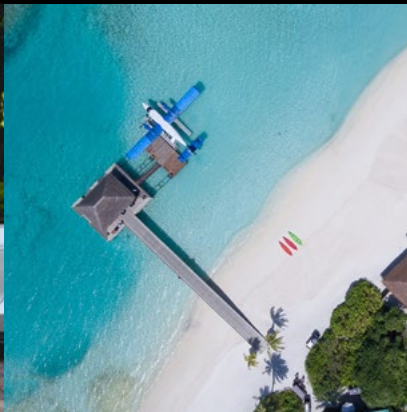




PLATINUM ACCELERATOR

NATIONAL CONFERENCE

16TH & 17TH JULY 2022 | WORKBOOK



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REAL ESTATE



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NATIONAL CONFERENCE SCHEDULE

DAY ONE: SATURDAY 16 JULY 2022

8.30 – 9.00	REGISTRATION	
9.00 – 10.30	1. VISION BOARD ACTIVITY	DB
10.30 – 11.00	MORNING TEA	
11.00 – 12.30	2. INFLATION/FINANCE/RATES/PANIC	DB/AK
12.30 – 1.30	LUNCH	
1.30 – 3.00	3. THE LAWYERS & THEIR CLIENTS	PACLAW
3.00 – 3.30	AFTERNOON TEA	
3.30 – 5.30	4. STUDENT STORIES	DB

DAY TWO: SUNDAY 17 JULY 2022

9.00 – 11.00	5. STRUCTURING BASICS	DB/AK/KP
11.00 – 11.30	MORNING TEA	
11.30 – 1.00	6. PROPERTY & NUMEROLOGY	SY
1.00 – 2.00	LUNCH	
2.00 – 2.30	7. CHRISTINE'S REVELATION	CH
2.30 – 4.00	8. THE VALUE OF TIME	KD
4.00 – 5.00	9. UNIQUE YOU	DB



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1. VISION BOARD ACTIVITY

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Purpose of a Vision Board

- Visualize your goals
- Track your progress
- Stay motivated the entire year

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Why do a Visions Board

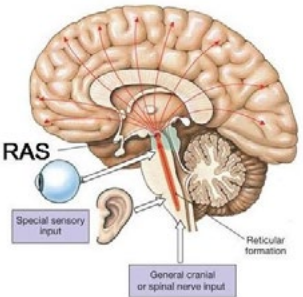
- “A picture is worth a thousand words?”
- Keeps your Goals Front of Mind
- Helps you remember what’s most important and not sweat the small stuff
- Expands your sense of what’s possible
- They’re fun to make!
- **Activates your RAS**



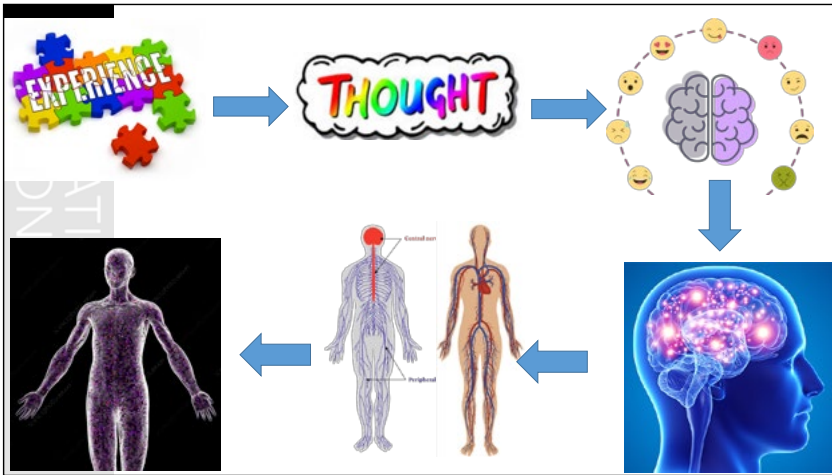
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RAS – Reticular Activating System

- Your filtering System – between the Subconscious and the Conscious
- The more you pay attention to something, the more you repeatedly feel the emotion of your vision – the stronger the neuropathways and myelin connections become.
- Use it or Loose it



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Not only is the emotional blueprint stored in your cells as a memory – your brain has created hard wired neuropathways in your brain to accommodate the electrical impulse of your thought

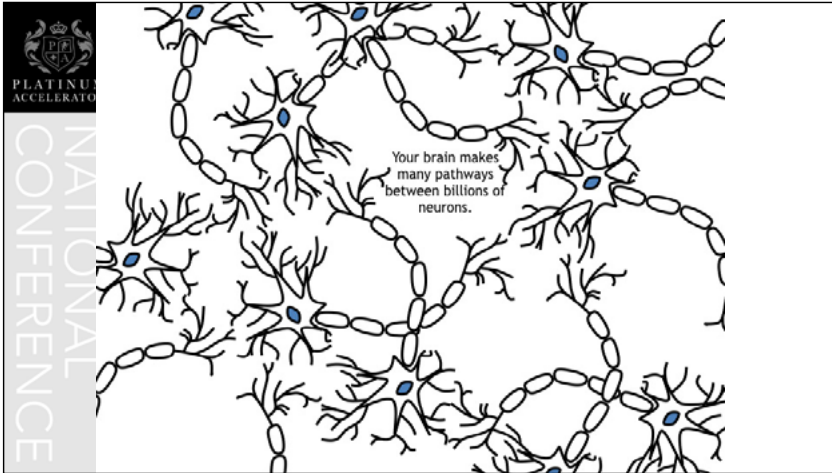
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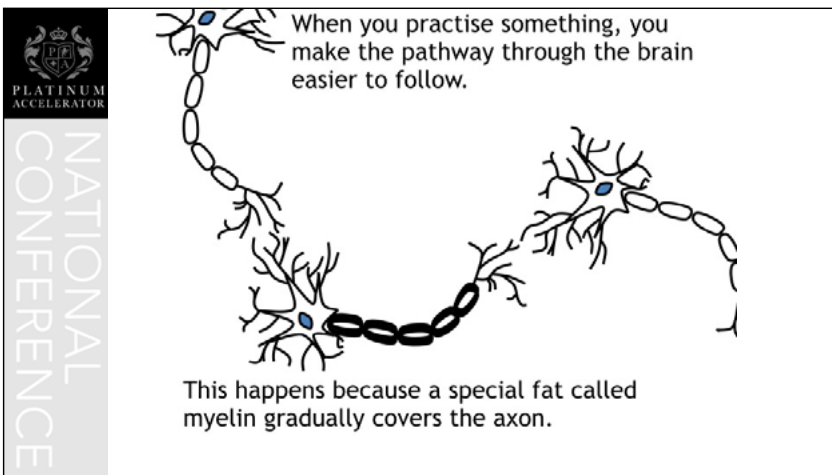
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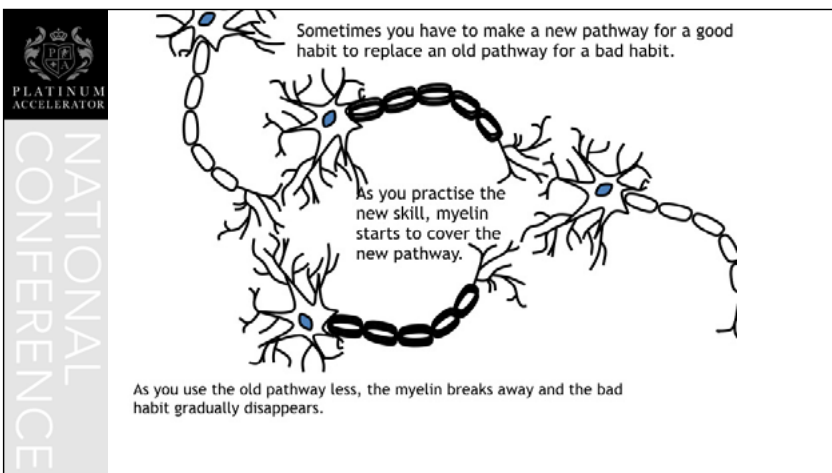
How a thought wires your Brain

The axon terminals on one neuron make connections with the dendrites on another to make a linked pathway.

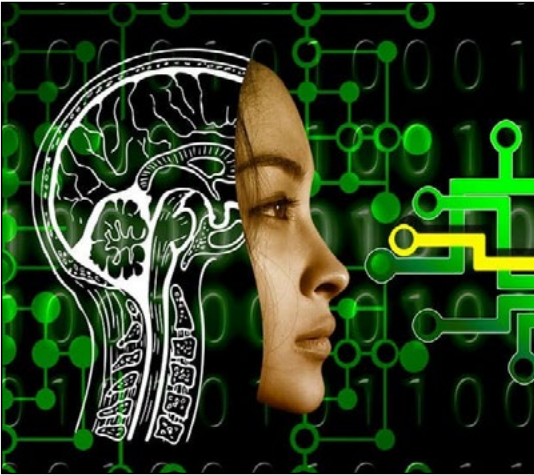
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• According to Hans Morvec, the principal research scientist at the Robotics Institute of Carnegie Mellon University, the human brain can handle up to **100 trillion bits** of information at any given time.

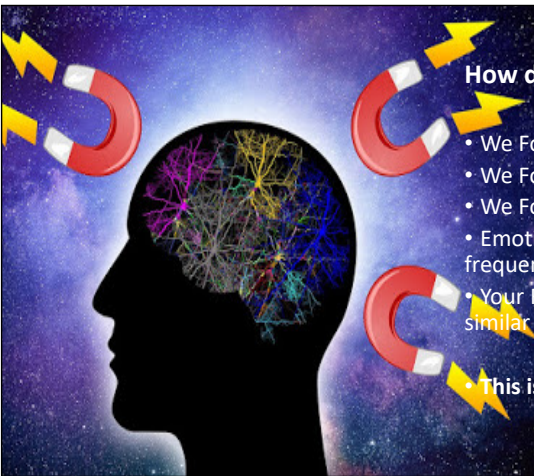


• Your RAS filters this information at a subconscious level and only brings to your consciousness what has been deemed to be important

• The RAS can't distinguish between a real event and a contrived reality

• YAY

• That means we can exploit this weakness to program it to seek out stimuli in our environment that resonate with our goals.



How do we do that?

- We Focus on what is important
- We Focus Repeatedly
- We Focus with Emotion
- Emotion invokes electromagnetic frequencies
- Your RAS then filters and looks for similar Frequencies
- **This is how we Program our RAS**

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Remember -

- Your RAS speaks Emotion
- Pictures / Videos Evoke Emotion
- Your Brain stores information based on the amount of Emotion attached to the Stimuli
- Vision Boards are Physical representation of Desires and Emotions
- **Evoking the emotion of the THING already being attained!**



Types of Vision Boards

Manual



Digital



Wordy



Journals



Lists

Painting





Exercise


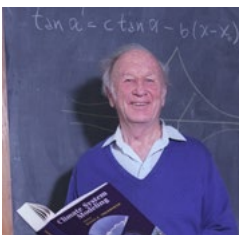
- On your tables – pair up with someone you don't know
- Explain your Vision Board to your Buddy
- Explain the Emotional attachment to each of the items on your vision board
- Swap



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 PLATINUM ACCELERATOR NATIONAL CONFERENCE	Think of your goals every day .	Leverage the Law of Attraction in your life.	Bring clarity to what you really want.
	Helps you stay accountable .		Vision boards inspire you .
	They are a bonding activity .	Helps you not sweat the small stuff .	Expands your mind .



 PLATINUM ACCELERATOR NATIONAL CONFERENCE	<h2>The Butterfly Effect</h2> <ul style="list-style-type: none"> The term "butterfly effect" was coined in the 1960s by Edward Lorenz, a meteorology professor at the Massachusetts Institute of Technology, who was studying weather patterns. The butterfly effect is the idea that small, seemingly trivial events may ultimately result in something with much larger consequences. In other words, they have non-linear impacts on very complex systems. For instance, when a butterfly flaps its wings in India, that tiny change in air pressure could eventually cause a Cyclone in Cairns. 	
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The Butterfly Effect Impact in Life

- Consider all the micro decisions that got you here today
- All the decisions that have shaped your life
- What is seeming small decisions changed the course of your life – your fortunes – your relationships





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How has the Butterfly Effect Shaped our World?

- Video start 1.01 – 6.47
- 7.58 – 8.49

- <https://www.youtube.com/watch?v=G2xFJUSLEv8>



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- The sinking of the Titanic is known as the most tragic naval accident in history.
- The “unsinkable ship” hit an iceberg and sank despite all precautions. The Second Officer, David Blair, was [removed from the crew at the last minute](#), and he forgot to hand over the key to a locker that had binoculars.
- Without the binoculars, the crew members had to see for icebergs with their eyes, which turned out to be fatal.

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- Teddy Roosevelt was known for his fiery speeches that made him the most charismatic of American presidents.
- In 1912, when Teddy was running for his second term as president, he wrote a 50-page long speech to deliver at a rally and decided to [put it in his breast pocket](#).
- He was shot during the speech, but the thick folded papers saved his life, and he got up to complete his speech.



- Stanislav Petrov's job was to monitor the Soviet early alarm systems. On September 26, 1983, the alarms went off, meaning that the Americans had fired nuclear missiles at the Soviets.
- Petrov decided to [delay the information](#) to his seniors, which would have resulted in a nuclear standoff. It turned out later that the alarms were false, and Petrov's decision saved the world.



During the Clinton administration, America was on the verge of fighting a war with North Korea for making nuclear weapons.

Defense Secretary, William Perry, avoided combat by not sharing the Plan of attacking North Korea with the American president during a briefing.

- Marie-Antoinette and her family were beheaded during the French Revolution. The family was to flee in two carriages which Marie thought were **not Fancy enough for her**.
- She asked for a fancier but slower carriage for her family, which was also more conspicuous.
- Her decision turned out to be fatal for her family and herself.



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Do you have a small decision in your past that made a massive impact down the track?




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What does all this Mean?

