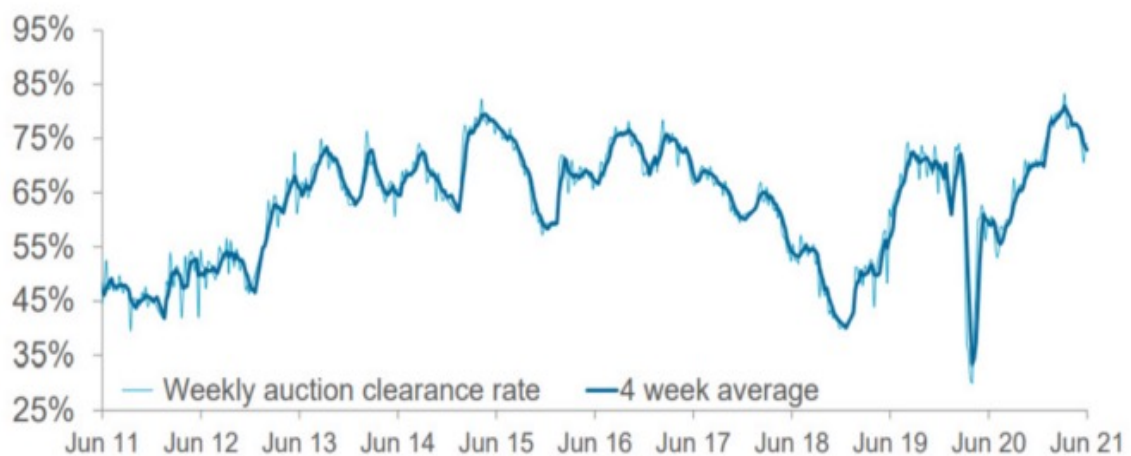
We've got all of these economic factors coming together which is pushing up pricing.

## Capital city median time on market and median vendor discounting results

Capital city	Houses		Units	
	Median TOM	Median Vendor Disc.	Median TOM	Median Vendor Disc.
Sydney	26 days	-2.4%	37 days	-2.4%
Melbourne	31 days	-2.0%	41 days	-2.1%
Brisbane	36 days	-2.5%	51 days	-2.5%
Adelaide	31 days	-3.2%	37 days	-3.0%
Perth	38 days	-2.7%	38 days	-3.2%
Hobart	24 days	n.a.	27 days	n.a.
Darwin	48 days	-1.5%	31 days	n.a.
Canberra	34 days	n.a.	37 days	-2.1%

This shows the capital city median time on the market. And you can see, it's not long.

Roughly 30 days on the market and she's sold. Anything that's a great property, good location, any of those things, it barely even gets on the market.



Because the real estate agents have got people queued up and waiting for those kinds of properties. So, I can't stress it enough.



## I Love Real Estate Breakthrough Sessions

If you want to take full advantage of the current circumstances, I want to draw your attention to the fact that **I am offering free one hour [I Love Real Estate Breakthrough Sessions](#)** for you. So these breakthrough sessions, with one of my advisors, there's only a few appointments this week.

Now, what they'll do is they will look at your circumstances, they will look at your goals, dreams, aspirations, and they'll talk to you about how we can help you achieve those goals.

It's very important right now because we have a booming housing market and there is so much money to be made. I'm really excited about the amount of money that can actually be made right now, but you've got to be making the right decisions.

And the thing is, if you buy some properties that I've seen on the market right now, you're going to get hurt.

It's going to go the other way. So there are people who are going to make a lot of money in the property market, and there's a lot of people that are going to lose money or just make a little bit of money. So this is your opportunity to step up and be one of those who really powers.



In fact, in the next say, three, four or five years, you can actually replace your income and you can build a portfolio that can support you and your family for the rest of your life.

Imagine that. Imagine in say three, four years, you never had to work again, not a day in your life. Would you like that? And look, I'm not saying work's bad. In fact, I love work. I love what I do, but what it means is you can have choices.

