



PLATINUM
ACCELERATOR

NATIONAL CONFERENCE

SUNSHINE COAST | QUEENSLAND

SATURDAY 6TH & SUNDAY 7TH APRIL 2024



I LOVE
REAL ESTATE



PLATINUM ACCELERATOR

NATIONAL CONFERENCE SCHEDULE

DAY ONE: SATURDAY 6 APRIL 2024

9.00 – 10.30am	COURAGE & VULNERABILITY
10.30 – 11.00am	M/TEA & NETWORKING
11.00 – 12.30pm	PRO PANEL UPDATES
12.30 – 1.30pm	LUNCH
1.30 – 3.30pm	LEARNING TO READ PEOPLE
3.30 – 4.00pm	A/TEA & NETWORKING
4.00 – 5.30pm	STUDENT SUCCESS STORIES

DAY TWO: SUNDAY 7 APRIL 2024

9.00 – 10.30am	BUILDING BIGGER DEAL AND RETURNS
10.30 – 11.00am	M/TEA & NETWORKING
11.00 – 12.30pm	BUYING & FINDING DISTRESSED PROPERTIES
12.30 – 1.30pm	LUNCH
1.30 – 3.00pm	DEALS & FLEXIBILITY
3.00 – 3.30pm	A/TEA & NETWORKING
3.30 – 5.00pm	ORGANISATION & TIME MANAGEMENT



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1. COURAGE & VULNERABILITY

SESSION NUMBER ONE

Courage & Vulnerability


It's a Life Long Journey of Growth

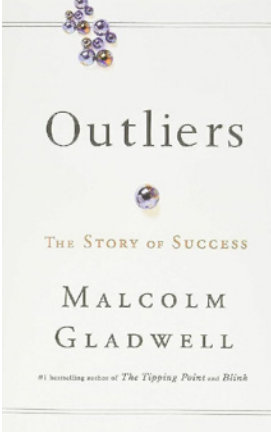
Who you are today, what you have today, is because of all the Decisions you have made up until now




10,000 Hour Rule

- According to Gladwell it takes 10,000 hours of focused practice to become an EXPERT (or at least Proficient)
- He cites the Beatles and Bill Gates as examples








The Psychology of YOU


The **NUMBER ONE FACTOR** that holds people back

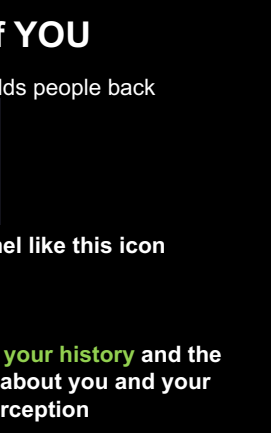


YES – HISTORY - Not the History Channel like this icon

Your History

Or more importantly **your perception of your history** and the underlying beliefs that are then formed about you and your place in the world as a result of your perception



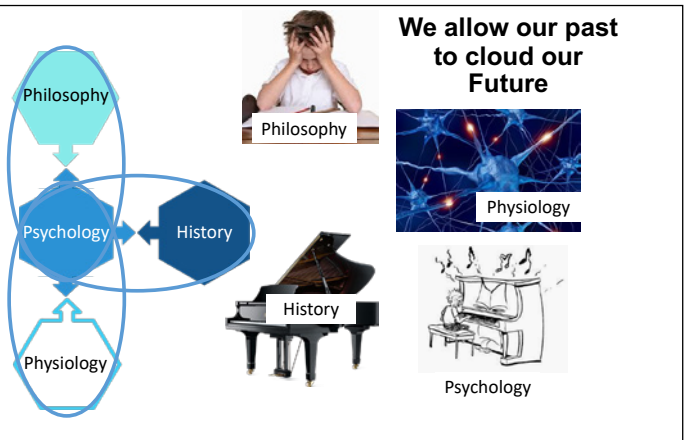


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Let me Explain

- You are a product of the sum total of everything that has happened to you
- However, two people who have identical upbringings, with identical genes (Eg Identical Twins) could turn out completely differently. One could be poor and the other rich.
- Why
- Because it is the **perception** of what happens to them in their life that makes the difference.
- How you choose to view situations effects your reactions and the reactions of those around you and in turn your results
- Here's a funny little video to illustrate my point.





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The Good News is as an Adult you can choose to change

- While you can't change your **History** – You can choose to change **the emotional attachment** you have to it
- This in turn will change your **future psychology / perception / reaction** to similar situations
- This will then – over time change the **neuropathways in your brain** – old unwanted connections will whether away and die and new desirable ones will form and strengthen (**Physiology**)
- And this will create a **new belief system** – a **new philosophy** – a new belief system about who you are and how your life will turn out



YOU
ARE YOUR WORST
ENEMY. IT IS YOUR
NEGATIVE THOUGHTS
THAT HOLD YOU BACK,
NOTHING ELSE.

Leon Brown



One Key Factor that stops People from
Exploring Peak Performance Tools and
Taking Action towards their Goals is
Fear of Failure


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Famous Failures

WALT DISNEY


- He was fired from the **Kansas City Star** because his editor felt he “lacked imagination and had no good ideas?”
- He went on to be nominated for **59 Academy Awards** and is the greatest animator of our time.



Famous Failures

STEPHEN KING

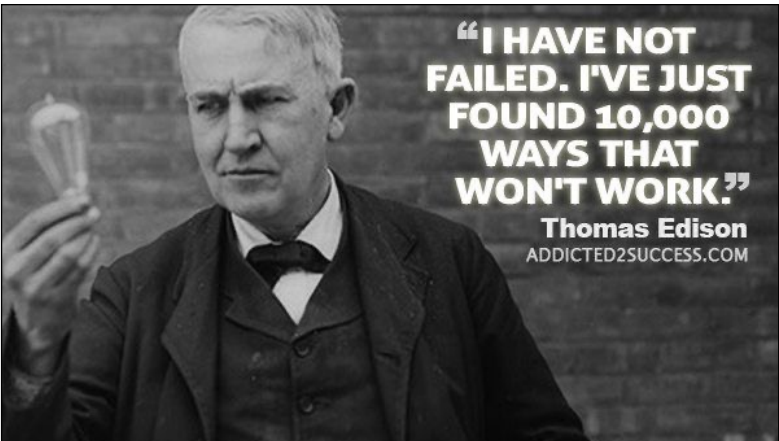
- One of his most successful books, **Carrie**, was rejected by 30 publishers, one of whom told him that “negative utopias” do not sell.
- After so many rejections, King reportedly gave up and threw the manuscript in the bin. Luckily, his wife retrieved it and urged him to have another go.



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- WD40 is Called WD40 because it took them 40 attempts to get their water displacing formula to work
- WD-40 stands for Water Displacement, 40th formula.





So, How do you see failure?

Generally, failure is seen as the opposite of what you are trying to achieve, hence our fear to face or tackle it



The Fear of Failure Allows Rationalize Giving Up and Justify your Position



I'm not scared of "Failure"

Really.....

Fear is a survival mechanism
- step up or step out (Fight or Flight) is
triggered in us often.

Fight or Flight

We are ok to try when it's a minor challenge, the
discomfort is small and is outweighed by the desire to
win or achieve!

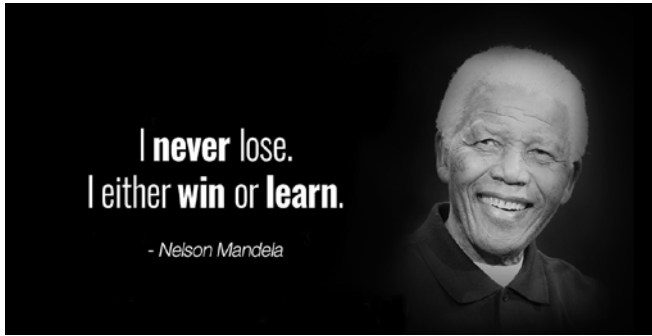
What about when you feel your livelihood and all your
money is relying on you getting it right?

What takes hold?



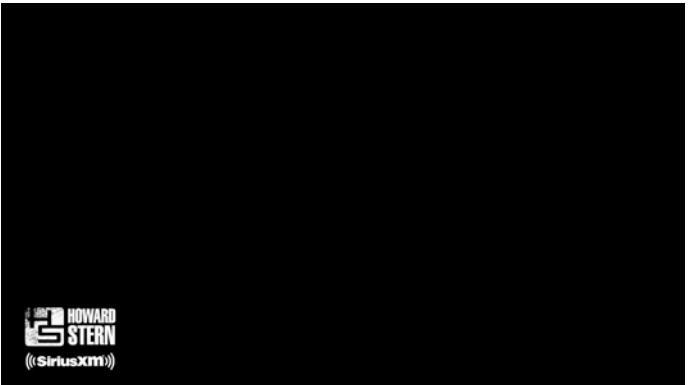


The Bottom Line





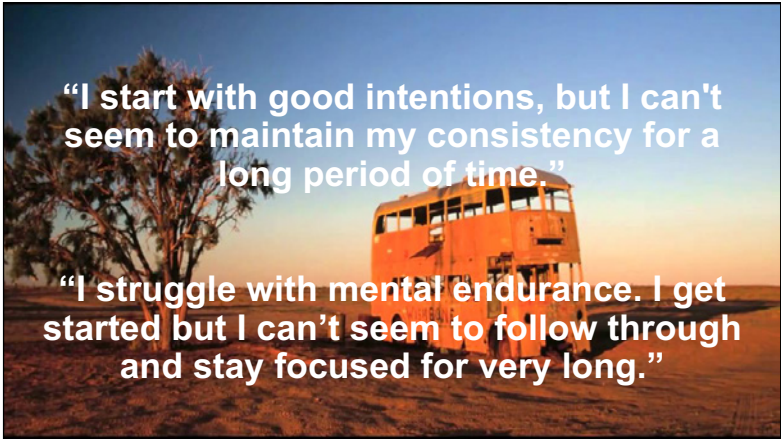
Ed Sheeran and Failure





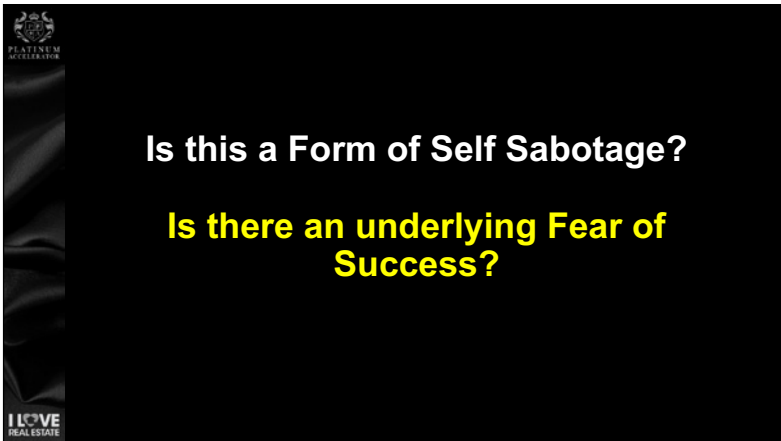
Another Key Factor that Limits our Success is
Giving up too soon