- Be the best you can be
- Trust you gut
- Hone your Intuitive Skills



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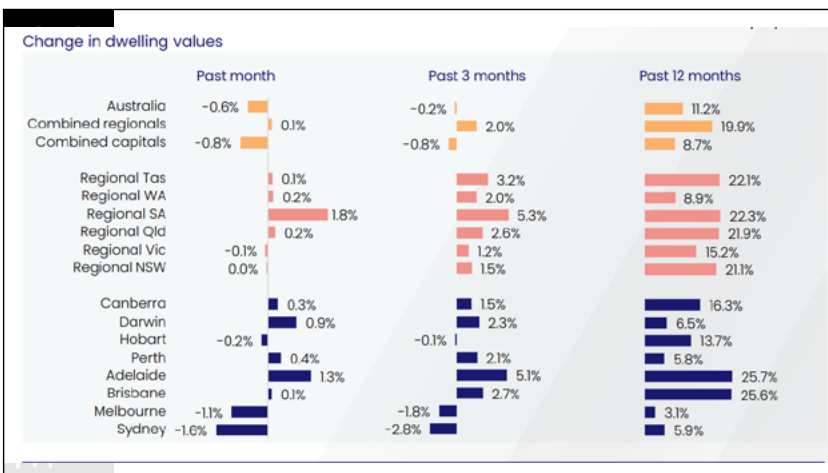
2. INFLATION/FINANCE/ RATES/PANIC



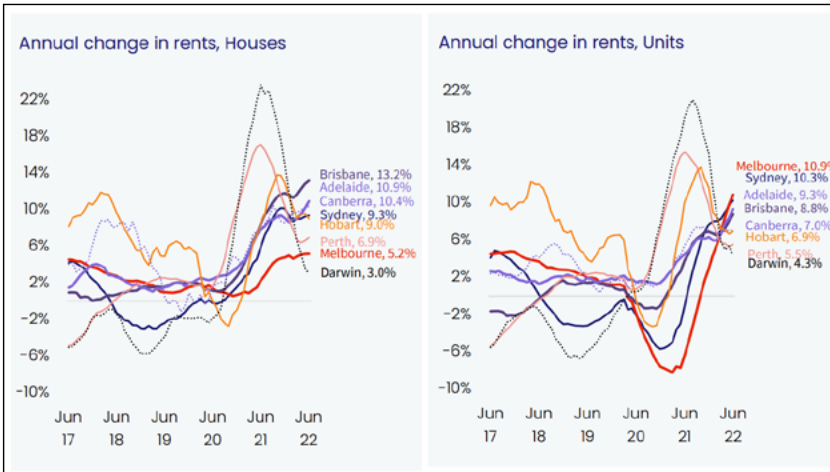
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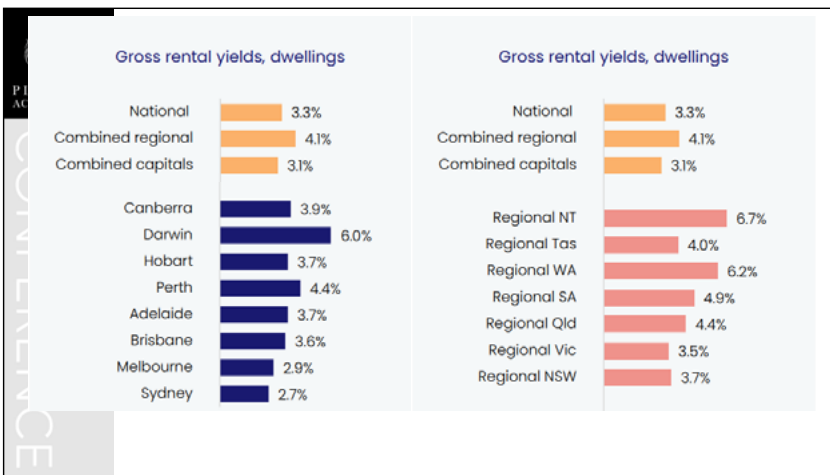
Index results as at 30 June, 2022

	Change in dwelling values				
	Month	Quarter	Annual	Total return	Median value
Sydney	-1.6%	-2.8%	5.9%	7.8%	\$1,110,660
Melbourne	-1.1%	-1.8%	3.1%	6.0%	\$798,198
Brisbane	0.1%	2.7%	25.6%	30.0%	\$784,826
Adelaide	1.3%	5.1%	25.7%	30.1%	\$642,470
Perth	0.4%	2.1%	5.8%	10.4%	\$558,644
Hobart	-0.2%	-0.1%	13.7%	17.9%	\$735,936
Darwin	0.9%	2.3%	6.5%	13.1%	\$509,833
Canberra	0.3%	1.5%	16.3%	20.9%	\$937,568
Combined capitals	-0.8%	-0.8%	8.7%	11.3%	\$826,662
Combined regional	0.1%	2.0%	19.9%	24.2%	\$600,442
National	-0.6%	-0.2%	11.2%	14.0%	\$752,110



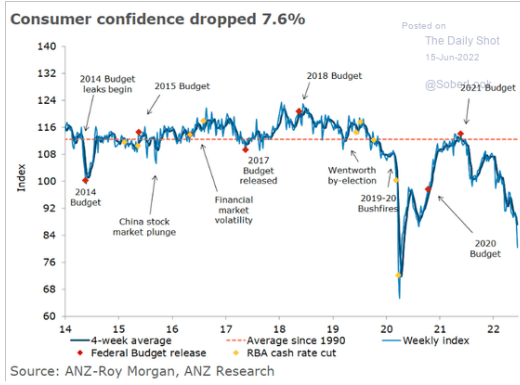
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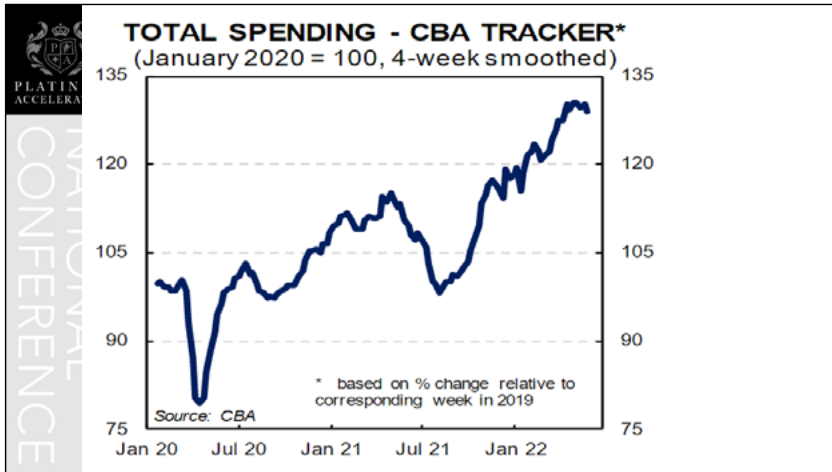


WHAT DOES A PROPERTY CRASH MEAN TO YOU

- 10% FALL
- 20% FALL
- 30 OR 40% FALL ?

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PROPERTY CRISIS TO CASHFLOW

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Income is NOT wealth

Survey data shows people think you need an income over \$300K to be rich.

However American survey data shows 1 in 3 people earning over \$250K are living pay-checke to pay cheque.

Your burn must be less than your earn.

America

Average net worth...	2018	2019	2020 (pre-pandemic)	2021	2022
To be wealthy	\$2.4M	\$2.3M	\$2.6M	\$1.9M	\$2.2M
To be financially comfortable	\$1.4M	\$1.1M	\$934K	\$624K	\$774K

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Australia

How much do you need to earn per year to be rich?



Source: Finder survey of 1,013 respondents, December 2021



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Wealth

One-Third of Americans Making \$250,000 Live Paycheck-to-Paycheck, Survey Finds

- Cash is especially tight for top earners of millennial cohort
- Very few reported issues covering all their household expenses

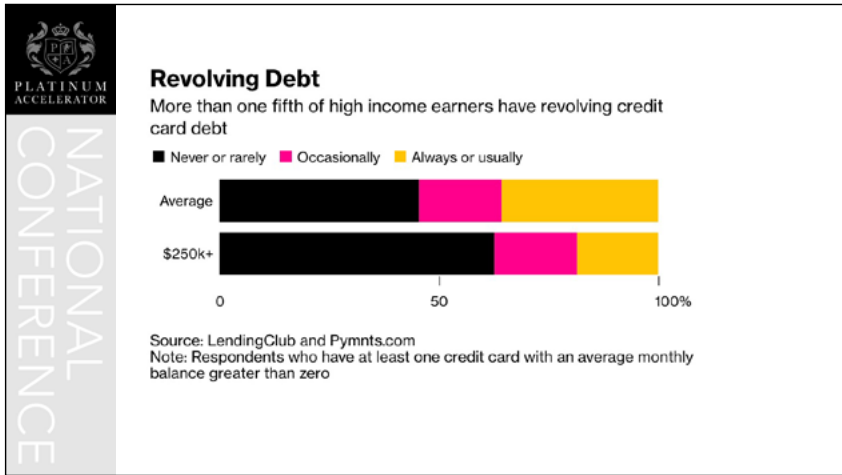
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Source: LendingClub and Pymnts.com

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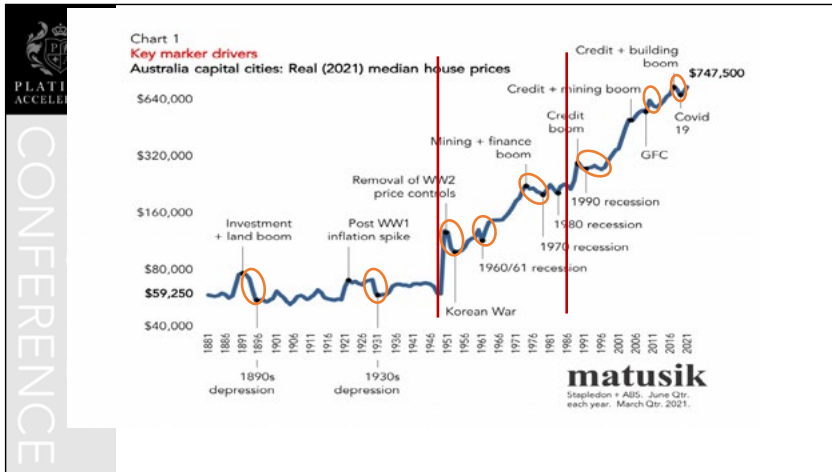


**THERE ARE TWO PRIMARY CHOICES IN LIFE;
 TO ACCEPT CONDITIONS AS THEY EXIST,
 OR ACCEPT THE RESPONSIBILITY
 FOR CHANGING THEM.**
 - DENIS WAITLEY

**LET'S LOOK AT AT WHAT THE
 PROPERTY MARKET HAS DONE
 OVER THE LAST
 141 YEARS**

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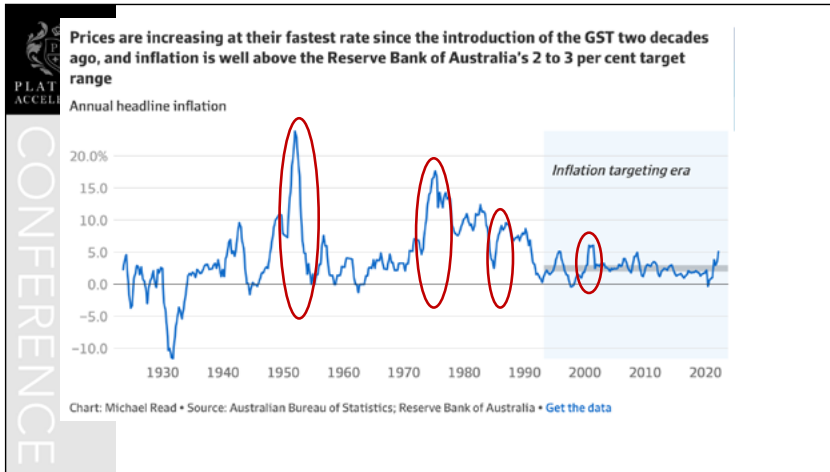


OK. LET'S ADDRESS YOUR CONCERNS ARE WE IN FOR A PROPERTY 'CRASH'

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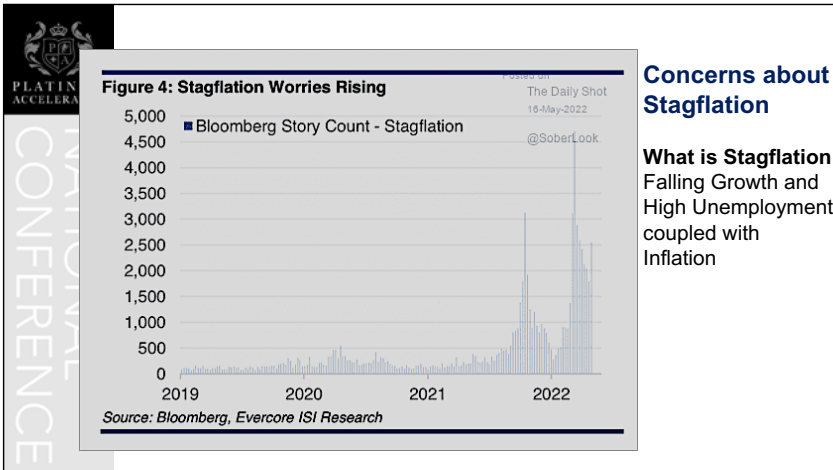
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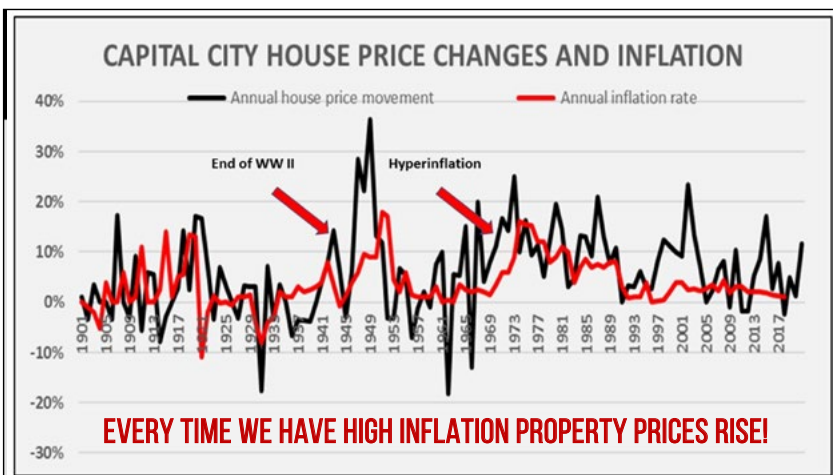
Concerns about Stagflation

What is Stagflation
Falling Growth and High Unemployment coupled with Inflation

SO WHAT IF WE HAVE HIGH INFLATION!
WHAT HAPPENS TO THE PROPERTY MARKET?

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You see – what is have is a **CRISIS of CONFIDENCE**



INFLATION
DOES NOT CAUSE PROPERTY
MARKETS TO FALL!!!!!!

IF ANYTHING IT
MAKES IT RISE



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SO IF INFLATION CAUSES
PROPERTY PRICE INCREASES!
WHAT CAUSES PROPERTY
PRICE FALLS?

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IS IT INTEREST RATE RISES! LET'S HAVE A LOOK?






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FINANCIAL REVIEW Newsfeed

RBA turns ultra-hawkish with large interest rate increase

Cecile Lefort and Jonathan Shapiro

May 3, 2022 - 4:42pm

Save Share

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FINANCIAL REVIEW Newsfeed


Policy Economy Interest rates Print article

— Opinion

RBA starts the rate climb

Scott Morrison is frantically selling the RBA's decision to raise interest rates as another reason to vote for experience and the 'economic shield' the government's economic plan has provided against global stresses.