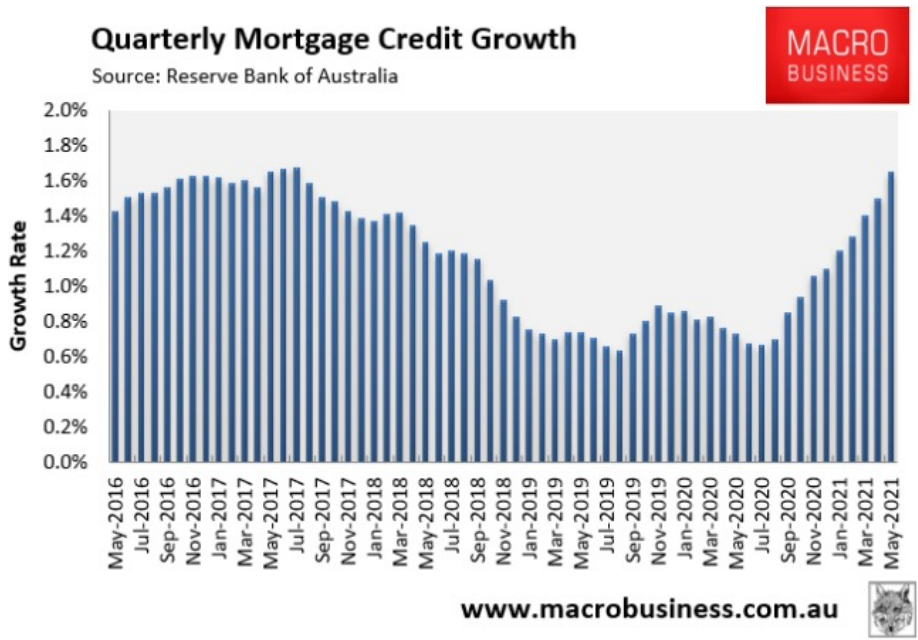
You can have choices around what you do. You can have choices around how you spend your days. And I think that's something that we all really want deep down, regardless of how much you earn or don't earn or anything else.

So really I'm very serious about this, now is the time to act. In fact, last year was the ideal time to act, but the sooner you get going, the sooner you learn what you need to be doing and how you can power through this from your circumstances right now.

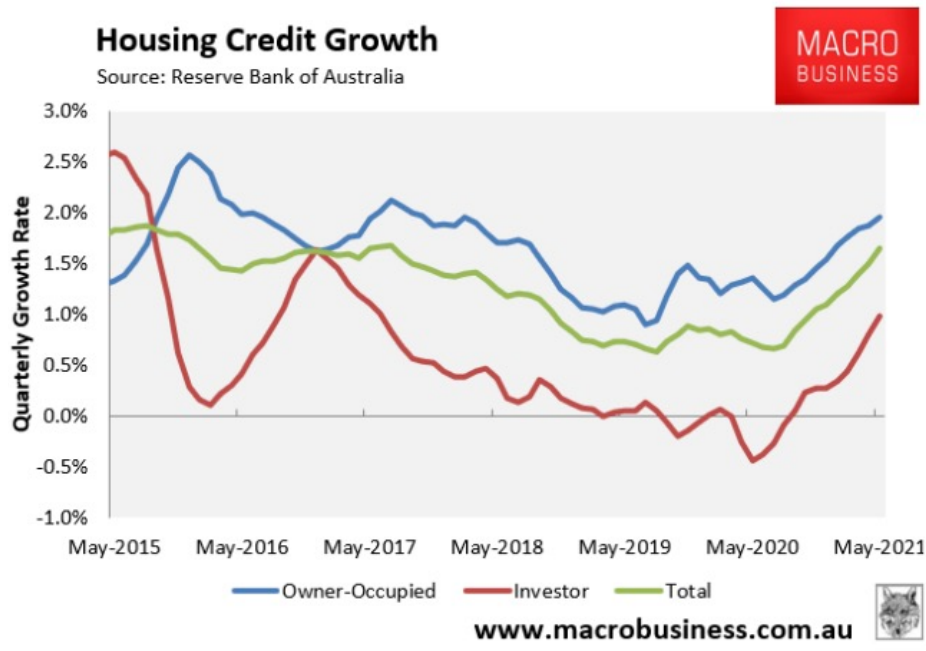
There is always a way to move forward and that's really what my advisors are going to be helping you with. So grab one of those appointments. There's only a few this week, so book one now..