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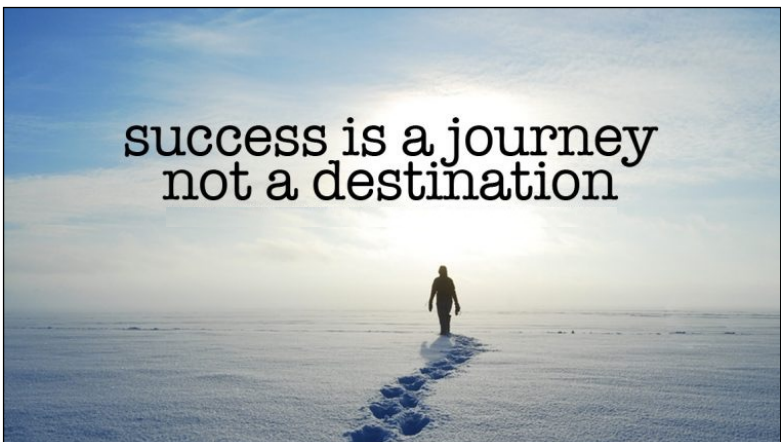
“I start with good intentions, but I can't seem to maintain my consistency for a long period of time.”

“I struggle with mental endurance. I get started but I can't seem to follow through and stay focused for very long.”



Is this a Form of Self Sabotage?

Is there an underlying Fear of Success?



success is a journey
not a destination

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Success is not the Event, it's the Process

- We think our goals are all about the result. We see success as an event that can be achieved and completed

Common examples...

- Many people see health as an event: *"If I just lose 10 kg, then I'll be in shape."*
- Many people see art as an event: *"If I could just get my work featured in a bigger gallery, then I'd have the credibility I need."*
- Many authors say: *"If I could just get my book on the New York Times Best Seller List – Then I would be Successful."*
- Many people see their property business as an event: *"If we could get just do that one big development, then we'd be set."*

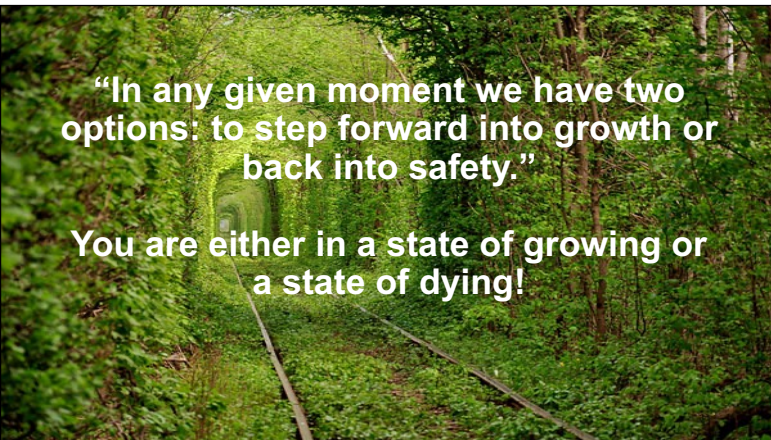


You need to fall in love with the process

You need to **BE** that person that does the process

See yourself as the person who enjoys the process





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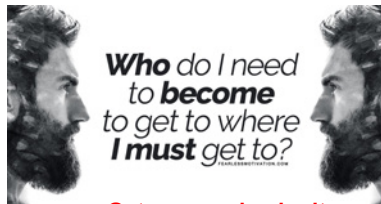
What do you want to Achieve?

- For starters – write down a small achievement goal – not a life long end of days Goal
- Eg. I want to be fit and healthy
or I want to make an extra \$30,000



Now, who do you need to be to achieve that?

- Eg. I want to be fit and healthy
 - I need to be disciplined
 - I need to like moving
 - I need to like eating healthily
 - I need to be excited about life
 - Etc.
- Eg. I want to make an extra \$30,000 per year
 - I need to like renovating
 - I need to like talking to people
 - I need to like organising
 - I need to like etc.



Get personal – don't just stay safe and superficial

Now, what ACTION STEPS are you going to take in order to BECOME that person?

Action Steps

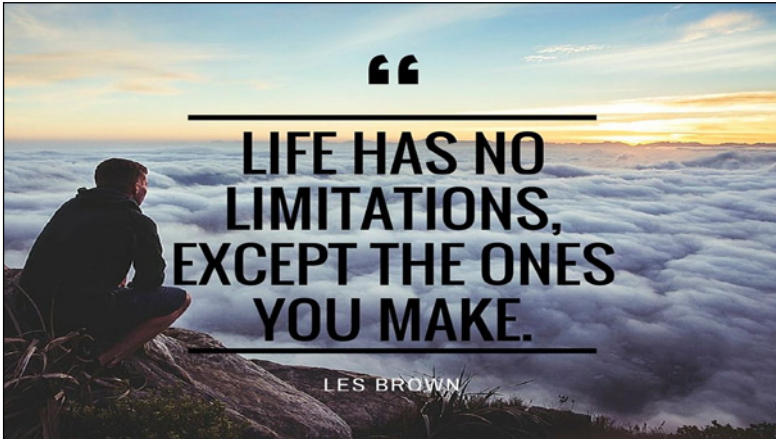
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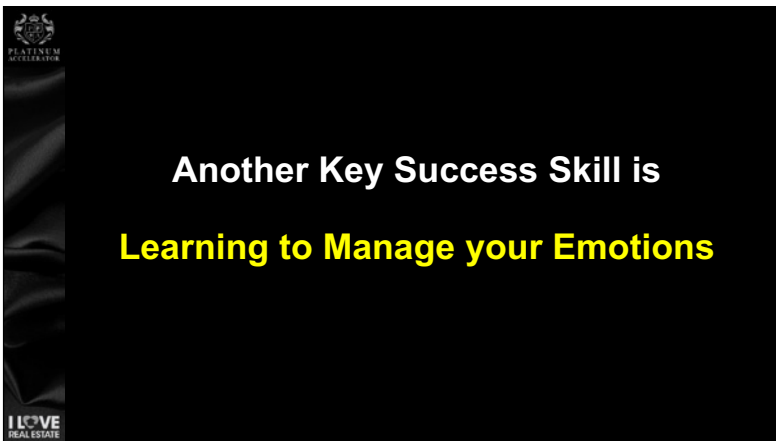
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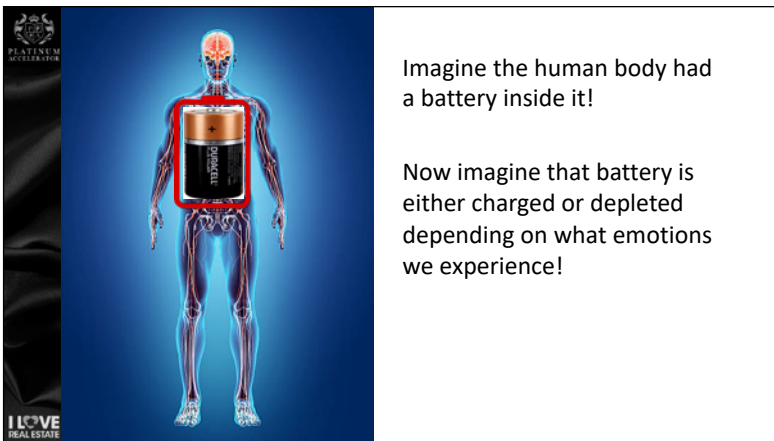




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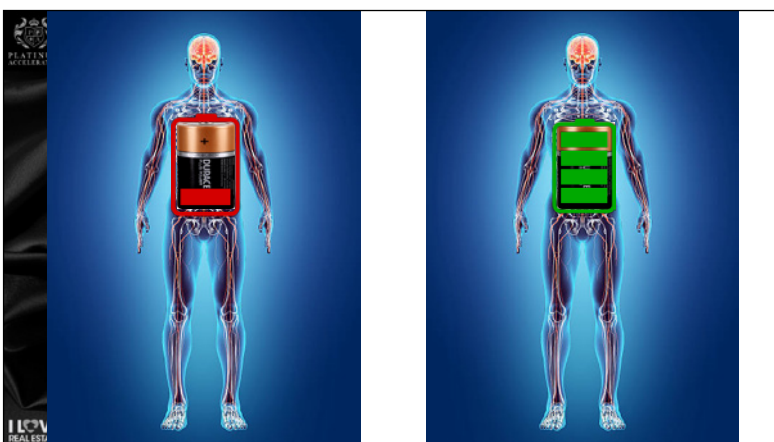


Imagine the human body had a battery inside it!

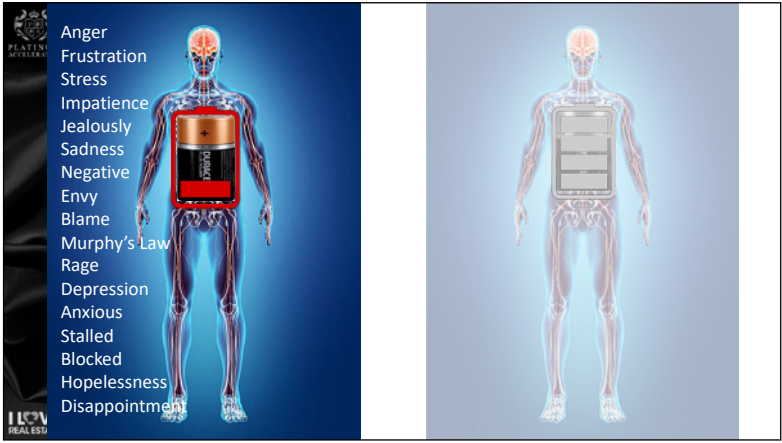


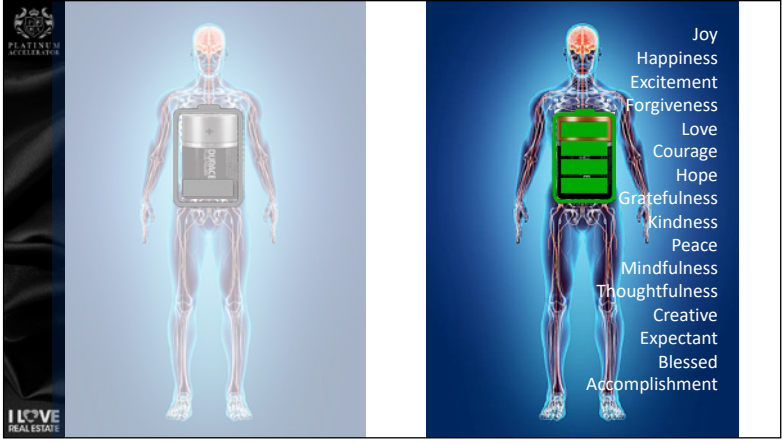
Imagine the human body had a battery inside it!