Jennifer Hewett
Columnist



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The Reserve Bank of Australia is tipped to raise rates to tame inflation, with markets expecting the cash rate to average 1.1 per cent over the next six months and to hit 2.5 per cent by December

Six-month average cash rate expectations from the overnight indexed swap market





Chart: Michael Read • Source: Reserve Bank of Australia • [Get the data](#)

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3 Year Bond Yields

Cash rate target v government bond yields (%)

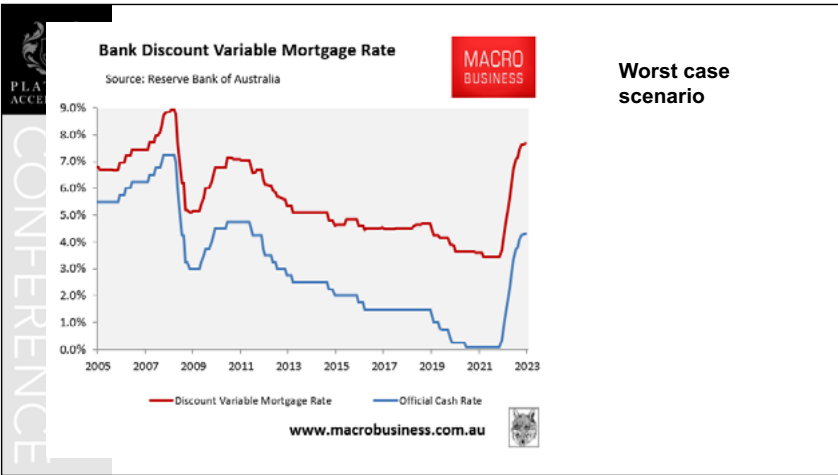


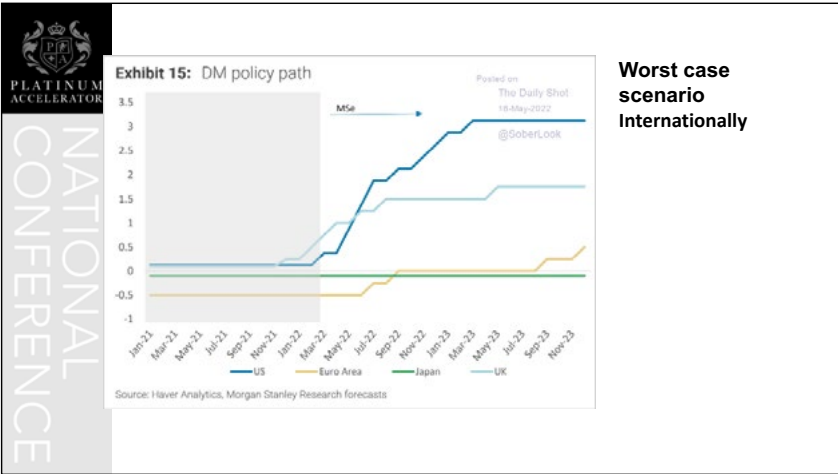
Australia 3-yr bond yield
 RBA cash rate target
 Jan 2008 Global Financial Crisis (2008-2009)
 Mar - Nov 2020 COVID-19 pandemic starts, Quantitative easing, 3-year yield target introduced
 Nov 2021 RBA drops yield curve control

SOURCE: RBA, REFINITIV

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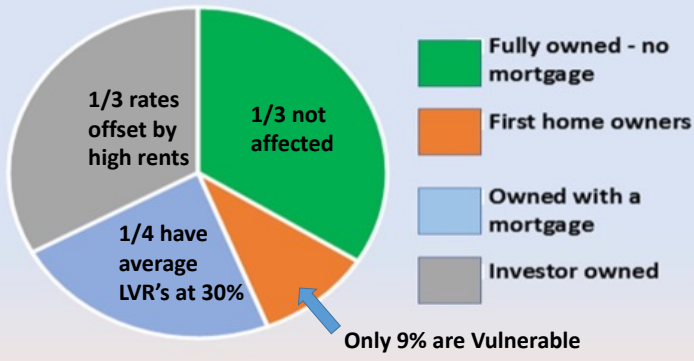


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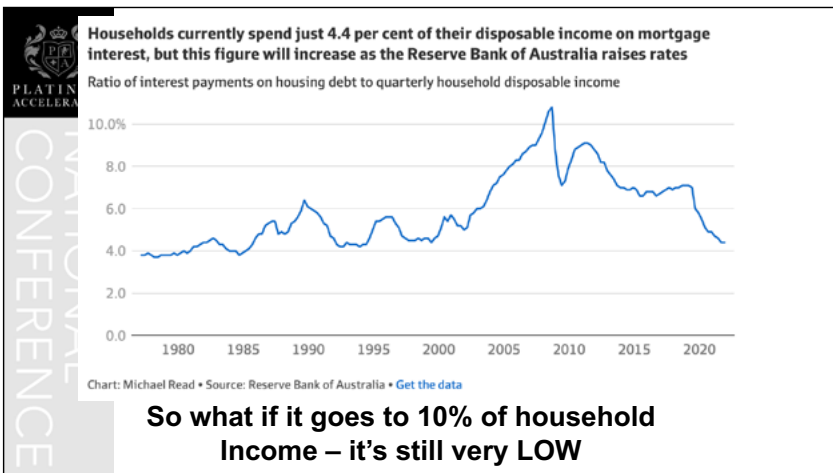
But!

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HOUSING TENURE IN AUSTRALIA







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FINANCIAL REVIEW Newsfeed

Markets Equity Markets Interest rates Print article

Rates are going up, then straight back down: Macquarie's Shvets

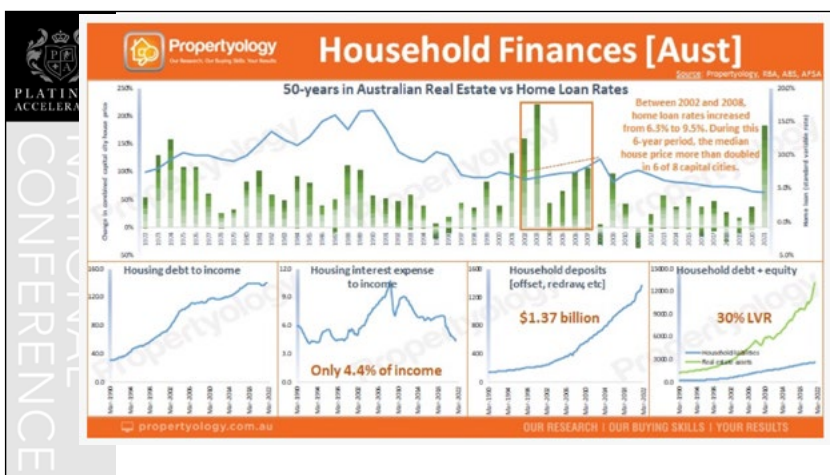
Jonathan Shapiro Senior reporter



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Historical Proof

- Interest rates are not something new to the Australian economy, particularly in the 70s and 80s. In those years the standard home loan rate shot up from 6.5% in 1970 to 17% in 1990.
- Interestingly, this did not have a negative impact on the median house prices across Australia.
- Sydney saw the standard house increase from \$18,000 in 1970 to \$147,000 in 1990. Hobart saw similar growth with \$11,000 to \$83,000 over the same period.



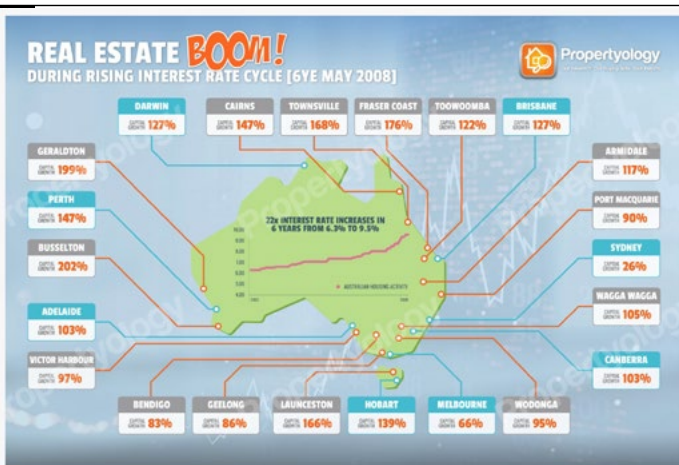
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Historical Proof

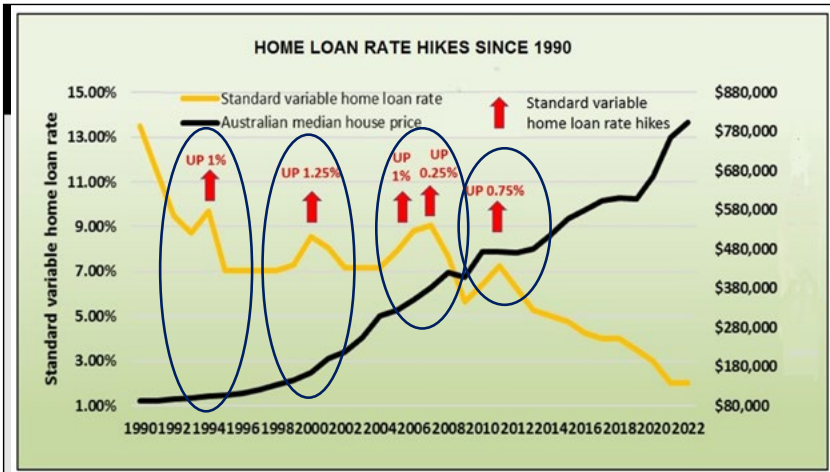
- There has been a 6-year cycle of rising interest rates that commenced in May of 2002 (this is in addition to the 2010-11 post GFC rate cycle).
- During these rate cycles of interest rate increases, the median house price in 6 out of 8 capital cities doubled in value. This is the same for hundreds of Australian cities and towns.
- The best performers in that cycle were regional locations. From Cairns QLD at 147% growth to as far south as Tasmanian towns like Burnie reporting 199% increases in home value.

Historical Proof

- Capital growth has been seen to resist up to six years of consecutive interest rate rises with
 - Warrnambool VIC seeing 87% growth,
 - Port Lincoln SA up 109%.
- This can also be seen in in-land locations like
 - Goulburn NSW at 103% and
 - Launceston TAS at 166% increases.



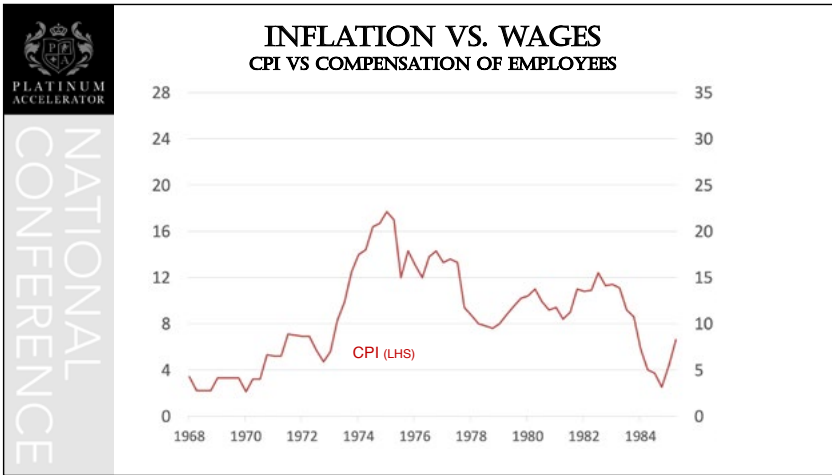
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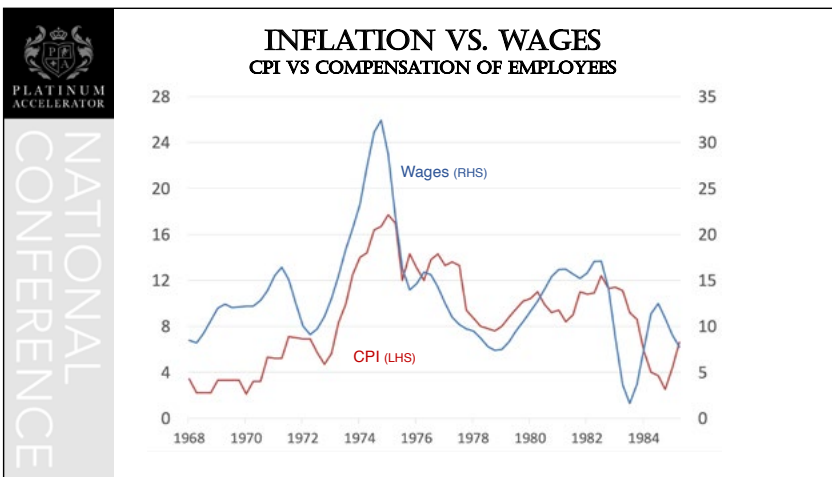


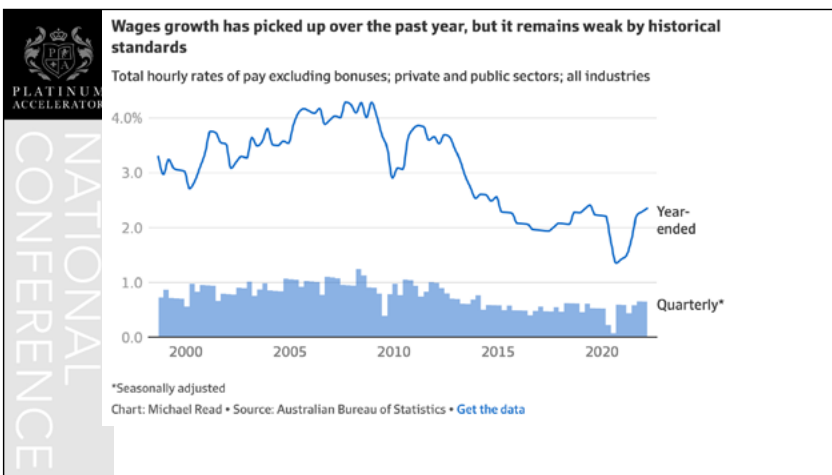




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Work & Careers Workplace Minimum wage Print article

Pay growth expected to surpass 4pc off back of minimum wage ruling

David Marin-Guzman Workplace correspondent

Jun 16, 2022 - 5:58pm Save Share

The Fair Work Commission's historic minimum wage increases could quickly flow on to the bulk of the workforce on enterprise agreements due to more deals up for negotiation, economists say, fuelling expectations wage growth could surpass 4 per cent.

**WE KNOW THAT WAGE GROWTH AND INFLATION GO HAND IN HAND!
AND HIGH INFLATION FLOWS TO HIGH PROPERTY PRICES?
SO IT'S NOT WAGES**

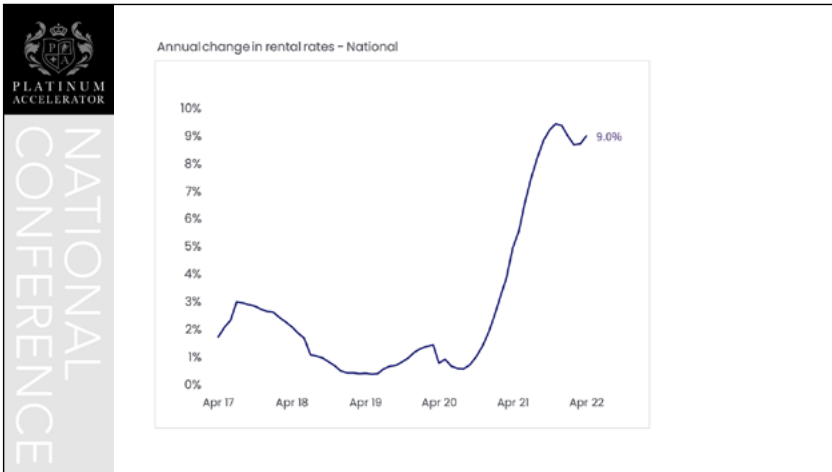
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MAYBE IT'S RENTS?