They're an hour long and they are 100% free.

All you do is go to, [iloverealestate.tv/questions/](https://iloverealestate.tv/questions/) and you can book a free breakthrough session.

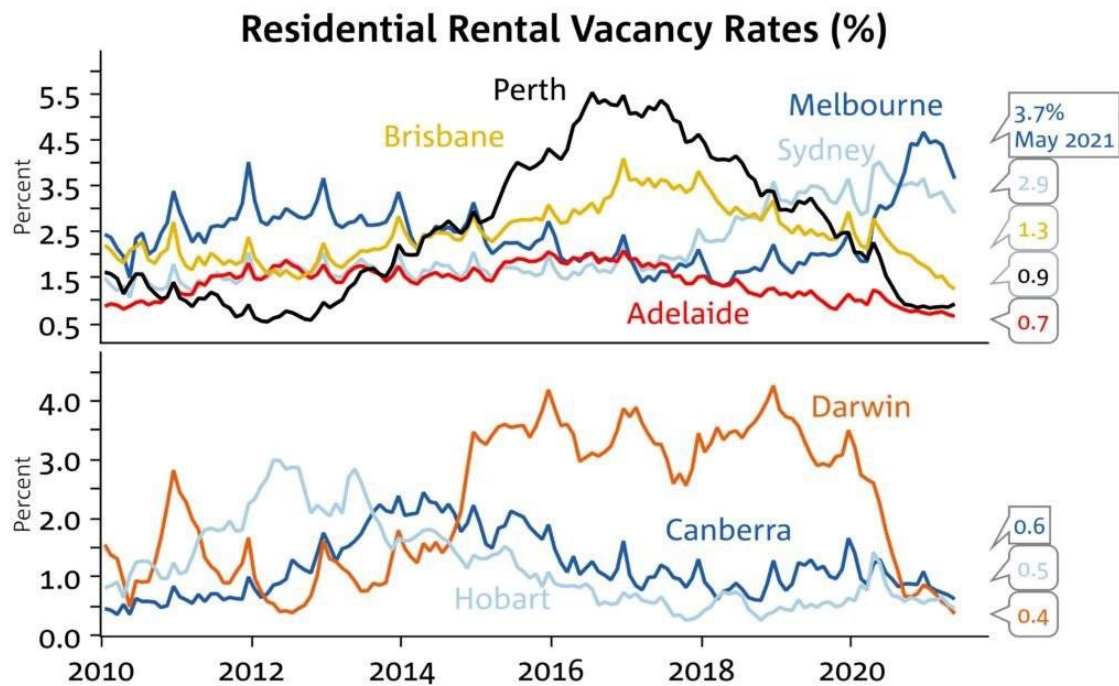


Credit is up across the board, across all the banks. The Reserve Bank of Australia is showing that there is more and more money going out. In fact, the amount of money going out now even surpassed what we were back in 2017 before they put all those restrictions in place.



What we see on this chart is that it's the homeowners that are driving most of the demand. It's not actually the investors. So we're not into that speculation phase that some people are talking about.

We're well and truly under that. And what that tells us is that this property market has a lot further to run. It's not something that is going to stop anytime soon.