Now imagine that battery is either charged or depleted depending on what emotions we experience!



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On a scale of 1 – 10 Rate the following

YOU

- Your Physical Body / Health
- Your Environment / Home / Work Place
- Your Relationships
- Your Actions / Contributions

1 2 3 4 5 6 7 8 9 10

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Your Relationships

- Are you in loving relationship?
- Do you have good friends?
- How often do you socialise?
- How often do you have meaningful discussions?
- How would you rank the attitude of your friends?
- Do your work associates have a positive or negative impact on you?
- Does your family have a positive or negative impact on you?
- Do your friends do things for you?
- At a BBQ do you mix easily?
- How would you rank your relationships?



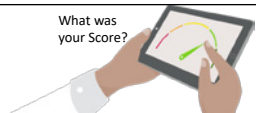
Add up all your scores and divide them by 10



Your Relationships Practice OQP

"Associate yourself with people of good quality, for it is better to be alone than in bad company."

Surround yourself with people that reflect who you want to be and how you want to feel, energies are contagious.

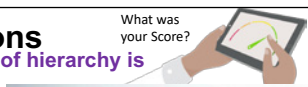




Your Actions / Contributions

The highest level on Maslows' pyramid of hierarchy is Contribution!

- Are you an active member of your community?
- Are you known in your community?
- How will you be remembered?
- What impact do you have on other peoples lives?
- Do you feel you are living life to the fullest?
- When was the last time you volunteered for something to help you community?
- When was the last time you volunteered to help out someone else?
- Do you participate in a club or in other activities?
- How do you feel about your contribution to community?
- When was the last time you greeted / introduced yourself to a stranger?



YOUR LIFE IS YOUR MESSAGE TO THE WORLD.
MAKE SURE ITS INSPIRING.

Add up all your scores and divide them by 10


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**Do you want your grave stone to say
'A Life not used up!'**

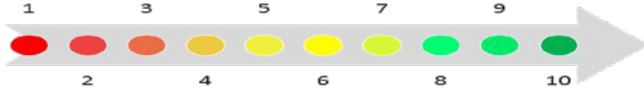
What was your score for each of the following?

- YOU
- Your Physical Body / Health
- Your Environment / Home / Work Place
- Your Relationships
- Your Actions / Contributions

What was your Score?



1 2 3 4 5 6 7 8 9 10



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Who are YOU in your perfect life?

Where do you want to have this perfect life?

Who are you in this perfect life - what type of person are you - what are your characteristics?

What aspects of you need to change to be this person - who do you need to BE to have that perfect life?

Who Am I



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YOU CAN'T GET TO

COURAGE

WITHOUT WALKING THROUGH

VULNERABILITY

Brene Brown

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Courage & Vulnerability Worksheets

What do you want to Achieve?

- Write down a small achievement goal – not a life long end of days goal:

Now, who do you need to be to achieve that?

Now, what ACTION STEPS are you going to take in order to BECOME that person?

On a Scale or 1 to 10 – Rate how you are right now – based on these questions

YOU

- What are you doing to work on you? _____
- What is your action plan for Self Mastery? _____
- Is your Self Talk serving you? _____
- What are your first thoughts in the morning? _____
- What are your last thoughts going to bed? _____
- How are you going achieving your goals? _____
- What things do you do – just for you? _____
- Do you know your life purpose? _____
- Do you operate from a place of passion? _____
- How would you rank your self image? _____

Total your Score and divide by 10 _____



Courage & Vulnerability Worksheets

Your Physical Body / Health

- Are you happy with your health? _____
- What active steps are you taking to improve your health / body? _____
- What is your self talk saying about you? _____
- Are you happy with your exercise activity? _____
- Are you happy with your diet? _____
- Are you happy with what you are doing to improve your health? _____
- Do you like the look of the person in the mirror? _____
- Are you happy with yourself naked? _____
- How would you rank your best feature? _____
- How would you rank your worst feature? _____

Total your Score and divide by 10 _____

Your Environment

- Are you happy at work? _____
- Are you happy at home? _____
- Where are you happy? _____
- When was the last time you were happy? _____
- How many times a week are you truly happy? _____
- How tidy is your desk or place of work? _____
- How tidy is your car? _____
- How do you feel about where you live? _____
- How do you feel about where you work? _____
- Do you feel you get grounded on a daily basis? _____

Total your Score and divide by 10 _____



Courage & Vulnerability Worksheets

Your Relationships

- Are you in loving relationship? _____
- Do you have good friends? _____
- How often do you socialise? _____
- How often do have meaningful discussions? _____
- How would you rank the attitude of your friends? _____
- Do your work associates have a positive or negative impact on you? _____
- Does your family have a positive or negative impact on you? _____
- Do your friends do things for you? _____
- At a BBQ do you mix easily? _____
- How would you rank your relationships? _____

Total your Score and divide by 10 _____

Your Actions / Contributions

- Are you an active member of your community? _____
- Are you known in your community? _____
- How will you be remembered? _____
- What impact do you have on other peoples lives? _____
- Do you feel you are living life to the fullest? _____
- When was the last time you volunteered for something to help you community? _____
- When was the last time you volunteered to help out someone else? _____
- Do you participate in a club or in other activities? _____
- How do you feel about your contribution to community? _____
- When was the last time you greeted / introduced yourself to a stranger? _____

Total your Score and divide by 10 _____



Courage & Vulnerability Worksheets

What was your Score for each of the following?

- YOU _____
- Your Physical Body / Health _____
- Your Environment / Home / Work Place _____
- Your Relationships _____
- Your Actions / Contributions _____

Summary

Who are YOU in your perfect life?

Where do you want to have this perfect life?

Who are you in this perfect life?

What type of person are you - what are your characteristics?

What aspects of you need to change to be this person - who do you need to BE to have that perfect life?

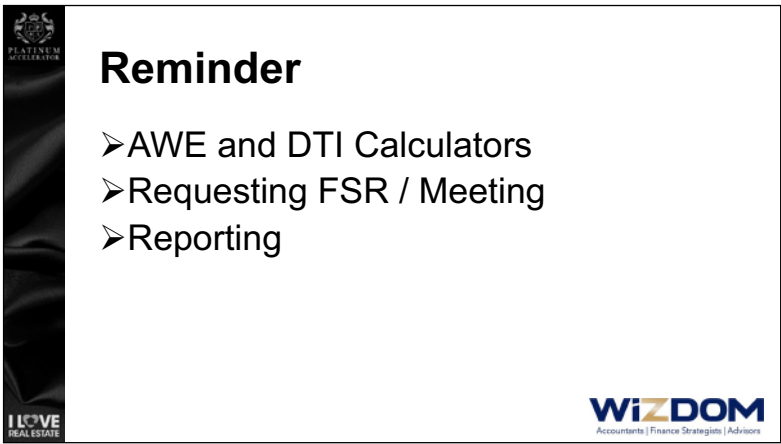


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2. PRO PANEL UPDATES







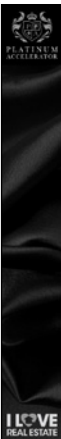
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New Features

- Family Tree
- Wealth Charts
- Tasks





FREE



want more?

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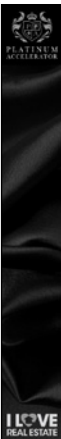


WiZDOM Central PREMIUM

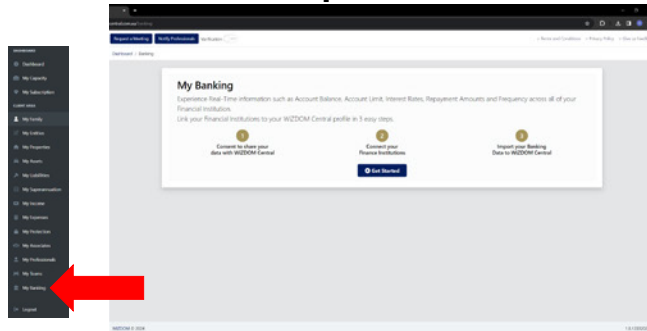
- Daily Automatic Banking Balance Updates
- Third Party Authority (Estate Planning)
- Automated Valuations (Releasing April – in Beta Test)
- Cashflow Servicing (Releasing May)

Only \$10.00 per month!





Automatic Bank Updates





Third Party Authority



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Automated Valuations – Beta Testing

Automated Valuations

Cash Flow Servicing

Coming

SOON.

STAY TUNED

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WiZDOM Central PREMIUM

- You can have Premium for 180 Days free!
- This will ONLY be available until the 17th April
- NO EXTENSIONS! After that – 1 Month Free only.

If you have already had a trial – Please email:
loans@wizdom.com.au

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Premium Trial



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Contract Terms

- Sale of land in Victoria.
- Council consent required a service road and transfer of a road to Council.
- Contract stated [paraphrasing]:
 - "...if the Council imposes a requirement that **in the opinion of the Vendor (in its absolute discretion) is too onerous** the Vendor may terminate the contract..."
- The Vendor terminated the contract.

What the Court said

- The purported termination is invalid.
- "In its absolute discretion" still requires a consideration of the context.
- Exercise of discretion must:
 - Relate to the subject matter; and
 - Must be exercised within the parameters of the sale contract more broadly.
- The Vendor could not rely on the flow on commercial consequences, only the 'onerous condition'.

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What the Decision Means...

- For broad conditions, drafting is important.
- If relying upon termination conditions, the wording and situation may require advice.





Asset Protection – Be Real

- Transactions undertaken for asset protection must actually take place.
- Liquidators or bankruptcy trustees will look for evidence the transactions were undertaken and documentary evidence.
- Are the documented transactions sufficient for the purpose?





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Foreign Trusts - Refresher

- Foreign trusts may be subject to additional stamp duty and land tax.
- Different definitions apply in different States.
- Generally, we exclude 'foreign beneficiaries'.
- If the trust is not a property trust, there may not be a need to exclude foreign beneficiaries.
- There are still tax consequences of distributions to foreign persons.





A Foreign Exclusion Clause

- A trust is used to invest only in cash and listed shares.
- All relevant beneficiaries are foreign citizens resident overseas.
- The trust deed has this clause...