RENT

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FINANCIAL REVIEW Newsfeed

Property Residential Property Investment Print article

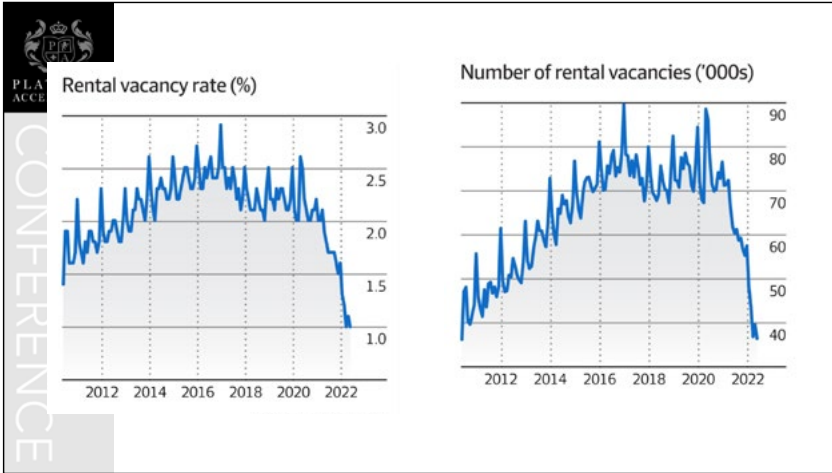
Rental crisis deepens as vacancy rates slump

Martin Kelly Reporter

Jun 15, 2022 - 3:38pm Save Share

Australia's rental crisis deepened through May as national vacancy rates fell from 11 per cent to 1 per cent, the lowest level in 16 years, and there is every chance they will fall again during June, SQM Research shows.

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ended numbers, the average number of people comprising each household has fallen from 2.6 to 2.5 people. Although the shift appears small, it could equate to nearly 200,000 homes.

“It partly explains the rental crisis we’ve got on our hands right now,” SQM Research founder Louis Christopher said.

Household composition

Metric	2016	2021
Family households (%)	71.3	70.5
Single (or lone) person households (%)	24.4	25.6
Group households (%)	4.3	3.9
Average number of people per household	2.6	2.5

Table: Forecast of Rentals & Source: ABS

Census solves rental crisis puzzle

Rental prices continue to grow at a strong pace.

Vacancies remain incredibly tight.

This is all with zero-immigration.

Census data shows that average household size has fallen significantly, helping explain the shortage of rental housing.

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Property Residential Property market Print article

Rents set to soar as vacancies fall to record low levels

Nila Sweeney Reporter

Jun 2, 2022 - 3:40pm Save Share

Residential rents are tipped to rise sharply in the coming months after vacant listings fell in May to their lowest levels on record across the combined capitals, data from Domain shows.

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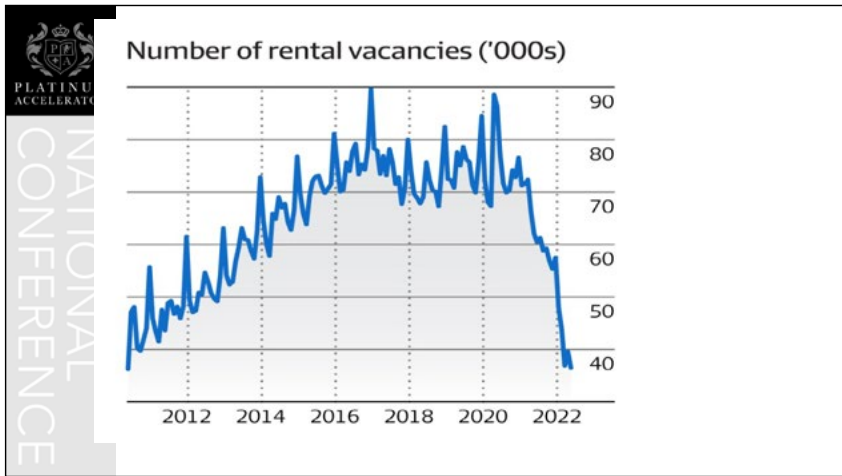
Property Residential Property Investment Print article

Rental crisis deepens as vacancy rates slump

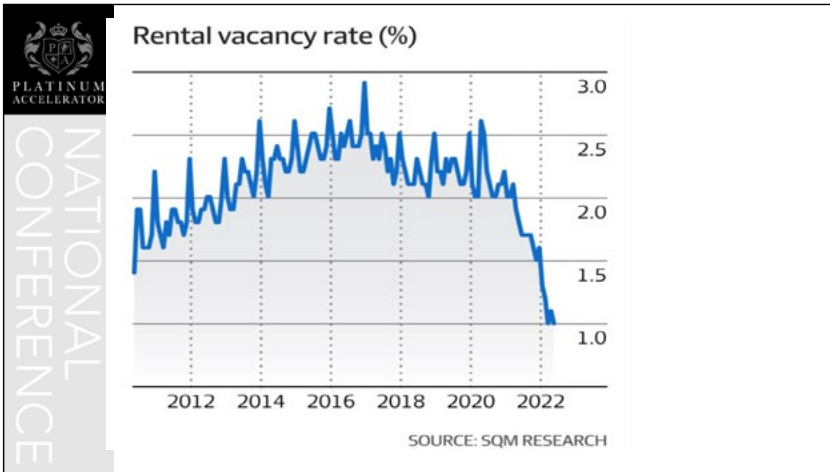
Martin Kelly Reporter

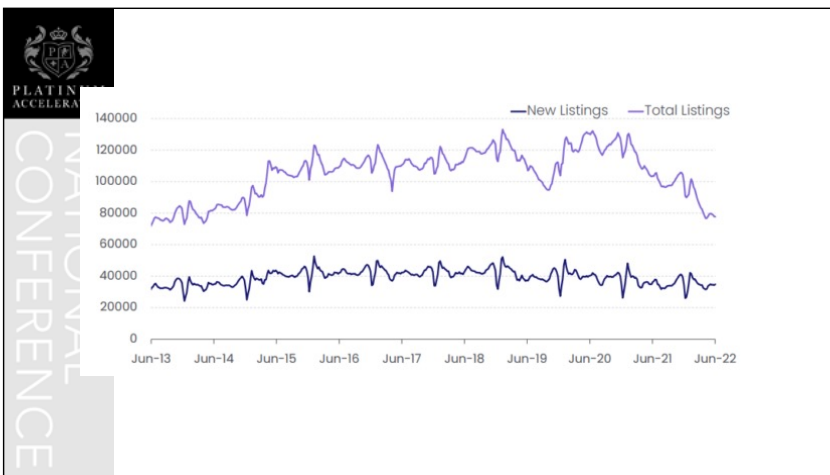
Jun 15, 2022 - 3:38pm Save Share

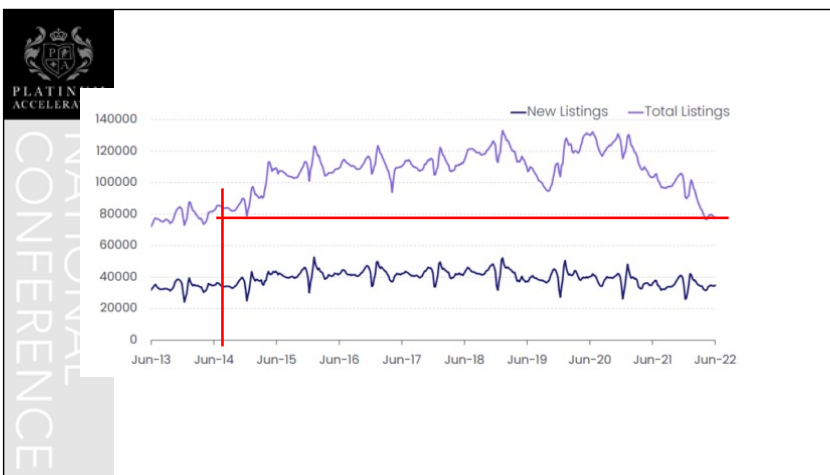
Australia's rental crisis deepened through May as national vacancy rates fell from 1.1 per cent to 1 per cent, the lowest level in 16 years, and there is every chance they will fall again during June, SQM Research shows.



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FINANCIAL REVIEW Newsfeed

Property Residential Census Print article

Households shrink when COVID-19 knocks on the door

Nick Lenaghan Property editor

Jun 28, 2022 - 6:00pm Save Share

The size of Australian households has declined over the past five years, a [shift that may have accelerated during the pandemic](#), increasing demand for housing and sending rents sky-high even as overseas migration fell sharply.

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ended numbers, the average number of people comprising each household has fallen from 2.6 to 2.5 people. Although the shift appears small, it could equate to nearly 200,000 homes.

“It explains the rental crisis we’ve got on our hands right now,” SQM Research founder Louis Christopher said.

Household composition

Metric	2016	2021
Family households (%)	71.3	70.5
Single (or lone) person households (%)	24.4	25.6
Group households (%)	4.3	3.9
Average number of people per household	2.6	2.5

Table: Financial Review & Source: ABS

HIGHER RENTS LEAD TO HIGHER DEMAND FOR PROPERTY THAT'S THE OPPOSITE OF A CRASH?

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PROPERTY CRISIS TO CASHFLOW

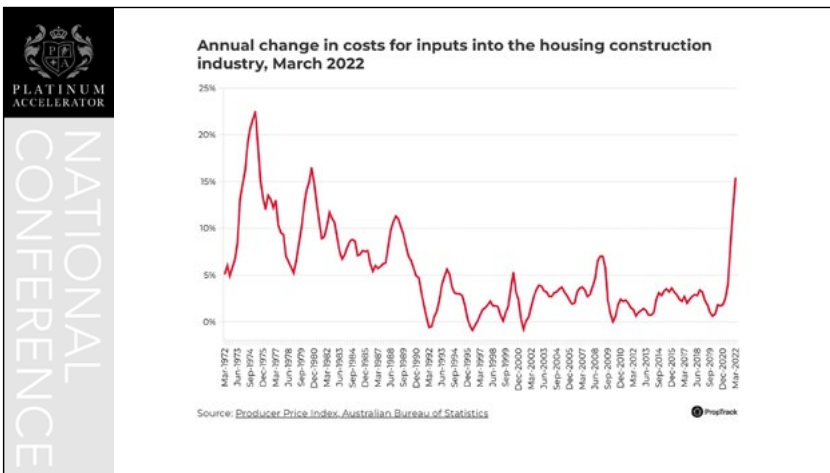
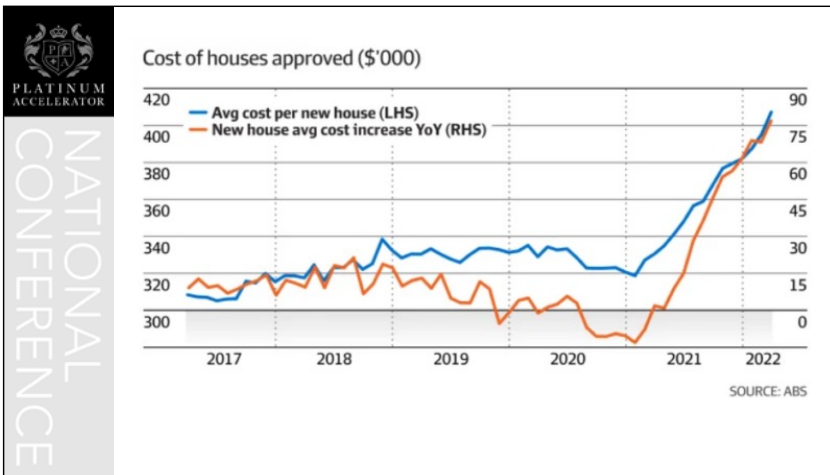
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WHAT ABOUT HIGH CONSTRUCTION COSTS?



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PROPERTY CRISIS TO CASHFLOW SUCCESS



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FINANCIAL REVIEW Newsfeed

Property Commercial Construction Print article

Don't expect building costs to come back down

Michael Bleby Senior reporter

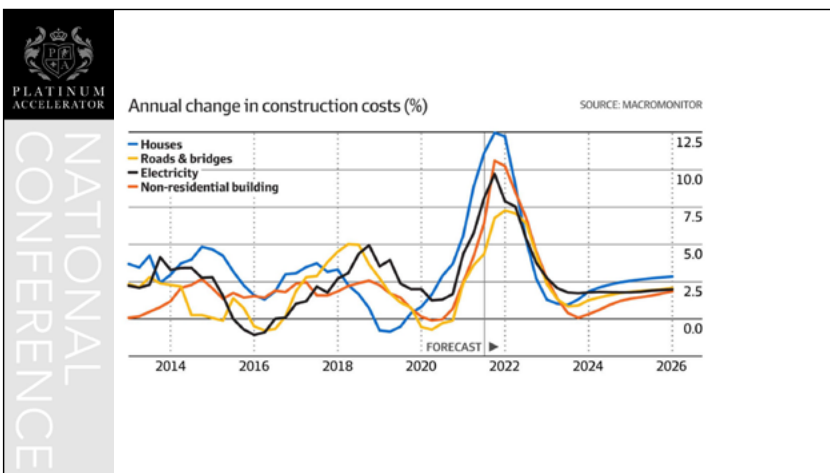
May 1, 2022 - 7:07pm Save Share

Higher building costs will be a permanent part of Australian construction as materials and labour will not fall back from the high levels they have reached, but will grow more moderately from the second half of this calendar year.

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“After the current surge, we don’t expect costs to just drop back to where they were previously,” **Macromonitor director Nigel Hatcher** said.

“Rather, costs will continue rising from the new, higher base, albeit at more normal rates of increase.”



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HIGH GOVERNMENT SPENDING LEADS TO MORE JOBS WHICH LEADS TO MORE MONEY IN THE MARKET WHICH LEADS TO HIGHER PROPERTY PRICES?

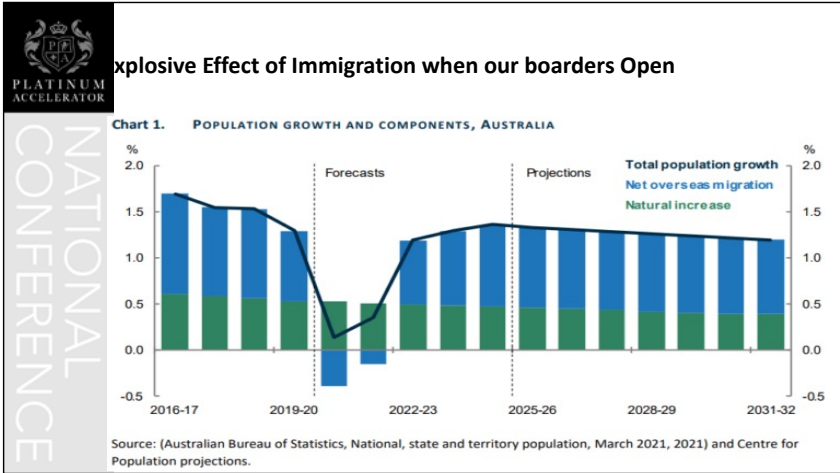
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PROPERTY CRISIS TO CASHFLOW SOLUTIONS

WHAT ABOUT IMMIGRATION?

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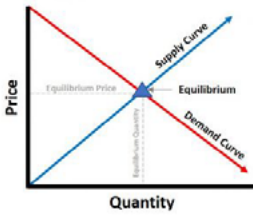
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WHEN AUSTRALIA OPEN'S IT'S BOARDSERS TO IMMIGRATION (200,000 TO 400,000 / YR), PROPERTY PRICES WILL SOAR



WHAT ABOUT GOOD OLD DEMAND AND SUPPLY?

Supply and Demand Curve



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Firstly, there is an Epic Housing Shortage Coming!

Construction is falling.

Approvals are down and the cost builds is soaring.

Many developers are going broke

Australia faces a 'decade-long' housing shortage.