Source: National Australia Bank, SQM Research, Macrobond

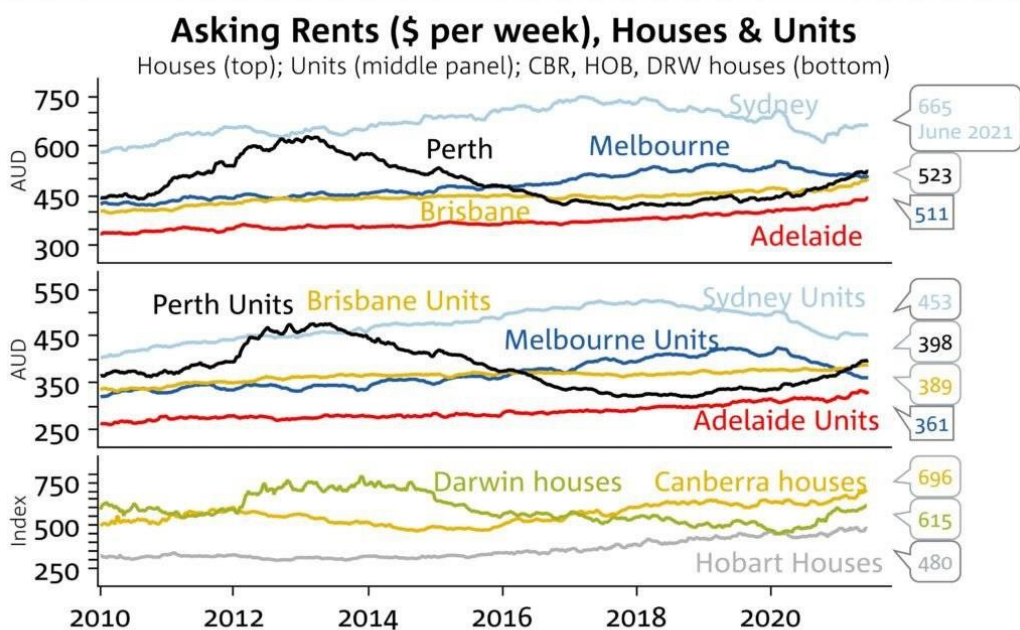
When we look at rentals, this is the other reason that investors are really starting to capitalize on getting into property now, because the yields are so high.

Vacancies are down, even Melbourne which is oversupplied in high rise apartments, and Sydney to some degree.

But the yields are great and the vacancies are down. It is so hard to get a rental property right now, so you want to be on the other side of the coin and own those properties to rent out.

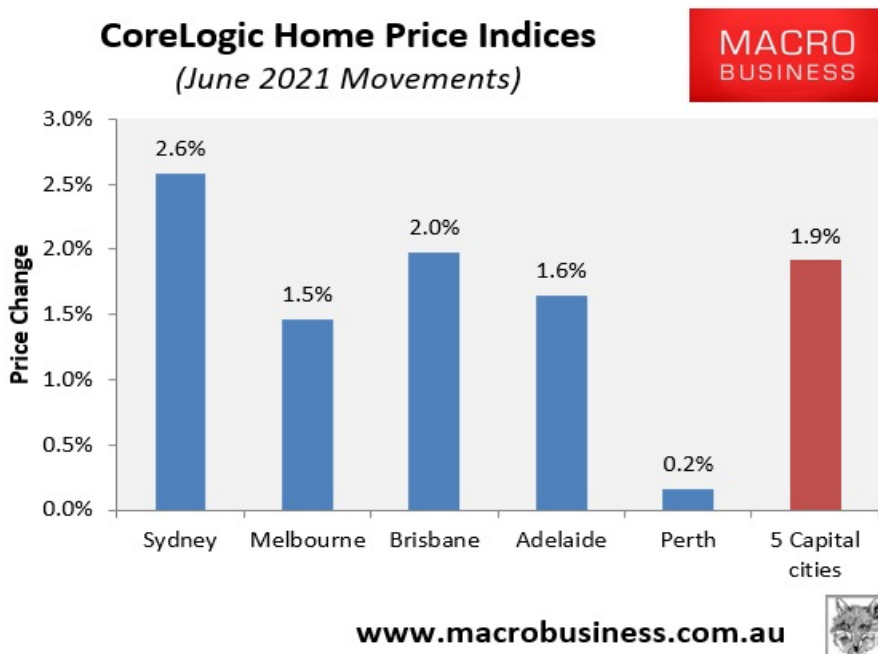
I was reviewing one of my properties recently. It showed that last year there was about a 20% yield increase on that property.

I have that particular property on Airbnb, but about a 20% increase in yield from last year. And then the year before it was about a 15% increase. So, incredible, incredible growth.