13.14 Despite a contrary term of the Deed, if a Beneficiary is a Foreign Person, then the share of an amount of Income of the Trust in an Income Year or Capital at any time which the Trustee may distribute to such Beneficiary, must not exceed the maximum percentage the Trustee can distribute without breaching the *Foreign Acquisitions and Takeovers Act 1975 (Cth)*.

- Distribution is now a problem.





Clearance Certificates



- Required where Australian Residents are selling property
- Increase in the withholding rate from 12.5% to 15%
- Withholding threshold will be cut from \$750,000 to \$0
- Will apply to contracts entered into from 1 January 2025
- Certificates are valid for 12 months

Slower GST Registrations

- ATO is seeing a steady rise in fraud and debt post Covid
- \$2 billion in fraudulent GST refunds have been uncovered (around 57,000 people)
- What does this mean?
 - ATO has tightened its systems
 - Slower GST registrations
 - Potentially more difficult to get registration
- ATO expects the fraud to worsen
- Recently 30,000 new superfunds were setup in a very short period of time using info obtained through data breaches




Instant Asset Write Off

- For 2023 full expensing was available
- \$20,000 for 2023-2024 financial year for small businesses (aggregated turnover less than \$10m)
- Must be first used or installed ready for use between 1 July 2023 to 30 June 2024
- Per asset basis – ability to write off multiple assets
- Can apply to business of real estate


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Interest Rates

- Almost definitely at the TOP
- First reduction likely in October
- 2 or 3 Reductions this year
- Please stop paying loyalty tax wherever possible


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Lending

- Not really improving
- Will start to improve with Interest Rate reductions
- Being heavily offset by Property Price Increases
- Alternate sources and approaches are Key
- Consultancy Trust helpful when managed right

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Interesting Things...

- House standing committee on Economics Recommended:
 - 44 Recommendations
 - Deposit Interest to be communicated better
 - End of Bonus Interest / Advertising Normal Rate / Customer Alerts
 - Government to trial tracker mortgages
 - Government to consider Residential Backed Mortgage Securities
 - A Bunch of other less interesting things...





Connect with US





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Illegal Early Access of Super

- ATO have noted \$380m illegally accessed from SMSFs in 2020 and \$255m in 2021
- A collaborative approach involving government, ATO, ASIC and the industry would be needed to reduce the risk of illegal early access
- What does this mean?
 - Enhanced pre-checking of prospective trustees by the ATO
 - Push by government to support improved access to professional advice.



Proposed Super Tax



- New tax for Super balances exceeding \$3m
- Assuming becomes law, from 2026 income year onwards, concessional tax rates applying to super earnings will be:
 - Up to 15% on earnings on superannuation balances \$3m and below; and
 - Up to an overall 30% on a percentage of earnings equal to the percentage of the individual's total superannuation balance above \$3m
 - This proposal includes taxing unrealised gains above \$3m

Contribution Cap Indexation

- Concessional contributions \$30k from 1/7/24, up from \$27,500
- Non concessional will rise from \$110,000 to \$120,000
- Bring Forward will allow eligible individuals to contribute \$360,000
- Downsizer Contribution will remain at \$300,000



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SMSF's lending to Unrelated Parties

- Must be structured on a Commercial Arm's Length Basis, considering:
 - **Security**
 - Term
 - Interest Rate
 - Repayment
- Loans made by your SMSF must be in the best interests of the members and comply with your SMSF Trust Deed and Investment Strategy. If a loan arrangement is not in your members best interests, your SMSF could be made non-complying.
- Trustees have a duty to act prudently and protect the funds assets

PENALTY





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3. LEARNING TO READ PEOPLE



Reading People and the Environment is one of the Best skills you can Learn

Adaptability, Flexibility and Social Awareness give you an Edge when Influencing

The ability to Influence or persuade is essential for **SUCCESS** in Life

- Career
- Real Estate
- Relationships (Business and Personal)
- Everything

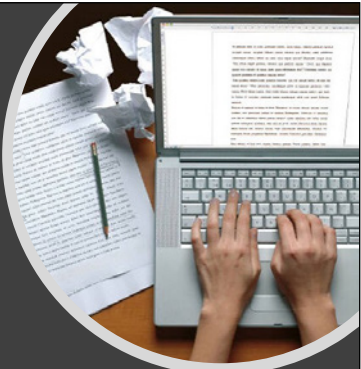


Example of Mis Reading the Environment






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• Part of my research in writing "Raising Millionaires" was to research for a chapter in the book on **Intuition**
 • There is a school of thought that intuition is not a sixth sense of clairvoyance or a mystical power - but is **simply you picking up on the 1/15 – 1/25 of a second subconscious micro-expression on the face of the other person**
 • This happens way before you conscious brain can recognise it
 • Your **subconscious** then communicates this to the rest of your body chemically in the form **Emotion**

Who has ever had a **GUT FEELING** about someone or something?



Conscious v Subconscious Processing

There is an increasing body of evidence that only a minuscule proportion of the sensory data processed by the unconscious mind

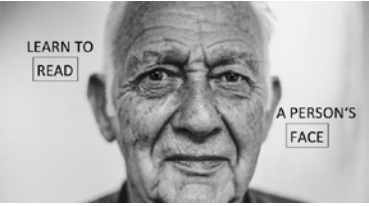
Subconscious - approximately 11 million bits per second

Conscious - approximately 50 bits per second

95% of our behaviour comes from our subconscious mind

What is a Micro Expression

- A micro-expression is a very brief, involuntary facial expression humans make when experiencing an emotion.
- They usually last 0.5 – 4.0 seconds and cannot be faked.
- Learning to read micro-expressions and decode faces is one of the best people skills you can have – It's great for Negotiations, dealing with agents, tradies, professionals, associates – EVERYTHING.



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Who remembers the TV show 'Lie to Me'?



History

- Micro-expressions were first discovered by researchers Haggard and Isaacs. **Dr. Paul Ekman popularized the term "micro-expression"** and greatly expanded the research.
- **Charles Darwin** was the first person to promote the idea that people expressed emotions the same way, no matter where they were in the world. Dr. Ekman sought to confirm the answer, so he headed to Chile, Argentina, Brazil, Japan and the United States to find it.
- **Dr Paul Ekman in 2009 – recognised as one of the top 100 most influential people**






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History

- Ekman found that regardless of country or origin, people expressed and identified the 7 universal emotions the same way.
- He even travelled to a remote, primitive tribe called the Fore in Papau New Guinea and found that they expressed the same emotions as us.



Can you connect the facial expression to the image below?

- 1.His child had just died (**sadness**)
- 2.He stepped on a smelly dead pig (**disgust**)
- 3.He was about to fight (**anger**)
- 4.Friends had come (**happiness**)

History

- Even Monkeys had the same micro expressions

AU 10+12+16+25	AU 22+25+28	AU 12+25+26	AU 6+10+12+16+25+27	AU 17+24
Bared-teeth	Paint-hoot	Play-face	Scream	Bulging-lip face

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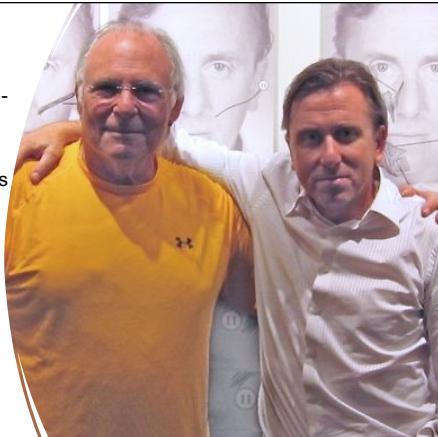
History

- The face is the **best indicator of a person's emotions**. Yet, it is often overlooked.
- Dr. Paul Ekman also found that **congenitally blind** individuals—or those blind since birth—also make the same facial expressions, even though they never have seen other people's faces.
- Ekman designated **seven facial expressions** that are the most widely used and easy to interpret.



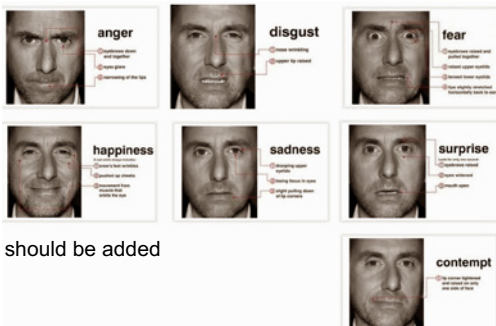
History

- He claims if you learn to read them - it will be the most **valuable interpersonal skill** you will ever have, and it is incredibly helpful for understanding the people in our lives
- **Interesting Note:** Researchers have found that **if you make the facial expression, you also begin feeling the emotion yourself!**
- **Emotions not only cause facial expressions - facial expressions also cause emotions**



The 7 Micro-Expressions

- Surprise
- Fear
- Disgust
- Anger
- Happiness
- Sadness
- Contempt



- I think 2 more should be added
- Snarl
- RBF

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A Surprise

B Hatred

C Fear

D Confusion

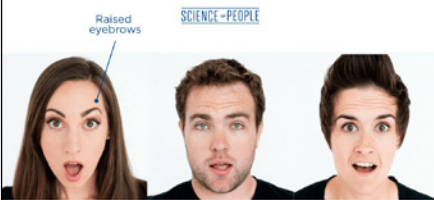
SURPRISE

Neurologists have discovered that surprise **stimulates the hippocampus**, the part of the brain that stores and **processes memories**, which is why we can often remember pivotal moments from our childhoods in incredible detail.

Psychologists believe that this is most likely a **survival instinct** that helps us to learn from new events and pass that learning on.



Surprise



- The eyebrows are raised and curved.
- Skin below the brow is stretched.
- Horizontal wrinkles show across the forehead.
- Eyelids are opened, white of the eye showing above and below.
- Jaw drops open and teeth are parted but there is no tension or stretching of the mouth.



Surprise

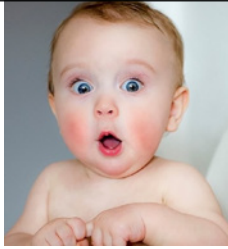
- Surprise can be helpful in the world of **dating and attraction**—when someone is attracted to you, you might notice them giving a brief eyebrow raise called the eyebrow flash.
- An **eyebrow flash** is a quick raising and lowering of the eyebrows that usually only lasts a fraction of a second. It is commonly used between people who know each other to indicate familiarity, or used as a sign of attraction and interest.