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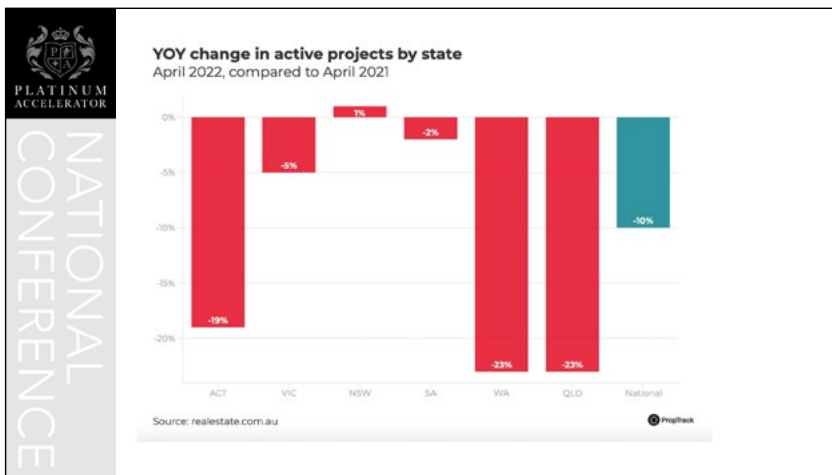
Property Commercial Construction Print article

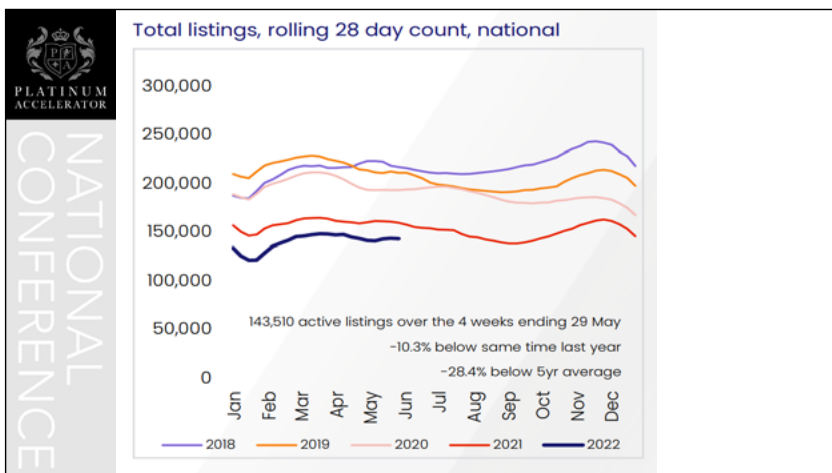
Home building faces a 'shallow' 20 per cent decline

Michael Bleby *Senior reporter*

May 24, 2022 - 5:06pm Save Share

Australia faces a "shallow" 20 per cent decline in housing construction over the next three years as building materials and labour shortages stretch out building timeframes even as higher borrowing costs and affordability problems cut demand, the Housing Industry Association says.





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FINANCIAL REVIEW Newsfeed

Property Commercial Construction Print article

Don't expect building costs to come back down

Michael Bleby Senior reporter

May 1, 2022 - 7:07pm Save Share

Higher building costs will be a permanent part of Australian construction as materials and labour will not fall back from the high levels they have reached, but will grow more moderately from the second half of this calendar year.

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Annual change in construction costs (%) SOURCE: MACROMONITOR

“After the current surge, we don’t expect costs to just drop back to where they were previously,” Macromonitor director Nigel Hatcher said.

“Rather, costs will continue rising from the new, higher base, albeit at more normal rates of increase.”

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FINANCIAL REVIEW Newsfeed

Housing Economics Print article

Australia facing a decade-long housing supply crunch

Ronald Mizen Economics correspondent

Feb 25, 2022 - 5:00am Save Share

Australia is heading for a housing supply crunch despite the population taking a major dent due to the COVID-19 crisis, with fresh demand set to again outpace supply within a few years.

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- New home builds will outpace household formation by more than 115,000 in 2022 and 35,000 in 2023, but that's where the good news ends.
- With net overseas migration set to fully recover to pre-pandemic levels of about 235,000 by 2024-25, household formation is expected to outpace new housing supply by a cumulative 163,400 to 2032.
- "By 2024-25, household formation and demand for vacant dwellings is expected to slightly exceed construction activity, which looks likely to remain the status quo until 2030-31," NHFIC said.

Housing Trends; Backyards to become luxury items



Average development lot size is falling.

However average floor size is not, as we build the same sized houses on smaller lots.

Backyards and space in older houses will attract a premium.



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WE ARE IN A CRISIS OF UNDERSUPPLY!
THIS WILL PUSH PRICES HIGHER!
NOT CRASH THE MARKET!

Supply and Demand Curve

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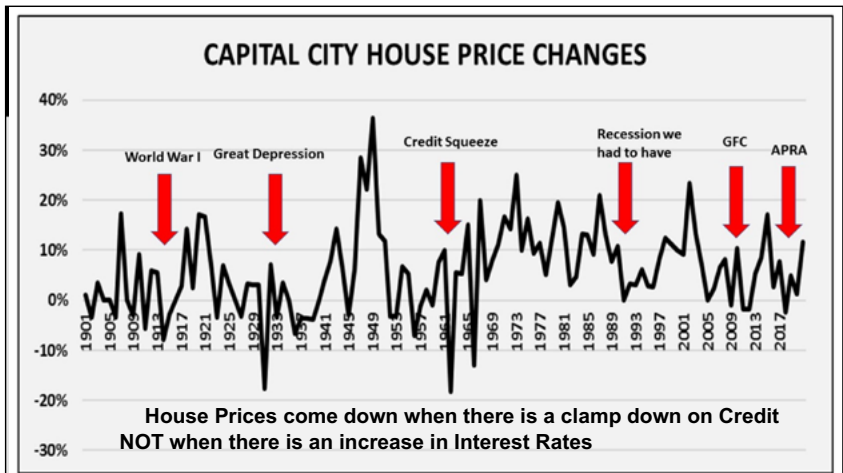
SO WHAT DOES CAUSE A CRASH OF THE PROPERTY MARKET?



A CREDIT SQUEEZE!

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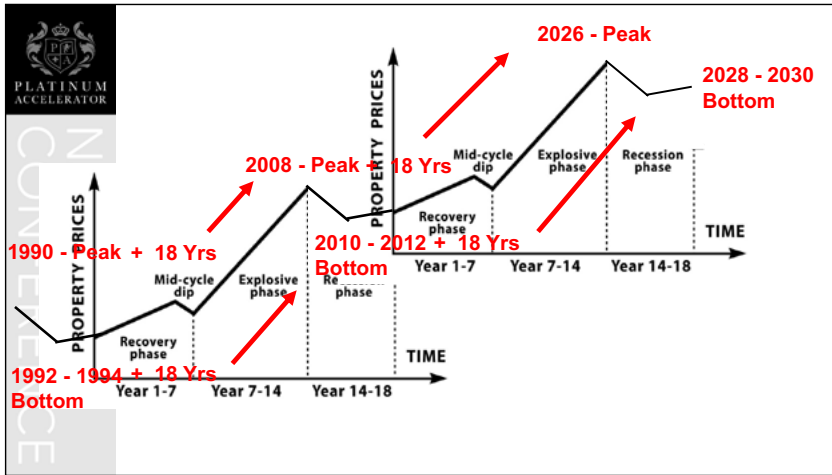
ARE WE IN FOR A CREDIT SQUEEZE?

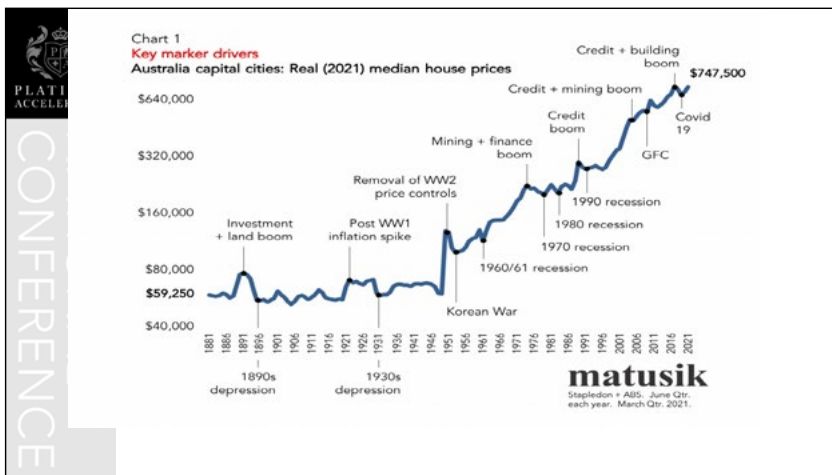
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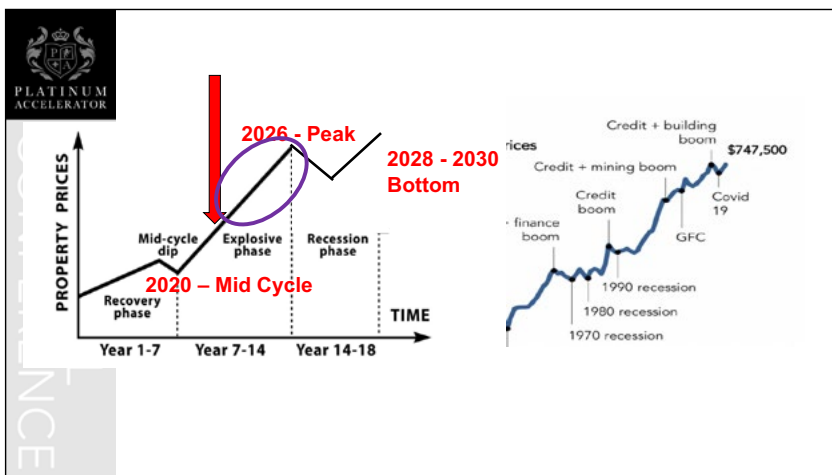
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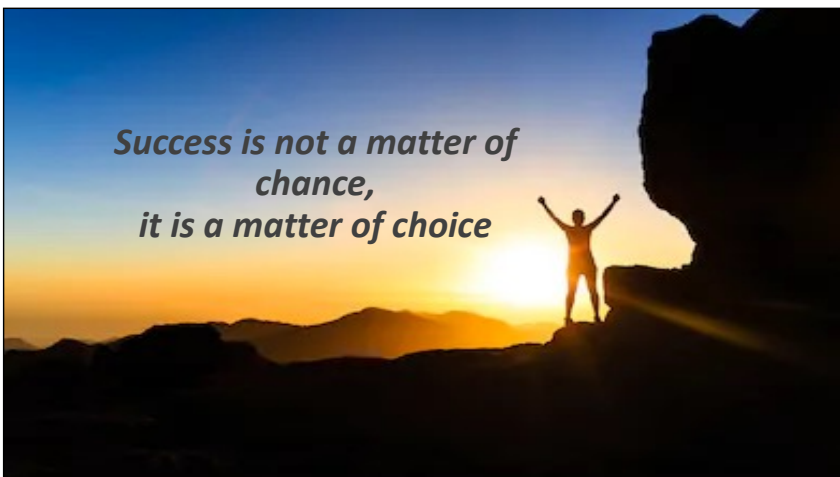




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WHO IS NOW EXCITED BY THE OPPORTUNITIES THIS MEANS?





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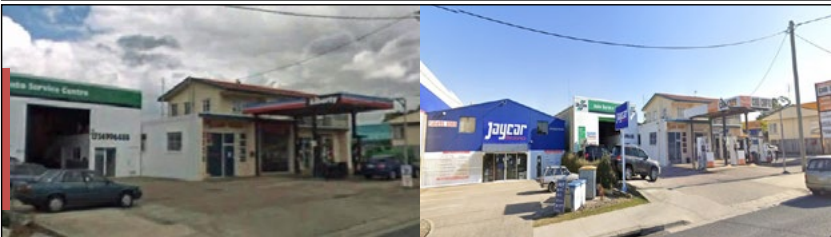
3. THE LAWYERS & THEIR CLIENTS



**Michelle
Davis –
Humble
Beginnings**

7 Von Tempsky Street, Normanby, New Zealand

- Daily Interest on Mortgage = just started
- Sat down and calculated my wage every week when I would finish the mortgage (This wasn't around at that time)
- 3 years to pay off mortgage with only \$10 week for lifestyle
- First Renovation – Wallpaper/painted/landscaping
- Mindset to pay off loan and be debt free
- Purchase \$51K sold \$75K
- Sold 12 months after moving to Sunshine Coast



**Business
and First
Freehold
Commercial**
–
**Don't judge
a book by
the cover –
Do the
numbers
(Forget the
Ego)**

- Working 7 days a week, 14 half hours a day (Pouring fuel etc) new baby
- Paying huge rent at the time
- Mindset (**HOW THE HELL AM I GOING TO GET OUT OF THIS**)
- First attempt to purchase freehold – Broker errors – Gut wrenching – Deposit Refund
- Customer gave me Rich Dad Poor Dad to Read – **Light bulb moment**
- Mindset change from paying all loans off, to leverage properties to the maximum
- Sat down and worked out if I purchased five residential houses and if they had capital growth as history has shown I could leverage off them for five more – (cashflow would only stop me)
- Finally purchased freehold 1996 – loan was maximum and borrowing all of relative's money to get it over the line – Huge weight on my shoulders
- Accountant embezzled money
- Fuel company removing pumps – Esanda Finance
- Started again paying all loans back
- Mindset change to move into commercial property for cashflow
- 2000 Built tilt slab building
- 2010 Built rear shed
- Cashflow \$308K per annum

Commercial Land

- Purchase off market \$1,500,000 April 2015
- Sold \$2,400,000 April 2021
- Original Cashflow \$72,804K (existing tenant) Stayed four months
- Placed on market for one year rental for \$90K while doing DA of 927 sq meter building – discovered that three car yards wanted the space. = Increased the rental amount \$112,500 for a 3x3 year term – lease started 1/2/2016 Stayed first term
- Annual increases always 3-4%
- Changed tenant \$132K 1/10/2019



Original Tenant \$72,400K



Tenant \$112,500K



Leased – ready for \$132K tenant to move in

United States

- 15192 W Polk Street, Goodyear, Arizona – Purchased 4 properties in US 2010 - 2011
- 8220 W Globe Ave, Phoenix, Arizona
- After GFC, world economy doom and gloom AUD and USD were dollar for dollar when purchased
- When all sold 2016 capital growth plus exchange rate had an extra 20% on the profit.
- Take home messages



New Zealand

- NZ Properties = Purchased 7 all together with one, sub diving – example
- Block cleared
- Sub Divided land & new house built
- Front photo of new house



9 Nichols Ave, Beerwah

- = 1798 sq meter block = Dual rent = Positive cashflow
- Removed trees
- Split block (2 extra at rear – Civil works to much then went to community title to get 3 blocks extra at rear)
- Renovated first block
- Built 3 new houses on the rear
- Trees removed
- Front House Renovated
- 3 Houses built at rear



2 Bennett Road, Bli Bli

- 5 Acres to be Sub Divided 18 Lots
 - Sewer Issue – No local downstream sewer – Low Pressure Sewer System has been approved
 - Storm Water Issue – Work in progress
- We discovered that this was going to be a long drawn-out process, so the pull down house, we renovated to turn it into an Airbnb for cashflow purposes while working through the storm water issue
- Renovated
- 18 Lots Sub Division Design





Life changer - 2 Sydal

- Spoke to owner – Negotiated deal
- Mum and Dad tenants
- Fernwood – Leasee went broke
- Chemist warehouse – Petbarn – Ur Health
- Fantastic Cashflow and Capital Growth