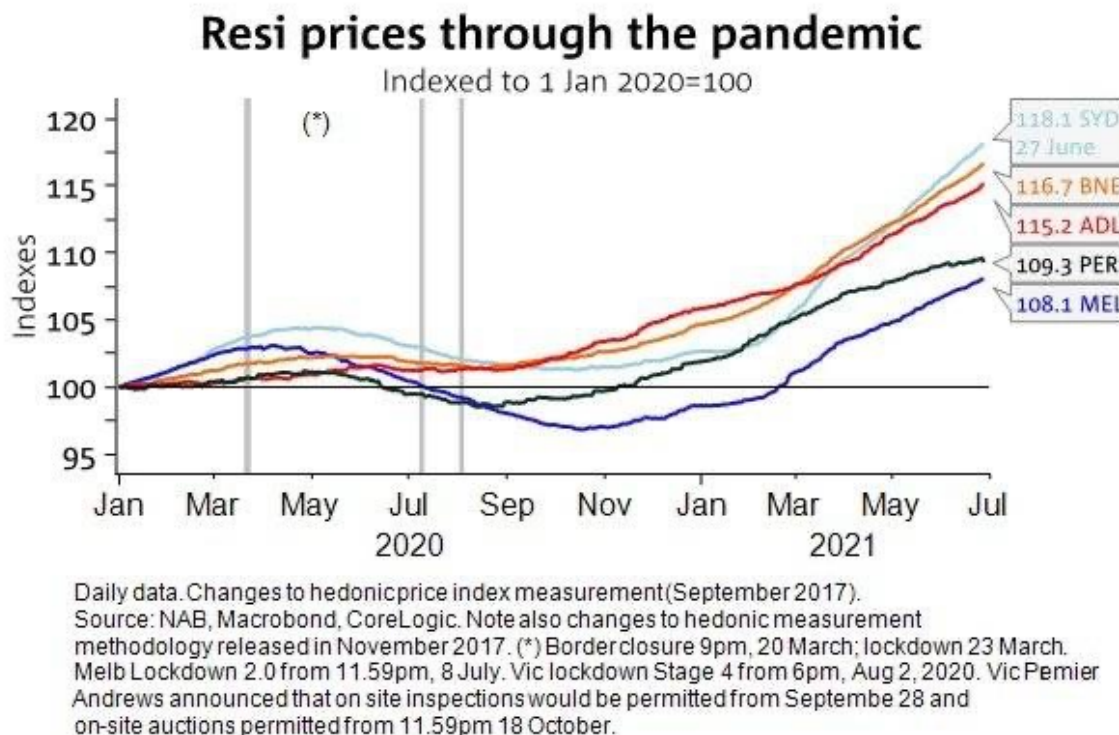
Source: National Australia Bank, SQM Research, Macrobond

Rents are going up across all of the cities. That's what this chart says. You can see which city you're in and all rents are going up.



CoreLogic has come out with some more information about the property index. This is just June. Perth was a little bit lower there. Sydney went up 2.6%. Melbourne went up 1.5%. Brisbane went up 2%. Adelaide went up 1.6%. And what surprises me is that Perth only went up 0.2%.

Now I think a lot of that is just about how the settlements actually took place so we'll see what happens next month because I think that's a little bit of a furphy. I don't think that's anything to be concerned about at all.



This gives you a really good picture of how the prices have gone since COVID started.

Starting at a hundred basis points, you can see visually just how much the prices have gone up since the beginning of COVID.

Sydney, as an example, has gone up 18%. Brisbane's gone up 16%. Adelaide's gone up 15%. Perth's gone up 9%.

Even Melbourne with all your lockdowns went up 8%.

So, it's something that can't be ignored. It is not pie in the sky stuff. It's not speculation.

This is what's happening across the country.



## How Happy Are You?

I'm going to finish off now with a question for you.

How happy are you? Because life's too short not to be happy.