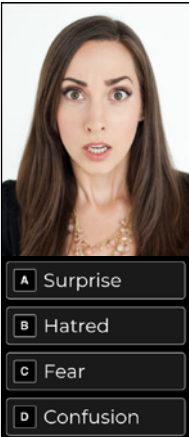




Surprise

- In a [2008 study](#) by the University of London, researchers set out to find out the power of the eyebrow flash:
- 6-month year old infants were tested to see if they would follow the gaze of an adult.
- When the adult looked somewhere without using a micro-expression, *the infant did not follow the gaze.*
- However, when an eyebrow flash was incorporated, *infants followed the adult's gaze.*
- In other words, **even babies know the importance of an eyebrow flash.** We all understand on a deep, biological level that when we see this facial expression...it's because we saw something interesting (or someone attractive!).





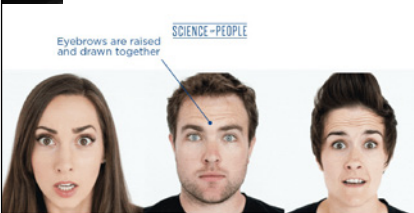
FEAR

According to a study by Chapman University, the top 5 fears in America are:

- Public speaking
- Heights
- Bugs, snakes, and other animals
- Drowning
- Blood/needles



Fear



- Eyebrows are raised and drawn together, usually in a flat line.
- Wrinkles in the forehead are in the centre between the eyebrows, not across.
- Upper eyelid is raised, but the lower lid is tense and drawn up.
- Eyes have the upper white showing, but not the lower white.
- Mouth is open and lips are slightly tensed or stretched and drawn back.

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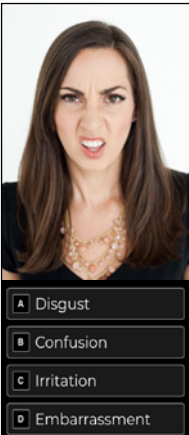
Fear

- The fear micro-expression is **closely linked to shock**, so there are a lot of similarities. But it also has its own purpose—when we are scared and widen our eyes, our field of view increases.
- This lets us see any threats that might lurk nearby.
- Our mouth opens when we are scared because it helps us prepare for two things.
 - First, it readies us in case we need to shout for help if we feel threatened.
 - Second, it prepares us to breathe in a large amount of oxygen. This oxygen is helpful in case we need to run away...or fight the enemy!

Fear

- If you have ever seen someone frightened, you might have been frightened, too. That's completely normal—**mirroring** other people's fear is a natural response.
- A **study in 1996** shows that when we see fearful facial expressions, the **activity in our amygdala**—the part of our brain responsible for fear—increases.
- So when one person displays a fear micro-expression, others around them will also open their eyes wider.
- This allows people around to be better prepared to seek out signs of danger.





DISGUST

We're disgusted by things we think are bad, whether it's rotting food or cockroaches in the bathroom. In pre-modern civilizations, this was a great trait because it prevented people from eating poisonous food and doing things that could make them sick.

Everyone has a different threshold for what triggers their disgust.

The more disgust-able you are, the more judgmental you are.

Studies have shown that people's threshold for disgust directly correlates with where they stand on the political spectrum. Extreme conservatives are easily disgusted while it is challenging to gross out the fierce left wing.



Disgust

SCIENCE-PEOPLE



Upper lip is raised



- Eyes are narrowed.
- Upper lip is raised.
- Upper teeth may be exposed.
- Nose is wrinkled.
- Cheeks are raised.

Disgust

- In a [University of Portsmouth study](#) of 76 heterosexual women, disgust was found to have the biggest negative impact on sexual arousal
- 3 times more than fear.
- So if you want to be romantic, it's best to avoid anything disgusting altogether.



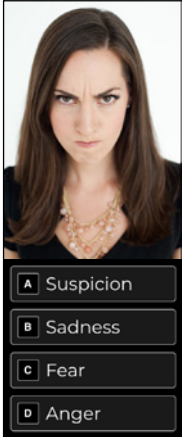


Suppressed Disgust



- Trying to suppress your disgust also has bad effects. The [University of Groningen](#) conducted a study in 2009:
- Participants were asked to suppress their disgust.
- They were shown images of a dirty toilet or a film depicting an amputation.
- Can you guess what happened? These participants began thinking about disgusting things even more!
- And they also felt more negative in general.

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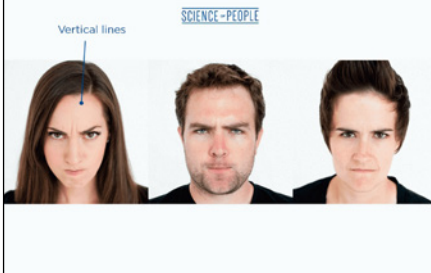
ANGER

Psychological studies have identified 3 causes of anger

- When our desires, goals or expectations are not met
- When we feel threatened
- When we are using anger to mask other emotions



Anger



- The eyebrows are lowered and drawn together.
- Vertical lines appear between the eyebrows.
- Lower lip is tensed.
- Eyes are in hard stare or bulging.
- Lips can be pressed firmly together, with corners down, or in a square shape as if shouting.
- Nostrils may be dilated.
- The lower jaw juts out.
- (All three facial areas must be engaged to not have any ambiguity)



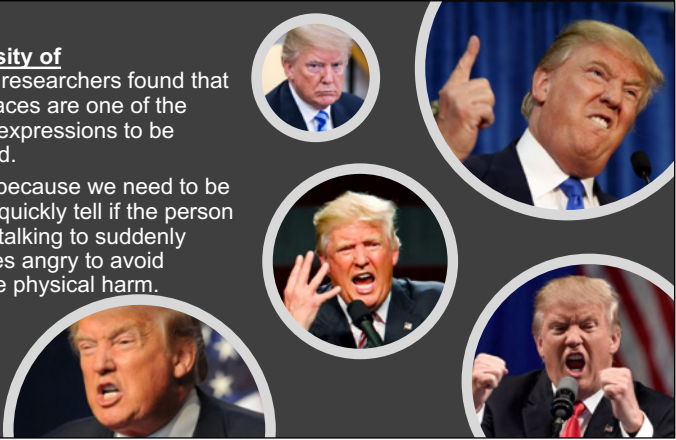
Anger


- In the [2019 issue of Psychological Science](#):
- 101 participants judged the dominance of various avatar pictures.
- The avatars showed a neutral facial expression, but were either tilted upward, downward, or remained neutral.
- The results showed that **those with a downward position were perceived as more dominant**. That's because when the head is lowered, eyebrows appear more V-shaped and prominent.
- **People find angry people less trustworthy**. With their eyebrows lowered and eyes squinted, it becomes harder to "see" the window to the soul, thus leading to lower levels of perceived trust.

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Anger

- **University of Essex** researchers found that angry faces are one of the fastest expressions to be detected.
- This is because we need to be able to quickly tell if the person we are talking to suddenly becomes angry to avoid possible physical harm.





HAPPINESS
We feel joy when the neurotransmitters dopamine and serotonin are released into our bloodstream.

The health benefits of experiencing joy include:

- Boosting the immune system
- Reducing stress
- Managing pain


A Surprised

B Happy

C Curious

D Fake

Happiness



- Corners of the lips are drawn back and up.
- Mouth may or may not be parted, teeth exposed.
- A wrinkle runs from outer nose to outer lip.
- Cheeks are raised.
- Lower eyelid may show wrinkles or be tense.
- Crow's feet near the outside of the eyes.

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Spotting FAKE Happiness



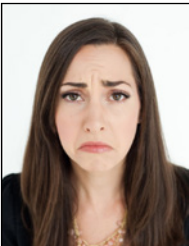
- The expressions on the top are fake happiness, where the side eye muscles are not engaged.
- The ones on the bottom are real happiness. See the difference?
- People try to fake their happiness all the time. But true happiness cannot be faked.
- When people are truly happy, they smile in what is known as the **Duchenne smile**.



Happiness

- The Duchenne smile, coined by French neurologist Guillaume Duchenne, is a genuine smile that comes from true enjoyment. It can be distinguished from a fake smile by the *orbicularis oculi* muscle, which forms **crow's feet wrinkles around the eyes**.
- When someone is truly happy, you will notice that their smile also has those wrinkles around their eyes (called the Duchenne marker). Smiles without the Duchenne marker are "fake" or polite smiles.
- We are even pre-wired to tell real and fake smiles apart! [Researchers at Western University](#) found that our brains perceive micro-expressions accompanied with the Duchenne marker as being **more genuine and intense**.
- So if you know the happiness micro-expression, you can tell real happiness from those who are faking it.





SADNESS

Sadness is an essential emotion for human beings to embody to be able to connect to feelings and each other.

It might not be pleasant, but it serves us in so many ways as it is essential for human compassion.

- A Scared
- B Confused
- C Sad
- D Shy



Contempt

SCIENCE - PEOPLE



- One side of the mouth is raised.
- What is contempt?
- Contempt, similar to hate, is a negative feeling of dislike, disrespect, or offensiveness towards someone.
- It's the only one of the 7 universal micro-expressions that is asymmetrical.



Contempt

- Unlike the disgust micro-expression, contempt is characterized by a feeling of superiority over another.
- When a person feels contempt, he or she may feel like they are right, and the other person is wrong.
- If you see the contempt micro-expression, that's a bad sign.
- Why? According to marriage expert Dr. Gottman, contempt is the most destructive emotion and the number one [predictor of divorce](#).

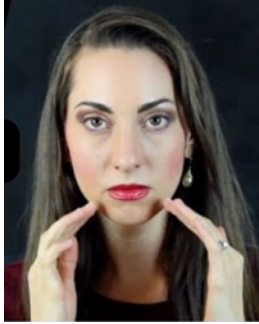




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My Eighth Universal Micro - Expression



- Have you ever looked at someone who just LOOKS to be angry / sad / hating the entire universe for no reason?
- They may just be a sufferer of what is known as RBF
- **Resting Bitch Face**



My Ninth Universal Micro - Expression



- The **Snarl** is a facial expression that is characterized by a raised upper lip, lowered eyebrows, flared nostrils, and teeth showing.
- Snarls rarely happen alone; people usually snarl at others to send an aggressive warning to them. The snarl is unique because it's basically the disgust and anger emotions combined into one.
- Alongside humans, animals such as dogs and wolves also snarl to display their teeth and send a nonverbal message to back off.



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Game Rules

- 9 Cards between a Couple
- Player 1 shuffles the card and draws one at a time
- When the card is draw – Player one makes the Micro Expression on the card as covertly as possible
- Player 2 has to guess the micro expression
- Keep score on the number of correct answers
- Swap Players and repeat
- Who won? – Who had the most correct answers?



Game 2 Rules

- One person on the table picks a Card
- Hiding their face with a book – they exhibits a micro expression to the person beside them
- That person then turns to the next person on the table and exhibits the micro expression they believe they saw to the next person
- Repeat around the table until you are back to the first person
- Compare the expression – was it the same all the way around the table?