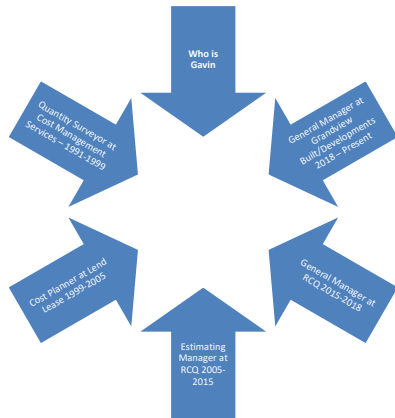
Michelle Davis

TOP TIPS

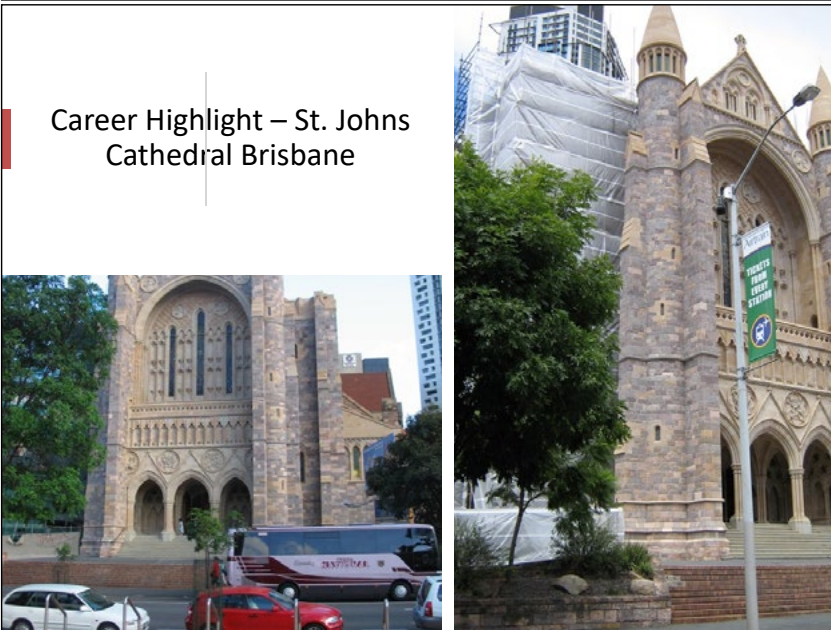
1. Be flexible in your thinking
2. Always look out for opportunities
3. Have strong self belief and
4. Follow through



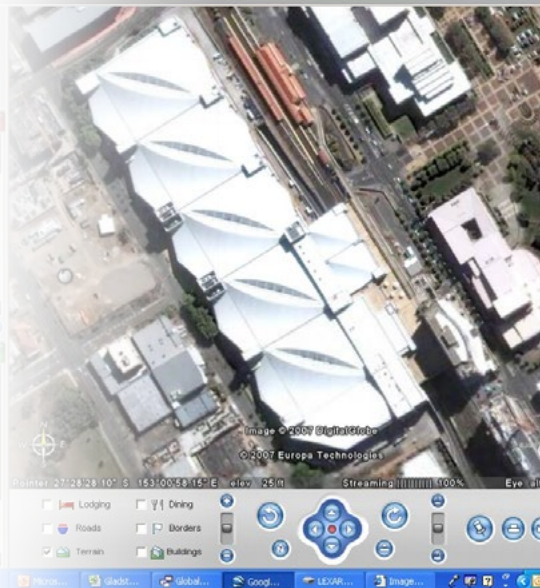
Gavin Wuiske



Career Highlight – St. Johns Cathedral Brisbane



Career Highlight – BC&EC



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Career Highlight – Queensland Gallery of Modern Art



Career Highlight – QGMA – Western Elevation



Black box – around the Cinemas

RCQ PROJECTS

- Noosa Gateway – Officeworks etc.
- Monterey - Maroochydore
- Childers shopping centre
- Settlers cove Elandra (2007 QMBA regional prize), Riverlight & Lumina
- Metropole - Townsville
- Plantations – Rainbow Beach (2009 QMBA regional prize)
- Beach on Sixth – Maroochydore
- Oaks Grand Hotel 144 keys
- Proximity – 127 units
- Belise – 228 units
- Big Top Shopping Centre Refurbishment



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Karmasea – Alex Headland



Karmasea



Australian Hotel



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Gavin Wuiske

Qualifications

- Bachelor of applied science in Quantity Surveying
- Certificate IV in Training & Assessment
- Associate of the Australian Institute of Quantity Surveyors
- Open Class Builders Licence



Gavin
Wuiske



Project 1 – Riverland 15 Lot
Townhouse Development
incorporating JV and Option



Project 2 – Karingal Sands – 8 Lot
Apartment Development



Question Time



Take home messages

Riverland



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Riverland Townhouse Development

DA process

- Best use of property – a clever design allowed 15 townhouses
 - Two buildings, North facing, 3 levels
 - Size 149m2 to 191m2, \$455k to \$695k
- What I really liked about this Project was:
 - Good design – simple and efficient
 - All the small things – lift level, visitor parking, access to oval at back, service vehicle standing spaces, use of renewable energy, screening of bins, concealed cloth lines on balconies, etc
 - Clever constructions and selection of fixtures and fittings – kept costs down (eg timber framing)
 - Good marketing – they knew their market
- Issues:
 - Landscaping the road – I put established palm trees and council made me remove them - whoops
 - Easement extra works



Clever Design



Riverland Townhouses

Once DA obtained

- Before construction we transferred Lot 1 + 2 over to SPV cpy by exercising the options at the lower agreed price =
 - one owner (limits liability)
 - stamp duty was payable, but on the value of lot 1 & 2 pre DA
- SPV Company enters
 - off the plan contracts with buyers
 - build contract for civils and construction of the building (AS4000)
 - Loan from bank for the commercial funding
- Timeline for the project was 2yrs.

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Riverland - Finished Product



Riverland
Development

Riverland Townhouses

Take home messages

- We had a few challenges along way but we stopped, considered and got good advice at the right time before proceeding
- We achieved a good design, knew the market and the product sold quickly

Outcomes

- We sold 9, kept 6 – helped sell when buyers knew we as the developer where keeping some units
- We made a good profit



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Project 2 – Karingal Sands -8 Apartments



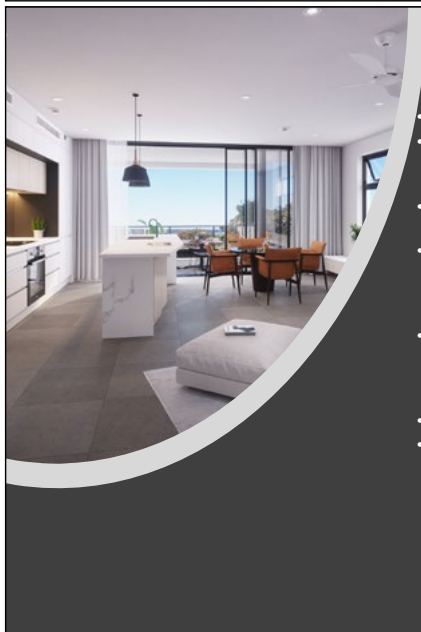
Karingal Sands

- Pacific Law Set up SPV
- Vacant site with decade old DA for 4 units over 4 levels with basement car park with 11 car parks
- Pre lodgment for higher yield solution of 8 Units
- change DA - Achieved 8 units over 4 levels with 16 car basement plus 2 visitor carparks
- 7 out of 8 sold
- Negotiated with all 3 neighbours, anchoring, aerial trespass, access for exclusion zones, mobile cranes, pumps
- Block at rear, demolition contribution & rental agreement
- Pacific Law formalised under an "Access and Works Deed"
- Win / Win outcome – Time savings, less traffic control, easier cranager & pumping, less impact on neighbours & general public



Karingal Sands

- AS 4000 Construction contract
- Continuous Price rises, Material & labour shortages, Covid, Significant & prolonged inclement weather
- Started \$1.1M self-funded early works basement package in December 2021
- 1/3 in & 2/3 out of ground basement with Contiguous piles along northern boundary sheet piling to southern boundary and batters to East & West
- Activity on site encourages subcontractors & suppliers to get interested – instead of blanket response (shut their books, too busy already)
- Senior Debt about to kick in
- Level 4 – last suspended slab poured 15th July 2022 Services well advanced on level 1 & 2 with finishes underway



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Karingal Sands

Challenges so far

- SCRC plus all authorities/utility providers painfully slow to deal with, no choice but to agree with their very expensive monopoly costs for connections etc and the 9 months or so to get things to happen
- Blocklayer defaulted on executed subcontract, all other blocklayers too busy, elected to change to Ritek permanent wall formwork system from level 1 up
- 4 Storey residential – now required to be 100% fire sprinkler protected, larger double door lift, automatic flood gate, detention & retention tanks, stormwater across the Esplanade, Trunk main sewer connection
- Upgrades to create even higher quality owner occupier product – 1200x600 tiles, LED splashback lighting, VRV air conditioning, larger lift, joinery upgrades, smart digital entry door locks, balcony heat strips, electric vehicle GPO's in basement



Gavin's top tips



Questions

Questions

1. When buying a site where do you start – how do you find a good site?
2. Design wise – what are you seeing people want? Small units or big? Price point wise is there a magic formula?
3. What tips do you have when doing your feasibilities?
4. Suggestions when negotiating a purchase with a seller– win win or going for the kill???
5. When looking to get approvals what do you do to work with your consultants and council to get the best result?
6. Finance – Any Comments?
7. When building what role do you play? Talk us through some of the things you do to help keep the project on track?
8. Appointing an agent – what tips do you have?
9. How have you dealt with the increase in building prices and difficulty in getting subbies
10. What are your thoughts on the current market?



Take home messages

"We cannot solve problems with the same thinking we used when we created them"

- Albert Einstein



Questions

David Netherton

Director

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Calvin Kong

Director

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4. STUDENT STORIES

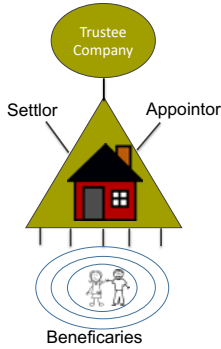


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5. STRUCTURING BASICS

Back to Basics - Structures

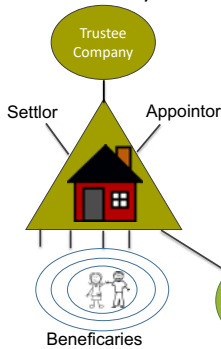
Discretionary Trust



- Main Structure used for property purchases
- Primary beneficiary can be an individual
- Don't name children in the deed
- Appointor necessary for succession planning
- Profits are passed down to beneficiaries to pay tax
- Can be used for business
- Must be able to distribute to associated entities
- Can have Corporate beneficiaries (BUCKET COMPANY)

Back to Basics - Structures

Discretionary Trust



- Main Structure used for property purchases
 - Primary beneficiary can be an individual
 - Don't name children in the deed
 - Appointor necessary for succession planning
 - Profits are passed down to beneficiaries to pay tax
 - Can be used for business
 - Must be able to distribute to associated entities
 - Can have Corporate beneficiaries (BUCKET COMPANY)
- Pays Tax at 25% or 30%
 - Be careful of year end distribution minutes
 - Be careful of DIV 7A

Bucket Company (BC) – Day to Day Usage

- The purpose is to cap tax paid at 25% or 30%. When personal income tax is approaching/exceeding the company tax rate, income can be directed to the bucket company and taxed at a flat company tax rate
- In the future, the bucket company can also become the central bank, rather than individuals – this removes the individual from the asset and liability pool
- Can money be retained in the BC at the end of the financial year, or does it have to be paid out?
 - The money should be retained in the bucket company until such time as a dividend is paid out to the Piggy Bank Trust and through to the individuals, paying less than 30% tax

Piggy Bank Trust (PBT)

Piggybank Trust

- A PBT is used to create asset protection for property owned individually, by using gifts/loans (including Gift & Loan back)
- For passive asset ownership (listed and private shares, precious metals and other valuable items with no risk)
- PBT will hold the shares in the Bucket Company, Trustee Companies and trading Companies, so when dividends are paid they will actually be paid to the PBT
- Piggy Bank Trust is the end of the line Trust and must not contain anything that has any contingent liabilities

Gift and Loan Back Arrangement

- 1: Property with no or low borrowing
- 2: Borrow from bank against home
Gift to trust using a **Deed of Gift** – physically move the money
- 3: Borrow money back from trust,
Pay down bank facility
Use a **Loan Agreement** secured by 2nd mortgage or caveat

Gift and Loan Back Stage 2

- 1: Property with no or low borrowing
- 2: Borrow from bank against home
Gift to trust using a **Deed of Gift** – physically move the money
- 3: Borrow money back from trust,
Pay down bank facility
Use a **Loan Agreement** secured by 2nd mortgage or caveat

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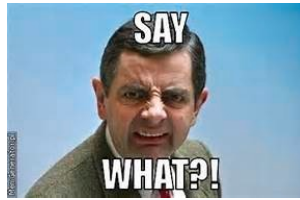
Piggy Bank Trust (PBT) – Day to Day Usage

- What documentation is required to record activities?
 - Standard taxation and accounting records including invoices should be kept. Trust minutes, loan agreements, share certificates and anything of value
 - For Gift & Loan Back financial statements in the first year
- If minutes are required, who writes them?
 - Seek advice from a qualified professional if you are not confident. Minutes must be signed and dated

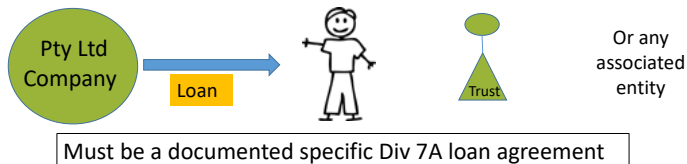
What is DIV 7A?

- **Division 7A** of the Income Tax Assessment Act 1936 (ITAA 1936) is an integrity measure to ensure that private companies can no longer make tax free distributions of profits to shareholders or shareholders' associates in the form of payments, loans and debts forgiven

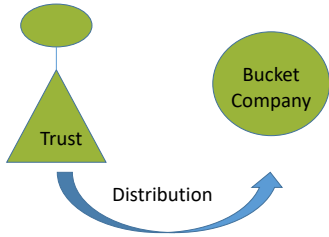
What does that mean?



- A private company may be taken to pay an unfranked dividend to you at the end of the company's income year if it lends you an amount during the year when you are a shareholder or an associate of a shareholder of the company. If the loan is made after you cease to be a shareholder or their associate, it may still be a dividend if a reasonable person would conclude that the loan was made because you were a shareholder or their associate at some time.



- Division 7A may also apply to loans made by trustees to a shareholder or an associate of a shareholder of a private company where the company is presently entitled to an amount from the net income of the trust estate and the whole of that amount has not been paid by a specified date.