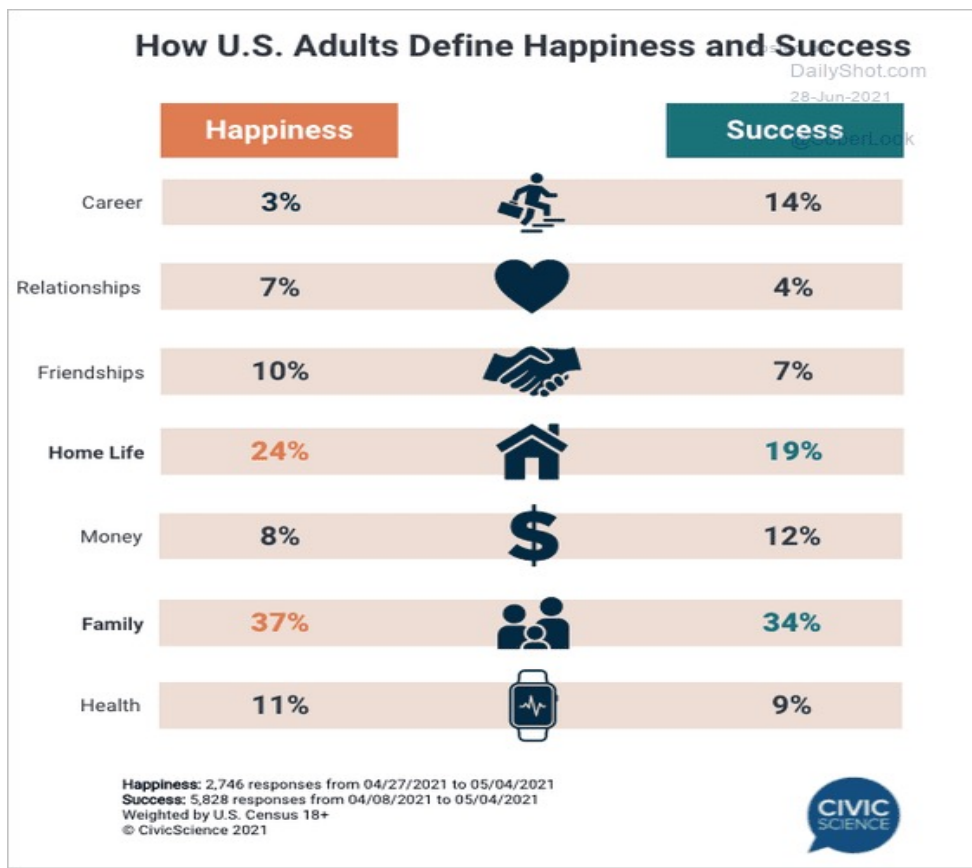
At the time of writing, I'm on the road. I'm actually taking a boat trip up to the cape. I don't know whether I'll get across to Darwin.

We'll see what happens with all of the lockdowns and whatever else. But we're definitely going to get to the cape.

Life is really about making sure that you're doing the things that matter to you most. I'm sharing a little bit of personal information here, but I lost a sister earlier this year. And now one of my brother's is very sick.

It's has been the lifelong dream of another one of my brothers to do this trip and I thought, "Hey, life's too short. Let's just do it." So, we're doing it. We are on the boat and we are traveling up the coast.

So, I really encourage you to do the things that make you happy.



I saw this survey during the week, and what it was measuring is how important success is to people. It's a survey on how American adults define happiness and success.

Only 3% are happy in their career. My God, get out there and be property investors. You can choose your own times. You can make far more money than you ever will doing most other things.

14% said that they were successful with careers. Happiness in relationships came in at 7%, that's very sad, and 4% for success. 10% for friendships for happiness, and 7% for successfulness.

But the ones that really shine are home life, which happiness came in at 24%. It's still low, though, in my opinion. And 19% for success. And the other big one was family which was 37%, the biggest of all. And are you successful in your family, 34%, so that was pretty good.

Money actually came in at a low 8% was whether it makes you happy, and 12% obviously for success.

I think it should've actually been higher than that, but anyway. Health was 11%, and on the success scale it was at 9%. So there you go.

And just a little reminder, don't forget to book in your [60 Minute Real Estate Breakthrough Sessions](#) with one of my advisors. They are free. We'll talk to you about your goals and what you want to achieve, how you can go about doing that and how we can help you with that.

Great success requires immediate action. So now is your opportunity to take that immediate action. So take up one of those sessions. **Put your appointment in your diary and make sure you turn up on time** because my advisors will allocate a time slot just for you.

I also encourage you to go across to my website [www.iloverealestate.tv](http://www.iloverealestate.tv) and subscribe to my weekly updates. That way you're going to get these coming to you every single week and you'll always be on top of the latest information.

Jump on board. Be part of the Intelligent Property Investor Masterclass Series. Better information gives you better decisions, which gives you better results.

Bye for now,

*Dymphna .*



**Dymphna Boholt**

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