So how can you use this to your Advantage

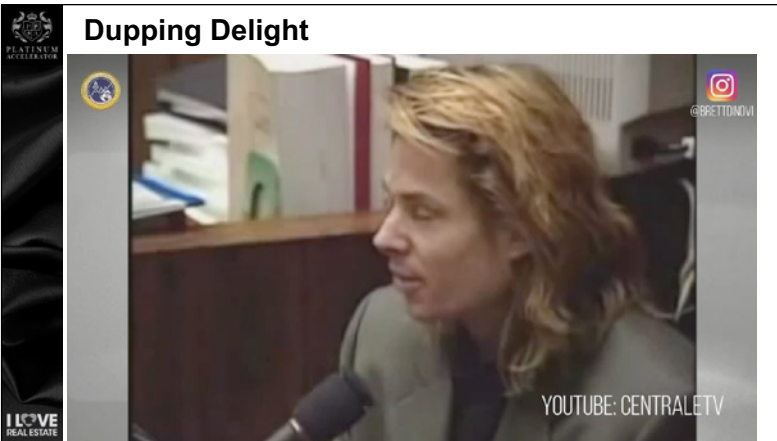
1. Knowing when someone is conning you

Brian Gerard Kaelin known as **Kato Kaelin**, is an American actor and radio and television personality, who was a witness in the O. J trial who lied on the stand



Dr Ekman was asked to analyse his micro expressions







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So how can you use this to your Advantage

2. Behaviour Hack

If you want to feel a certain way - start expressing yourself that way

Eg. If you are feeling miserable – start smiling

Studies have shown that smiling releases endorphins, other natural painkillers, and serotonin. Together, these brain chemicals make us feel good. Not only do they elevate your mood, but they also relax your body and reduce physical pain. Smiling is a natural drug



So how can you use this to your Advantage

3. Play Dumb

If you play dumb – even if you are very experienced in a particular area – people who are apt to lying or exaggerating the truth will take advantage of this and you will quickly recognise the deception

Either through your knowledge or through the tell tale signs





So how can you use this to your Advantage

4. Ask More Questions

- When you are in question and listen mode you are in learning mode
- When you are in talking mode you learn nothing
- When you are in question mode you are in control of the conversation and outcome
- When you are in talking mode you give up control
- When you are in question mode you have more influence
- When you are in talking mode you risk listener fade out

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How to spot Deception (Discomfort)

- 1. Don't want to answer a yes or no Question
They talk around the topic and not answer it directly
aka - Politicians



Who Can do the Politician?

- Player 1 Asks – So tell me How much Money do you make a year
- Player 2 – Does the politician
- Swap



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How to spot Deception (Discomfort)

- 2. Can have a long creepy smile
The smile lasts longer than it should and the eyes don't match the smile
Often an air of superiority



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Fake Smile v Real Smile





How to spot Deception (Discomfort)

3. Fidgeting

Fidgeting is a classic sign of discomfort – although the reverse can be true for people with autism and ADHD – in these cases fidgeting can actually help them focus

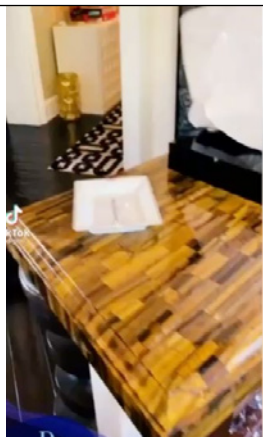
4. Pausing before answering a question

First establish a base line of a regular yes no question – then if there is an unusually long pause before answering it generally means there is a level of discomfort around the answered

This is sometimes taught as a strategy to slow the game down – so make sure you establish a base line pause



Dr Phil and Lying

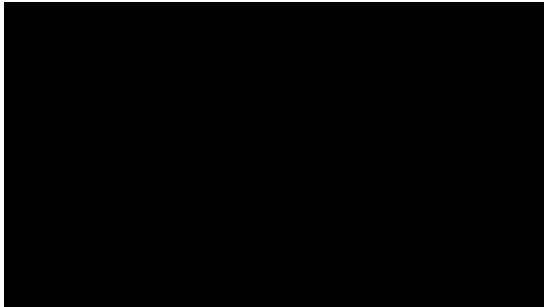


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How to spot Deception (Discomfort)

- 5. Speaking in the 2nd or 3rd person
Deceptive people are less likely to say I
They tend to say 'we' or 'you' or 'they' not I





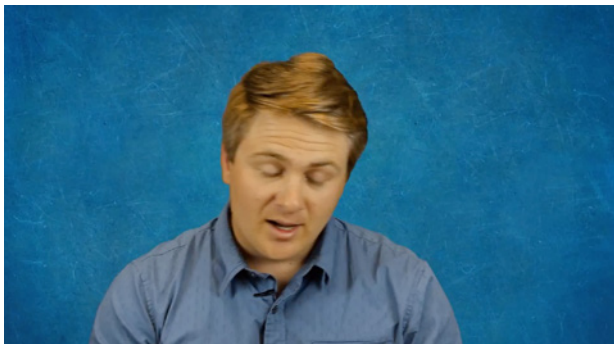
How to spot Deception (Discomfort)

- 6. Incongruence between words and the way the is nodded or shaken





The opposite is true in Bulgaria apparently



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Influencing by nodding during the question





High Level Hack

When YES doesn't mean YES





How to spot Deception (Discomfort)

7. Visibly Sweating



- Doesn't necessarily mean they are Lying – it just means they are uncomfortable for some reason

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How to spot Deception (Discomfort)

8. Formal Language & Distancing

Formal Language
Did not instead of didn't



Distancing Behaviour
That woman

"I did not have sexual relations with that woman... Miss Lewinsky"


PLATINUM ACCELERATOR

I LOVE REAL ESTATE

How to spot Deception (Discomfort)

- Other tells can be
 - Voice pitch change
 - Going formal – Using shall or thou
 - Change to texture of the question ' instead of I didn't to it' they say 'I would never do that'
 - Answering with aggression or feigning being offended
 - Saying 'What' - when they have clearly heard the question – gives them time to process the question and formulate an answer
 - Closing their eyes for an undue length of time when answering
 - Can't recall events backwards easily

Liar Liar Pants on Fire


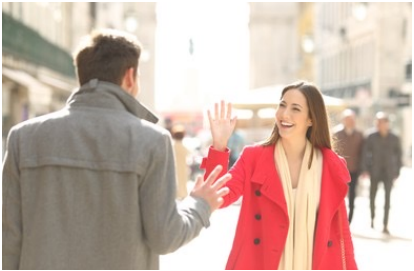


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I LOVE REAL ESTATE

Potential Behavioural Hacks

- Surprise announcement / Introduction



PLATINUM ACCELERATOR

I LOVE REAL ESTATE

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Statistics about Lying

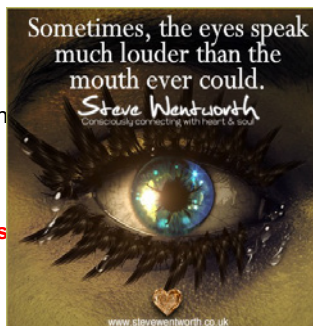


What do you think this body language is saying?



Eye's don't speak but they say a lot

- Eye's that wonder while in a conversation can mean they are search for a way to escape from the situation and they could be lying
- Avoiding direct eye contact can mean they could be afraid a lie could be exposed
- Direct gaze can mean they are honest and interested in you and want to share their thoughts – **unless they are a trained liar and it's a little too much and then it can be an effort to cover up something**



Eyebrows also matter

- If eyebrows go down while they look away they might be thinking hard or worried about something else
- If eyebrow go up and eyes get big it is a sign of surprise or curiosity



Pupils

- If the pupils in the eye get bigger – it means they like you or what you say – they are excited or happy
- If the pupils get smaller - it means they don't like you or what you say – they are uncomfortable or angry
- If the white part of their eye is reddish – they are tired or stressed or sick



Eye Movements

- A glance up and to the left supposedly means a person is telling the truth
- Whereas a glance to the upper right signals deceit.
- The idea has its roots in a 1970s theory called Neuro-Linguistic Programming (NLP),





NLP and Sensory Eye Movements

Eyes up and to the Left:

Recalling imagery or accessing from memory content in general

Most pronounced in a visually anchored person.

Indicates listener is connecting something he or she is being told with a memory.





NLP and Sensory Eye Movements

Eyes up and to the Right:

Visualizing about what to do next in a visually anchored person

Constructing imagery or thinking about what the answer or what next steps would be.





NLP and Sensory Eye Movements

- **Eyes at the same level of the gaze and to the left:** remembering auditory experiences.
- A person who is strongly auditorily anchored will predominantly use horizontal eye movements regardless of the topic—and not look at you.
- That doesn't mean this person doesn't listen—to the contrary, this is how this person listens the BEST—by connecting what you say with his or her auditory filing system in their brain.



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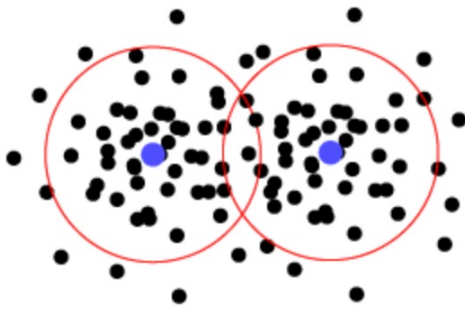
NLP and Sensory Eye Movements

- **Eyes down and to the left:** awareness of body sensations, checking out feelings; memory of how something was/felt, most common mode in persons with strong kinesthetic preference.
- In Western culture this may be interpreted as “avoiding the gaze” or having something to hide.
- **Eyes down and to the right:** talking to oneself, having internal dialogue; also strongest in persons with kinesthetic preference.





No one sign is definitive
Look for clusters of signs





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Which one is the Genuine Smile?





Which Teenager would you Believe

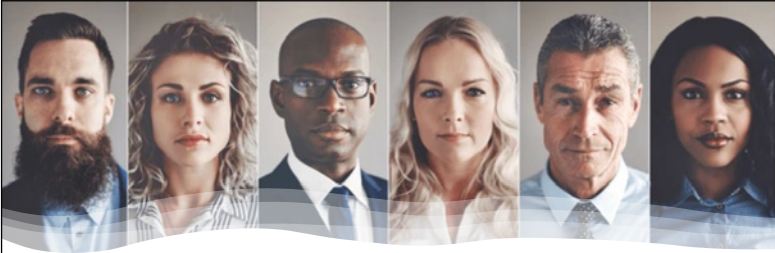




Who would you Employ?