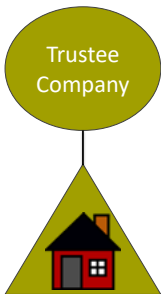


Money must actually transfer
or
Must be a documented Div 7A
loan – otherwise it is taxed in the
trust at top individual tax rates

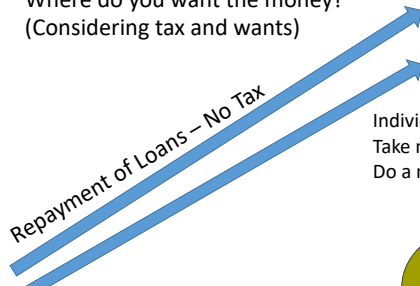
Money Flow



First question
Where do you want the money?
(Considering tax and wants)

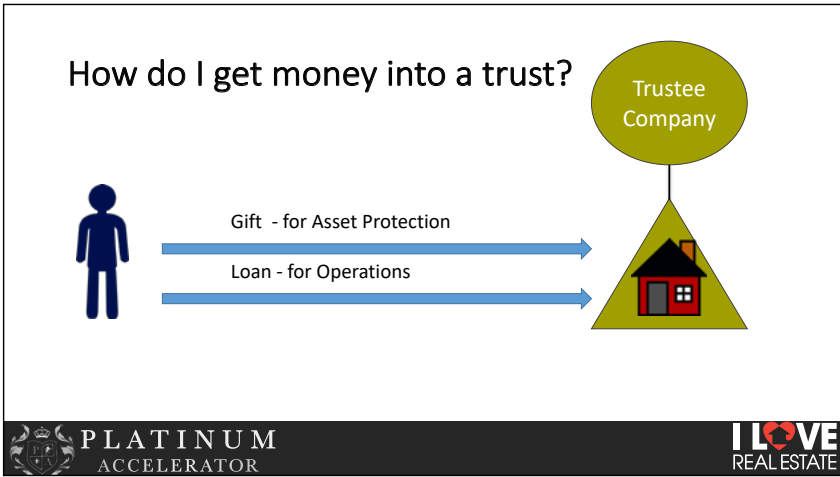


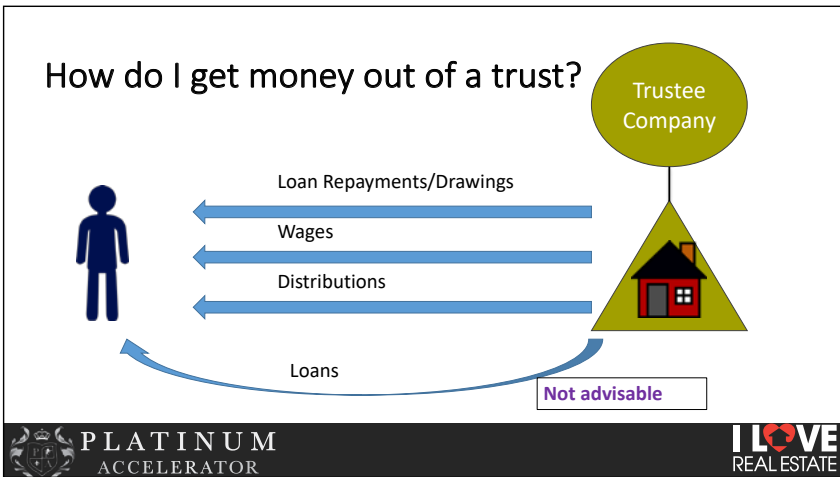
Trust earns 20k profit
into trust bank account

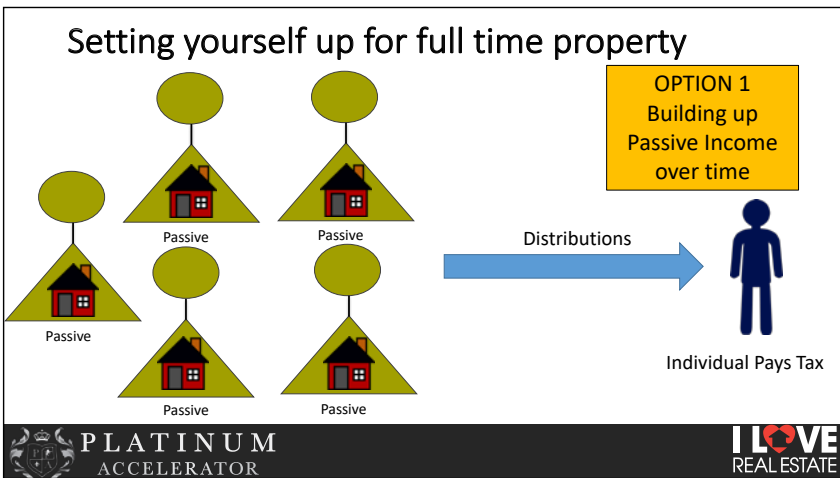


Individual Tax rates
Take money when ever
Do a minute pre June

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How much is enough?



I have a rule of thumb that works in most markets

If you have \$200,000 or more available lazy equity or cash you can afford to do a cash cow deal first – if not – then you must do a chunk deal first.



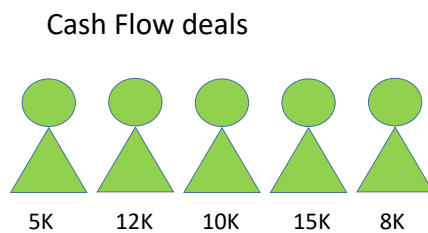
What type of Deals fit this Model?

- | | |
|---|--|
| • Regional Cheapie | Probably chunk and income |
| • Splits with partial holds | Chunk and Income |
| • Small Developments | Build 4, sell 3, keep one pay down debt |
| • Block of Units | Can be chunk and income if strata |
| • Commercial | Need to have some form of in-build chunk strategy |
| • High income strategies eg. Room by room rentals, executive rental, micro apartments, HMO's, dual occupancy / dual key, furnished etc. | Mostly income – chunk is limited unless combined with other strategies such as subdivision |



Finance Considerations - Double income / quit work / halve income!

50K



Cash Flow deals must have some form of manufactured growth in order to be able to keep investing

Setting yourself up for full time property

OPTION 2
Chunk Deal per year



Distributions



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Fast Track Method?

- Do Fast Profit Turn arounds (Chunk deals)
 - Either on the side or as your mainstream income
- Fast Profit turn arounds give you the cash or equity to go again and buy the next deal –
 - Either a cash cow or another chunk – or refinance, keep the cash cow in your portfolio and go again

Straight back into the market and on to the next deal



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Chunk deals as income

- Make enough to live on for a year and back yourself to earn the same or more next year
 - Subdivision
 - Strata
 - Renovation
 - Development
 - Commercial Uplift
- JV's may become necessary for servicing
- Requires you doing chunk deal work to make money for next years living expensive



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JOB + One decent chunk deal

I quit!!

PROBLEM

100K

If your salary was \$100k – then one chunk deal with 100k profit buys you a year

That buys you a year to do another chunk deal earning similar money

If not – you go back to work!

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**In reality
You will probably do both!**

- Which is your favoured method?
- What's your game plan?
- Discuss in groups

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Problem

- Continued Finance

Analysis

- Need an income stream for borrowing
- Banks don't count chunk deals as income in the short term

Solution

- Have a working spouse
- Have enough equity to do cash deals
- Set up a consulting business 2 years prior to quitting and do your own and JV deals

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OPTION 3
Set up a project consulting business



Primary Purpose

- Create a Serviceability vehicle to meet the banks requirement for Finance
- Change the nature of income generated by a non-recurring projects into recurring income for the purposes of serviceability
- Not to be used for management of deals - it just adds complication and adds another layer
- Could possibly be used to manage some cost related to the project management business, but not the project costs itself



Naming your Trust

- Any name that has Consulting in it
- Nothing to do with Property
- Avoid names that contain the words development, construction and project management
- Business branding should be done in the name of the Consultancy Trust trading as. E.g ABC Consultancy Trust trading as XYZ Business
- XYZ Business should be a registered business name with the ASIC



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ABN, GST & Accounts

- Consultancy Trusts should have an ABN
- Trusts will need to register for GST if income is >\$75,000, however the registration can be back-dated if required (4 years)
- Most lenders are looking for 2 years of ABN and 12 months GST
- A bank account needs to be opened in the name of the Consultancy Trust
- Any trade accounts should be set up in the registered business name and not in the name of the Consultancy Trust
- If you have an existing Company/Trust structure that has an ABN you could use it, but it may require a name change which could be costly



Costs of the Consultancy Trust

Costs that can be claimed through the trust include:



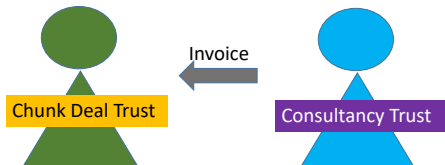
- Business setup
- Running costs eg phone, computer, stationery, car, travel, education expenses and courses
- No costs that are project specific or property in nature

Please note that all expenses will reduce the trust's overall income and therefore lending capacity



Income of the Consultancy Trust

- The Consultancy Trust can invoice an associated entity for works done on an accrual basis to increase the income of the Trust in the current financial year, please note income tax and GST may be payable



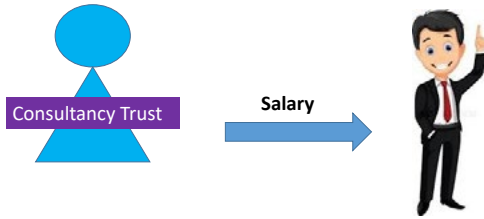
- Invoices should be created using your accounting software such as Xero and should include the words 'Consultancy Fee, Management Fee' or similar



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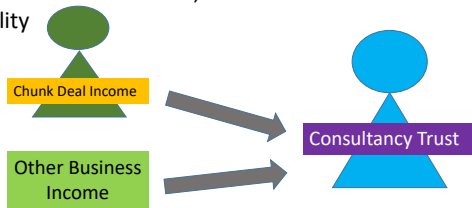
Income of the Consultancy Trust

Once the trust is generating income, you can pay yourself a salary/wage, however it is indifferent for the purposes of lending and adds unnecessary complexity such as PAYG, Superannuation and Workers Compensation



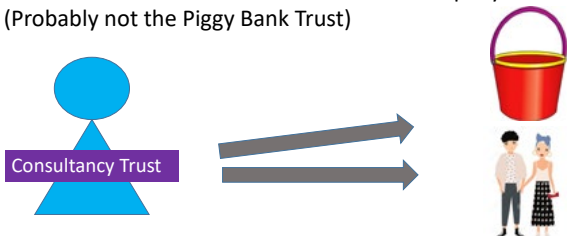
Income of the Consultancy Trust

- If there is other business income like JV and consulting jobs (can be non real estate consulting), they can be run through the Consultancy Trust or a separate business trust, the combined income will be used for serviceability



Income of the Consultancy Trust

- Profit distribution from the Consultancy Trust can be treated like any normal Trust and distributed to a Bucket Company or Individual (Probably not the Piggy Bank Trust)




- For serviceability, the profits should not be distributed to soak up losses from a Property Trust

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Scenario 2 – Investment Property Owned in Own Name (Not PPR)



Strategy: Manufactured growth eg reno/subdivision

- Which entity engages tradies & consultants and accepts quotes eg town planner and who enters contracts eg build contract

Property Ownership Entity 

- What name is the electricity and the house insurance in?


Property Ownership Entity 


Scenario 2 – Investment Property Owned in Own Name (Not PPR)



Strategy: Manufactured growth eg reno/subdivision

- Which entity is invoiced for bills and what name appears on the invoice?

Property Ownership Entity 

- Who physically pays bills: Consultancy Trust, Money Partner, Property Ownership entity?



Property Ownership Entity 

Scenario 2 – Investment Property Owned in Own Name (Not PPR)

Strategy: Manufactured growth eg reno/subdivision

- Can profits be moved into the Consultancy Trust?
 - Yes – be very careful not to trigger tax avoidance
 - Profits must be distributed back to the individual owner at their ownership percentage.
 - Eg Owner A owns 50%, they must receive a 50% distribution

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Scenario 2 – Investment Property Owned in Own Name (Not PPR)

- When Consultancy Trust invoices ownership entity for consultancy fees (split of profit) what name is on invoice?

Consultancy Trust



Scenario 2 – Investment Property Owned in Own Name (Not PPR)

- If it's a large development, can the profits be moved into the Consultancy Trust?
 - Not advisable – instead you would set up a new development Company to do the deal, including borrowing and pre-sales.
 - The reason for this would be that we can close it down at the end of the project and limit liability.
 - This would shift liability away from the personal name of the owner.



Scenario 3 – PPR Property Owned in Own Name

Strategy: Manufactured growth eg reno

- Is the Consultancy Trust used in this deal? If so, how?
 - Not advisable as this may trigger tax avoidance issues, similar to Scenario 2.
 - Doing so may also turn a PPR CGT-free event and GST-free event to one that is taxable
 - The only way utilizing a Consultancy Trust could be beneficial is if the PPR was not CGT and GST free, eg Subdivision/Commercial/Multiplex and then would need to charge for work done at market rates



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Scenario 4 – Positive Cash flow Investment Property Owned in new Co/Trust

Strategy: Reno, increase rent via reno, Airbnb, Rooming accommodation – hold for cash flow

- Where does the standard rental income go?
- Do not direct through the Consultancy Trust, keep it in the ownership entity name. Income can still be used for serviceability
- May move amount above market rent



Scenario 4 – Positive Cash flow Investment Property Owned in new Co/Trust

Strategy: Reno, increase rent via reno, Airbnb, Rooming accommodation – hold for cash flow

- For rooming accommodation, what name is the lease in and how does the cash flow?
- Do not put it in the name of the Consultancy Trust, instead use a Rooming House Head Lease entity like an Admin Trust – the profits can be stripped to the Consultancy Trust if needed in future (GST issues).
- A Head Lease entity with history has potential to be used for serviceability, but has not been tried before



Scenario 5 – JV Deal where student is the working partner

Strategy: Manufactured growth eg reno/subdivision

- What name goes on the JV/Consultancy agreement?

Consultancy Trust



- Which entity engages tradies & consultants and accepts quotes eg town planner and who enters contracts eg build contract?

Property Ownership Entity



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Scenario 5 – JV Deal where student is the working partner

Strategy: Manufactured growth eg reno/subdivision

- Which entity is invoiced for bills and what name appears on the invoice?

Property Ownership Entity



- Who physically pays bills: Consultancy Trust, Money Partner, Property Ownership entity?

Property Ownership Entity



Scenario 5 – JV Deal where student is the working partner

Strategy: Manufactured growth eg reno/subdivision

- When Consultancy Trust invoices ownership entity for consultancy fees (split of profit) what name is on invoice?

Consultancy Trust



- Frequency of payment from Ownership entity to Consultancy Trust?
 - Decide when tax planning – monthly, annually





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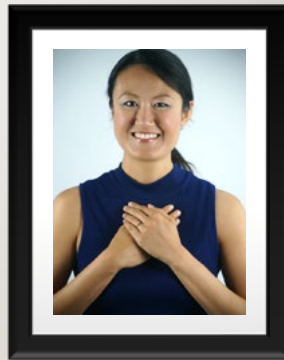
6. PROPERTY & NUMEROLOGY

YOUR LIFE PATH & MONEY

WITH SARAH FROM SARAHYIP.COM
AKA THE NUMBERS QUEEN ON FACEBOOK

HELLO AND THANK YOU

- Background – child prodigy, enviro scientist, fundraiser, numerologist & media expert. 'The power of numbers'
- United Nations whistleblower, 2004 tsunami survivor.
- Transforming the public's perception of psychics and their own intuition, from scepticism to trust. 'Beat the odds'



THE POWER OF KNOWING

- I've co-raised millions for charity and met Kris on TV.
- Overcame toxic past and serious illness to have 3 kids.
- Worked intensively with 4,900+ ppl including Australia's top entrepreneurs, entertainers, doctors, lawyers, family business owners. 'Financially free, spiritually stuck'



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NUMBERS ARE THE MATRIX

- I've spent decades studying the top 1% and high flyers.
- They know that money has a spiritual aspect.
- They use numerology, energy protection and harvesting techniques to get to the top and stay at the top.
- They conceal this from most people, to stay in power.