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Which one is more likely to like you?



Which one is the most Happy?

 **Detect the Lie with Some of the Coaches!**



Nicolle Narelle Greg Dan



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So – Are you a Truth Wizard?

- A Truth Wizard is a person who can detect lies with 80% accuracy. They are natural-born lie detectors that are remarkable at detecting lies without any prior training. Truth Wizards usually do not rely on just one clue, but rather use a variety of clues to detect lies.
- In the [original study of Truth Wizards](#), only 50 people out of 20,000 people were lie detection aficionados.
- So, if you weren't able to pick up on the lies, don't feel bad.
- Remember: on average, people can only detect 54% of lies.



Summary



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PLATINUM ACCELERATOR

4. STUDENT SUCCESS STORIES



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5. BUILDING BIGGER DEALS AND RETURNS

SESSION NUMBER

Building Bigger Deals & Returns

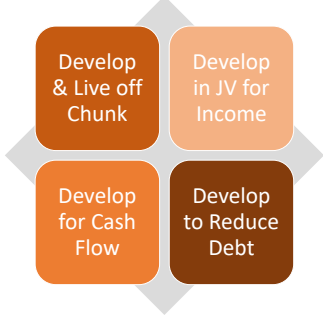
Dr Tamara Read

Building Bigger Deals & Returns
LEARNINGS, LESSONS & INSIGHTS

- 1) Strategy
- 2) Finding Site / Purchasing
- 3) Approvals
- 4) Construction
- 5) JV
- 6) Funding
- 7) Selling
- 8) Project Management
- 9) Top Tips



1) STRATEGY – Full Time Investing



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1) STRATEGY

• 1) Develop & Live Off Chunk Profit

- Need to **keep doing the doing** & finding next deal
- **Lending impacted** by sole reliance on development income – Solution = Consultancy Trust
- **Extended gaps** between pay days – 12mths +



1) STRATEGY

• 2) Develop in JV for Income



- Pay yourself **monthly project management fee** / income stream
- Requires **higher cash reserves** from beginning
- Involves **more parties** so potential to become more complicated.

1) STRATEGY

• 3) Develop for Cash-flow – • Rooming, Airbnb, SDA, Mining/Resource



- **Less lenders**, valuers, agents, property managers
- Tighter **bank lending** policies
- Property **value & sale dependent** on rental cash-flow
- Mining = **More volatile** market hence timing is critical – 12mth development process
- Ensure you can **sustain worst case scenario** – reduced rents/sales
- **Multiple exit strategies** – 1 deal should never break you

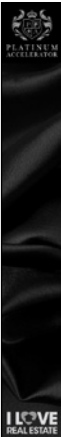


1) STRATEGY

• 4) Develop to Reduce Debt

- Partial sell down & use profit to pay down debt on balance held
- Cash-flow created from low debt
- Low debt insulates from rental fluctuations in price & vacancies, interest rate increases, economy – GFC, Covid





2) FINDING SITE / PURCHASING

• 1) Do feaso first so you know what you are targeting – Number of dwellings & purchase price

- Know the price / unit that's feasible
- Looking for deal first = Reactive with feaso & due diligence = wastes lots of time & very stressful





2) FINDING SITE / PURCHASING

• 2) Purchasing DA approved site isn't always best. May be restricted by existing design –

- Too large or too small units?
- Poor floor plan?
- Poor configuration – number bedrooms / bathrooms, parking for the desired market
- Poor site layout



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2) FINDING SITE / PURCHASING

• 3) Become friends with your neighbors

- Potential to **option** their property
- Or at least **first right of refusal** to purchase in future





2) FINDING SITE / PURCHASING

• 4) Have Initial Site Visit with Key Consultants

- Town planner, civil engineer, traffic engineer, draftsy
- **Thrash-out issues** and design in 1 go
(Access; Power pole; Slope; Sewer)



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2) FINDING SITE / PURCHASING

• 5) Government Programs - Keep up to date with new programs / incentives / schemes = create opportunities

- National Stimulus Package – GFC
- NRAS
- QLD Building Boost - \$10k
- First Homeowners Grant
- Solar Rebate Scheme
- Change to Water Tank & Hot Water Requirements in QLD
- NDIS
- Home Builder Program – Covid
- State Government Imposed Changes (Granny Flats, Rooming, Density)



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2) FINDING SITE / PURCHASING

• 6) Need to be able to summarise & “sell” the virtues of your project from the outset –

- Valuer, Banks, Agents, JV Partners, Property Manager (Rental Appraisal)
- Think from each parties perspective
 - PM = Tenant perspective
 - Bank = Risk mitigation, Solability
 - Valuer = Solability,
 - JV Partner = Profitability, Risk,





2) FINDING SITE / PURCHASING

• Property Manager / Tenants Perspective

Brand new 16 x 1brm Apartments. Located directly opposite Nambour General Hospital & in the hub of the surrounding medical precinct, transport, shops & services. Convenience of walking across the road to work no need for the car. All Apartments have private access with no communal stairs hallways etc. Maximum storage with study nook, linen, broom, pantry, built in mirror robes. Double glazing, highly insulated, north to north-east orientation & very high energy efficiency to minimise power & water bills & maximise livability.



3) APPROVALS

• 1) Where public / neighbor notification is part of DA approval process - meet with neighbor's prior to lodging plans with Council –

- Address neighbor's issues upfront
- Be pre-prepared – bins, driveway / car lights, fencing, setback, privacy (window screening), tree removal, parking (on / off road)



3) APPROVALS

- 2) Bin Collection & truck turning – be pro-active
- Fire Hydrant



3) APPROVALS

- 3) Ensure no ambiguity in your DA conditions
 - Seek clarification & keep records or negotiate/amend conditions
 - Different person doing compliance inspection vs planning approval hence can interpret differently
 - E.g. screening bins (plants vs built structure), fence style



3) APPROVALS

- 4) Summarise DA Conditions –
 - Provide copy to team, Review regularly

Item	Details	Approval	Condition / Page No	Person
Prior to Council Pre-start Meeting				
1	Book Council Pre-start Meeting	Opworks MCU	1 / pg 3 26 / pg 4	Yam
2	Advise Contract details, Start Date etc	Opworks	1, 2 / pg 2 18 / pg 4 ANI / pg 11	Yam
3	Erosion & Sed control plan & Design Certificate	Opworks	17 / pg 4	Yam/ Nick
4	Construction Management Plan & Traffic Plan	MCU	30 / pgs 5	Yam/ Nick
5	Excavation & Fill info	MCU	34 / pg 5	Nick/ Yam

3) APPROVALS

- 5) Get Energy Efficiency rating done at design stage not BA stage - so can incorporate changes into plans



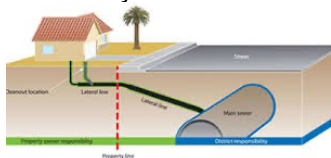
4) CONSTRUCTION

- 1) Specifications – Provide detailed specs to builders for quoting
- Comparing apples with apples
- Quote based on required level of finish – avoids variations (laminite vs stone bench top, prefab vanity vs custom, ceramic vs porcelain tiles, security screens vs fly screens)



4) CONSTRUCTION

- 2) House Removal / Demolition – Services disconnection / reconnection / upgrade
- Beware of terminology – e.g. sewer capping vs sealing, sewer main vs sanitary drain



4) CONSTRUCTION

- 3) House Relocation - Target new location with large variance between low & mid \$



4) CONSTRUCTION

- 4) House Relocation –
 - Cash intensive
 - Bank **won't finance move!!**



5) JV – JOINT VENTURE



- 1) Ensure JV partner understands the uncertainty in development (Council, Banks, Valuers, Building, Sales)
 - Increased pressure when you have to explain unexpected changes
- 2) Can be very time consuming if partner wants input in decision making e.g. design, marketing
 - Consider **passive JV partner** - where you make all decisions



6) DEVELOPMENT FUNDING

1) Bank Funding Criteria

- Min **20% Profit** on Total Development Cost



2) Funding (Bank Loan) Amount

- **Which ever is the lesser \$:**

- A) 80% Total Development Cost or
- B) 65% Net Realisation Value



3) What Bank Funding Can Be Used For



1) Bank Funding Criteria - Profitability

Cost Items (Excl GST)	Cost (Excl GST)		\$	
Land	\$605,000	End Value x Number (\$230k x 16 units)	\$3,680,000	
Stamp Duty	\$26,000	Gross Realisation Value (GRV)	\$3,680,000	A
Acquisition Costs	\$10,000	Less GST on Sales	\$335,000	B
Total Land Costs	\$641,000	Net Realisable Value (NRV)	\$3,345,000	A-B = C
Professional Fees	\$95,000	Less Selling Costs	\$112,000	D
Preliminaries (Demolition etc)	\$59,000	Net Realisation	\$3,233,000	C-D = E
Construction	\$1,380,000	Profit	\$629,000	E-F = G
Contingency	\$70,000			
Council Contributions	\$125,000	Profit on Total Development Costs (%)	\$629,000/\$2,604,000 = 24.2%	G/F
Authority Fees / Charges	\$20,000			
Marketing Fees	\$16,000			
Legal Fees	\$16,000			
Interest	\$182,000			
Total Development Costs (Excl GST)	\$2,604,000	F		

Profitability Target >20% TDC

Current Deal = 24.2%





2) Funding / Bank Loan Amount

Cost Items (Excl GST)	Cost		\$	
Land	\$605,000	End Value x Number (\$230k x 16 units)	\$3,680,000	
Stamp Duty	\$26,000	Gross Realisation Value (GRV)	\$3,680,000	
Acquisition Costs	\$10,000	Less GST on Sales	\$335,000	
Total Land Costs	\$641,000	Net Realisable Value (NRV)	\$3,345,000	C
Professional Fees	\$95,000	Less Selling Costs	\$112,000	
Preliminaries (Demolition etc)	\$59,000	Net Realisation	\$3,233,000	E
Construction	\$1,380,000	Profit	\$629,000	G
Contingency	\$70,000			
Council Contributions	\$125,000	Profit on Total Development Costs (%)	\$629,000/\$2,604,000 = 24.2%	
Authority Fees / Charges	\$20,000			
Marketing Fees	\$16,000			
Legal Fees	\$16,000			
Interest	\$182,000			
Total Development Costs (Excl GST)	\$2,604,000	F		

Bank Loan Amount – Which ever is the lesser:

80% Total Development Costs (Excl GST & Sales) =
 $F \times 0.8 = \$2,604,000 \times 0.8 = \$2,083,200$

65% Net Realisable Value (NRV) =
 $C \times 0.65 = \$3,345,000 \times 0.65 = \$2,174,250$