WHAT I DO

- Reconnect you with your inner guidance and prosperity.
- Remove blocks to success during each 9 year cycle.
- Create lifetime personal, family, business and house charts.
- Counsel and coach you to activate upcoming opportunities.
- Teach you ethically how to raise energy and be an authority.



THE GOLDEN TOUCH

- Knowing your purpose makes YOU King of the jungle.
- Leaders make change (physical and \$) anywhere they go.
- 'Better one day as a lion than a lifetime as a lamb'
- Money is an anagram of 'my one'. It respects confidence.



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FIND YOUR LIFE PATH

- Numerology is mathe-magics. An instant way to 'Soul'.
- Of the 108 billion ppl born, you came here on a mission.
- Your spiritual job description is revealed by your DOB.
- This code is also the key to your Spiritual contract/s.



FIND YOUR LIFE PATH CONT.

- I use the add across method. Other methods lose important age turning points. A calculator is available <https://sarahjp.com/find-your-life-path/>
- Write your DOB as dd/mm/yyyy
- Add across to reach a double number e.g.
- 27/01/1981 =
2+7+0+1+1+1+9+8+1 = 29
Reduce to a single digit
29 = 2+9 = 11 = 1+1 = 2
This person has a 29/11/2 life path (LP)

- DOB _/_/_/____
- Add together
++_+_+_+_+_+_ = _____
Reduce to a single digit (1-9)
+ = _____
- I have a _____ life path

Notes: 11/2, 22/4, 33/6 and 44/8 are Master Numbers with double ups and downs. All adults have a double or triple digit LP. Many kids have a single digit LP, showing early maturity.

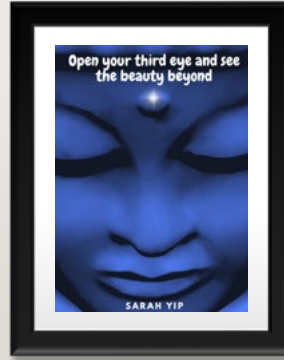
LIFE PATH AGE TURNING POINT - EXAMPLES

- Your LP shows timings e.g. I'm a 29/11/2 who began studying numerology at 29.
- Gina Rinehart is a 30/3, her Dad was involved in scandal when she was 30.
- Donald Trump is a 31/4 who got married, had a son and did his first major real estate deal at 31.
- J.K. Rowling is a 32/5 whose first Harry Potter book came out a few weeks before she turned 32.
- Steve Irwin was a 24/6 who started filming himself saving crocs at 24 after his Dad gave him a camera.
- Elizabeth II is a 25/7 who became Queen at 25 after her father suddenly passed.
- Elon Musk is a 34/7 who saved his business SpaceX via a NASA contract at 34.
- Nelson Mandela was a 35/8 who had just opened the first black-owned law firm in South Africa at 35.

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LIFE PATHS SUMMARY

- Your life path shows your core healing gifts/ wounds.
- It reflects your turning point ages plus the chakras you are healing. Further turning points are revealed by pinnacles, etc.
- I urge you to 'find your tribe' and learn from them.
- Numerology is incredible for accelerating success!



HOUSE NUMEROLOGY

- My house numbers article has been shared worldwide: <https://sarahyip.com/house-number-means-property-numerology/>
- It's crucial to use a shortlist first and numbers second.
- Also to look at number, address and occupants.



WORK WITH ME

- **\$550 Consults available for Platinum members (save \$220+)** incl. charts, 60 min Zoom call and followup email. Price includes G.S.T.
- Please, email booking@sarahyip.com with the subject Platinum. I'll cover your life path, name/s, timings and the influence of your house number. Thanks and see you soon.
- Video classes available plus a meditation community on Patreon. Plus VIP Coaching program from Sept 2022. See sarahyip.com



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7. CHRISTINE'S REVELATION

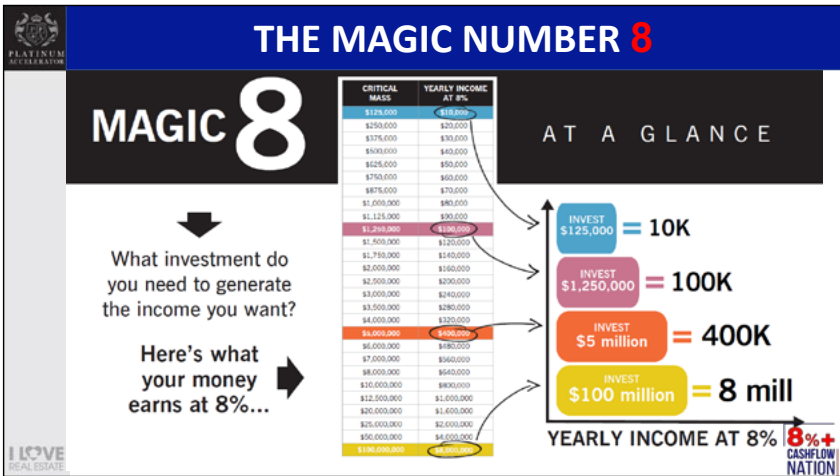


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8. THE VALUE OF TIME







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CASH IN RETIREMENT

\$ 2,000,000

You have \$2 Million in Cash at Retirement

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8%+ CASHFLOW NATION

SO LET'S LOOK AT YOUR BIGGEST ENEMY...TIME




8%+ CASHFLOW NATION

TIME

TIME is a very insidious man made creation and it is stacked against you.

Let's get Biblical on this one.

The bible suggests that your time is 3 score and 10, that's 70 years and so let's say that your time frame on planet earth is agreed at say this number, it is fair to say it's hard to keep your job past this date, so income can be problematic, or a loan for 25 years can be tricky as well so let's look at time with a more realistic lens



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A MAGNIFYIED VERSION

In the first 20 years most people don't make their first Million so know we mostly have 50 years. This is your working life, so to speak, your big change in days gone by to get your gold watch.

Now in that you have 50 years left you may get a job, get married, have children, have a holiday, sleep, think of other things outside of Money, Your Retirement, or bumps in the road.

Let's say you sleep for 8 hours a night, that's one third of your 50 years left to produce, Let's say that of the remaining 16 hours you are active from 9 to 5, that's 8 hours. But of those 8 hours only 6 of those hours are truly productive, but I am a generous guy, lets assume you are a machine and running at peak performance and you devote your remaining 50 years to one Endeavor, a comfortable retirement.

So the reality is in the next 50 years from 20 to 70 you have just over 16 years to achieve all of your money goals, assuming you work 8 hours a day, 7 days a week, for the remainder of your life.

THREE
SCORE
AND
TEN





TIME TRAVEL





TIME TRAVEL

Are you awake yet. Ok then let's send you back in time.

You are going on a journey, you are going back in time to your 6th year, on this time around.

First I want you to remember the address of where you lived when you were 6...

I want to know if your family had a pet at this time, what was the name of the pet...

Did you have 2 parents, do you have brothers and sisters, how old are they, what are their names.

Now before we bring you back, you are an observer, you are watching the proceedings without the emotion just yet.

So you are 6, you know the pets, you know where you live, your brothers and sisters, parents, the size of the home, you are part of everything you recreate.

You are now all back there in time what year is it, in your time line.



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A GUEST CALLED MONEY

Your parents or guardian have gathered you to the first family meeting you have had in your entire life, this is unusual to say the least.

They have informed you that a very special guest is invited to the Table for dinner tonight. That guest is called Money.



How was money at that table, was it in abundance, or a little scarce, did it cause joy, or concerns, was it honoured or despised. Now you can start to feel the range of emotions as your 6 year old self, as to when money was first programmed into you.

How you deal with that subject today is based around memories past. If you did not have it then you may have decided that it is not going to happen to you and by **Will Power** you succeeded or maybe it came naturally, you know your journey so far around money.





TIME TRAVEL

So come away from that table , back to 2022 at the Sunshine Coast in Queensland, say goodbye to your 6 year old, but don't forget that 95% of the time that 6 year old is sharing their concerns with you, 60,000 time a day, and when you are really cornered watch your 6 year old come out to play.





SCRIPTS & DIALOGUES

45% of your Scripts and Dialogues are given to you in the womb. If that's not enough another 50% are installed as you hit 6 years of age, so 95% of the time, your 6 year old is driving your car.



If that's not enough of the 60,000 thoughts you have each day, 70% of them will repeat, become redundant or have no real benefit to your journey, it is designed to warn you based on your 95% of scripts and dialogues now already installed.



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TIME TRAVEL

RECAP... THE VALUE OF TIME





SO WHETHER YOU WORK FOR YOURSELF





OR WORK FOR THE MAN



YOUR
TIME IS
VALUABLE!



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USING YOUR TIME EFFECTIVELY

Let's look at how you can use your time effectively and achieve your goals in the time frame.

- Now you have clarity around the time frames required to achieve your goals of \$2m for retirement you have a more realistic framework to work from.
- Your resources will be your most powerful tool.
- It's more important for you to spend your time:
- Understanding deals and feasos.
- How a project works.
- The role of builders, town planners and councils
- Then...
- Your time will be better spent overviewing your project and having a team of professionals project managing your project through to a finished product ready for tenants.





HOUSING STATISTICS



The average number of persons per household is now **2.6** down from **3.6** fifty years ago



32% of Australians live in rented homes, up **5%** from twenty years ago





HOBBART'S HOUSING CRISIS CONTINUES AS SECOND TENT SITE CROPS UP FOR CITY'S HOMELESS

A pregnant woman has joined a growing number of homeless Tasmanians camping out in increasingly cold conditions in Hobart.

Questions are being raised over what the Tasmanian Government has done to address Hobart's housing crisis, which has led to makeshift campsites cropping up, first at the Royal Hobart Showgrounds and now at a second site at Berriedale.

Scott Gadd, the head of the Royal Agricultural Society of Tasmania, said a pregnant woman was among those living in a tent at the showgrounds, and that he was worried people from the Berriedale site would soon also be sent there.

Michael Prestage has been camped there at the old Berriedale caravan site for nine weeks.

"The first day of snow, we got out and it was freezing and camping here of a night, the mud is so slippery," he said.



Peter Burns (l) and Michael Prestage have been camped at the site for several weeks. (ABC News: Rhiana Whitson)



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DEAL ALERT

ANNERLEY	MORNINGSIDE
	
ESTIMATED ONLY AT \$83,200	\$83,200 PA AND \$83,460 PA 2 X 404 SQM SIDE BY SIDE 2019

DEAL ALERT

WYNNUM	ACACIA RIDGE
	
\$1600 PER WEEK NDIS LOW LEVEL CARE \$83,200 PA COMPLETED 2020* AVG 400SQM	RENOVATION \$ 74,360 PA

DEAL ALERT

DEAL ALERT

8%+ CASHFLOW NATION

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DEAL ALERT 8.1%

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Zillmere, (1 & 2)
Brisbane, QLD, 4017

**ROOMING HOUSE
AND LAND PACKAGES
\$1,030,500**

Fixed price F&L package. Completely Turn Key
inclusive solar power and furniture.

- ✓ 8 studio per home built with an triple with
interchangeable
- ✓ Commercial full kitchen - living and laundry
- ✓ 100sqm block
- ✓ \$1,030,500 weekly rent for house *
- ✓ \$28,500 rent per year *
- ✓ 6.1% ROI*
- ✓ 13.5sq meter included
- ✓ All furniture, appliances, and electrical
- ✓ Close to public transport
- ✓ 15 km from Brisbane CBD
- ✓ Close to schools for tenants

5 STUDIO HOUSE DESIGN

GROUND FLOOR FIRST FLOOR

8%+ CASHFLOW NATION

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SELF DRIVE PROPERTY TOUR

Platinum Accelerator

**8%+ RETURN PROPERTY
INVESTMENT BRISBANE
SELF DRIVE PROPERTY TOUR**


2nd DECEMBER 2022



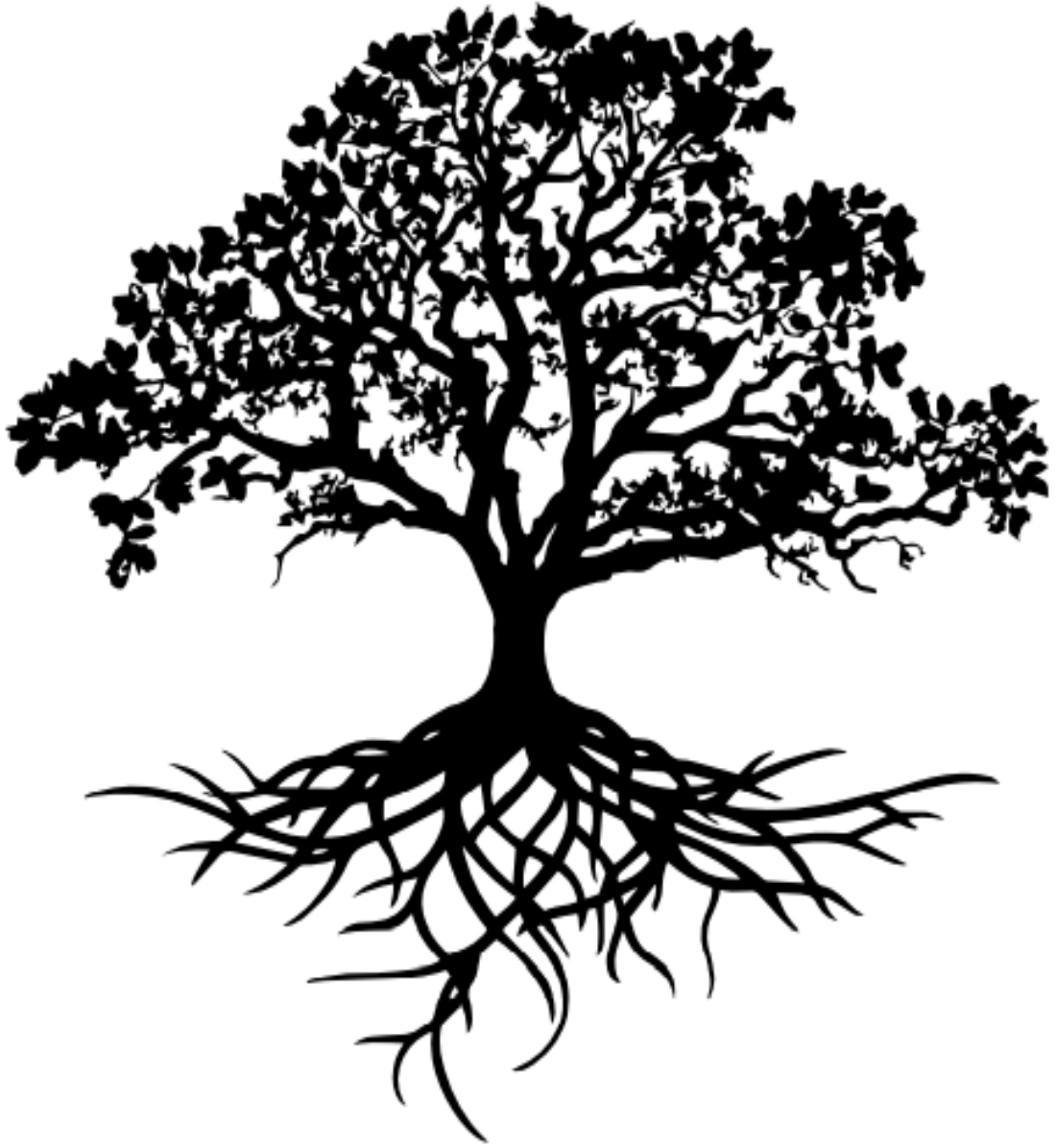
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Questions?



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9. UNIQUE YOU

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