Lesser = \$2,083,200 = Loan Amount

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3) What Bank Funding Can Be Used For - \$2,083,200

Cost Items (Excl GST)	Cost	Equity	Debt / Loan
Land	\$605,000	\$381,000	\$224,000
Stamp Duty	\$26,000	\$26,000	
Acquisition Costs	\$10,000	\$10,000	
Total Land Costs	\$641,000		
Professional Fees	\$95,000	\$45,000	\$50,000
Preliminaries (Demolition etc)	\$59,000	\$59,000	
Construction	\$1,380,000		\$1,380,000
Contingency	\$70,000		\$70,000
Council Contributions	\$125,000		\$125,000
Authority Fees / Charges	\$20,000		\$20,000
Marketing Fees	\$16,000		\$16,000
Legal Fees	\$16,000		\$16,000
Interest	\$182,000		\$182,000
Total Development Costs (Excl GST)	\$2,604,000	\$521,000	\$2,083,000

Bank Funding Order –

- Aim for **All Costs Post DA**
- May get some **professional fees re-imbursed** to you out of bank funding
- You need to put your **equity in up front** e.g. purchase deposit, purchase costs, professional fees, demolition (preliminary)



6) DEVELOPMENT FUNDING ACTIVITY

1) Bank Funding Criteria

- Min 20% Profit on Total Development Cost



2) Funding (Bank Loan) Amount

- Which ever is the lesser \$:
 - 80% Total Development Cost
 - 65% Net Realisation Value



Activity 1) Bank Funding Criteria - Profitability

Cost Items (Excl GST)	Cost
Land	\$530,000
Stamp Duty	\$18,000
Acquisition Costs	\$15,000
Total Land Costs	\$563,000
Professional Fees	\$67,000
Preliminaries (Demolition etc)	\$19,000
Construction	\$695,000
Contingency	\$20,000
Council Contributions	\$54,000
Authority Fees / Charges	\$14,000
Marketing Fees	\$0
Legal Fees	\$0
Hold & Interest	\$33,000
Total Development Costs (Excl GST)	\$1,465,000 F

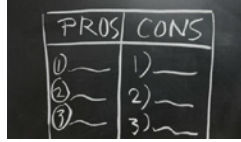
	\$	
End Value x Number (\$600k x 3 units)	\$1,800,000	
Gross Realisation Value (GRV)	\$ _____	A
Less GST on Sales	\$39,000	B
Net Realisable Value (NRV)	\$ _____	A-B = C
Less Selling Costs	\$44,000	D
Net Realisation	\$ _____	C-D = E
Profit	\$ _____	E-F = G
Profit on Total Development Costs (%)	\$ _____ / \$ _____ = _____ %	G/F

Profitability Target >20% TDC

Current Deal = _____ %

8) PROJECT MANAGEMENT

- 4) Never assume anything – Ask questions
- 5) Follow-up phone call with email (& vice versa)
- 6) Don't be afraid to ask for timeframes from your team
- 7) Decision making
 - Don't keep it in your head
 - Write pro's & con's on each option
 - Do numbers / feaso on each option
 - The more exit strategies the more confident you can be
 - If worst case = break even = good deal



8) PROJECT MANAGEMENT

- 8) Summarise project learnings on completion
 - What worked
 - What didn't work
 - What to do differently
 - Learnings
 - Document your process so you can improve



9) TOP TIPS

- 1) Be solutions focused
 - There is always a solution
- 2) Don't rely on others to find solutions
 - YOU know your project best
 - Only you will be thinking of your project in bed





9) TOP TIPS

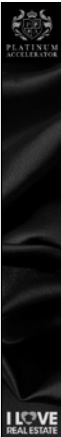
• 3) Be flexible

- This is not an **exact science**
- E.g. Building process involves 1000's of hands



• 4) Ask questions of everyone

- Just because your team is highly educated, **don't be afraid** to ask questions e.g. from engineer to Solicitor



9) TOP TIPS

• 5) Attention to detail

- Plans, process, documents, communication

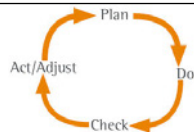


• 6) Develop a relationship with valuer early on

- Ensure valuer is on **all major bank panels**
- Include them **early in the project**



9) TOP TIPS



• 7) Review every project on completion & document

- What worked
- What didn't work
- What to do differently
- Learnings
- Document your process so you can improve

• 8) Remain positive & forward focused

- **Don't dwell on past decisions**
- Decisions are made with the **best info available at the time**

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Building Bigger Deals Worksheets

Activity 1 – Bank Funding Criteria – Profitability

Cost Items (Excl GST)	Cost
Land	\$530,000
Stamp Duty	\$18,000
Acquisition Costs	\$15,000
Total Land Costs	\$563,000
Professional Fees	\$67,000
Preliminaries (Demolition etc)	\$19,000
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Contingency	\$20,000
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Total Development Costs (Excl GST)	\$ 1,465,000

End Value x Number (\$600k x 3 units)	\$1,800,000	
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Less Selling Costs	\$44,000	D
Net Realisation	\$	C-D = E
Profit	\$	E-F = G
Profit on Total Development Costs (%)	\$ _____ / \$ _____	G/F
	= _____ %	



PLATINUM ACCELERATOR


6. BUYING & FINDING DISTRESSED PROPERTIES

Sourcing Distressed Property

What is a distressed property scenario?

Any property where the circumstances mean that there is pressure on the owner to sell:


- Under market value
- Within a short time frame (urgency)



Types of distressed property

Property circumstances:

- Part way through a build
- Part way through a renovation
- Damaged:
 - Run down
 - Fire damage
 - Storm damage
 - Tree down across house
 - Car accident



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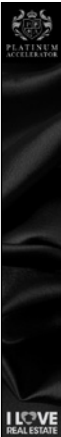


Types of distressed property

Personal circumstances:

- Divorce
- Rates Arrears
- Mortgage Arrears - Mortgagee in Possession
- Deceased estate
- Inheritance disputes
- Creditor issues
- Sheriff's notice
- Bankruptcy / Liquidation
- Proceeds of Crime auctions





Types of distressed property

Business circumstances:

- Rates Arrears
- Mortgage Arrears
- Mortgagee in Possession
- Deceased estate
- Creditor issues
- Sheriff's notice
- Dissolution of partnership
- Bankruptcy / Liquidation





Why would a seller want to sell direct?

Variety of reasons:

- Usually a personal reason – mistrust of agents, don't want to pay commissions, not willing or capable of getting the property ready
- Sometimes circumstantial – timeframes / urgency
- Can get a creative solution – something out of the box
- Think they can get more money



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When does this strategy work best?

Market Conditions:

If any of the following market conditions exist...

- Low Demand / over Supply
- Struggling Economy / unemployment increase
- Finance is difficult to obtain
- Prices are falling or rumours of prices falling
- Interest rates rising putting pressure on over-stretched households



How do you find them – property keyword search

- Search for property with particular keywords
- **Property circumstances:**
 - Renovator's delight, attention all handy men, needs some TLC
- **Personal Circumstances:**
 - Mortgagee in possession, owner must sell, considering all offers

Keywords

Add specific property features to your search



How do you find them - classifieds

- Search for advertisements with particular keywords
- Look for ads on sites like gumtree and trading post; check local newspaper ads
- People advertising on these sites usually have a reason for not using an agent – some need as much money as possible and so don't want to pay for an agent



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How do you find them – Court Lists

Supreme Court:

- Mortgagee repossessions
- Deceased Estate (Probate)
- Proceeds of Crime



Federal Court:

- Bankruptcies
- Company Winding up actions

Federal Magistrates Court:

- Family law /divorce property settlements



How do you find them – Court Lists

For NSW, Qld and WA only

Search for Court Lists for your state:

- Magistrate’s Court
- County Court/ District Court
- Supreme Court

Civil Lists – Directions Hearing



Be a Detective...



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Court Lists - Liquidation Matters

Handled by the Federal Court of Australia

- Liquidations – winding up a company that is in financial difficulty
- Voluntary Administration – the owners know that they cannot continue to meet their financial obligations
- Winding up by another party – someone that is owed money taking legal action
- Company may own property!
- Bankruptcy – applies to individuals rather than companies



How do you find them - Gazette

In certain circumstances, an event that triggers a potential impact on a property requires a notification to be entered into the government gazette in your state

Example scenarios:

- Deceased estates
- Partnership dissolution

Some states require an advertisement in a significant newspaper (Eg. Courier Mail in Qld), others just a notice in the Gazette



How do you find them – Sheriff's Sale

Sheriff's auctions of real estate differ from the usual auction conducted by real estate agents/licensed auctioneers. You are advised to read the provided information sheet and seek independent legal advice if you intend to bid at a Sheriff's auction





How do you find them – Sheriff’s Sale

Advertised in the Government Gazette:

ADVERTISEMENT OF ONLINE AUCTION BY THE SHERIFF

Without Reserve Price Sale Subject to Approval of the Supreme Court of Victoria
On Tuesday 30 April 2024 at 11.00 am, unless process is stayed or satisfied, all the estate and interest (if any) of the person(s) named below, in the land described below, will be auctioned online by the Sheriff.

Xiaohong He of Unit 723, 20 Shamrock Street, Abbotsford, Victoria 3067, sole proprietor of an estate in fee simple in the land described in Certificate of Title Volume 11691 Folio 289 upon which is erected a Unit and known as Unit 723, 20 Shamrock Street, Abbotsford, Victoria 3067.

The following recordings in the Register affect or may affect the land as at 21 March 2024.

- Section 173 Planning and Environment Act 1987 Agreement No. AM2492468.
- Owners Corporation 1 Plan No. PS719210G.

The Sheriff is unable to provide access to these properties.

Terms: 10% deposit on the fall of the hammer. Balance within 14 days unless as stated in particulars of sale in contract of sale. Payment is by EFT only, using OSKO.

Note: This is an online auction only. Online registration is required. A copy of the registration form can be obtained from the website listed below. All registration forms must be emailed to realestate@justice.vic.gov.au prior to the auction, to participate.

Please visit the Sheriff’s Office Victoria Real Estate Section website at www.justice.vic.gov.au/sheriffrealestate for an information sheet on Sheriff’s Auctions, a contract of sale and further information. Alternately, you can contact the Sheriff’s Office Victoria Real Estate Section at realestate@justice.vic.gov.au

SHERIFF OF VICTORIA



Sheriff’s Auctions – Buyer Beware

The screenshot shows a news article from SmartCompanyv NEWS. The article title is "Court overturns sale of \$1,000 house". The byline reads "By news reporter Sarah Kinnear" and the post date is "Posted Thu 10 May 2012 at 10:09am, updated Fri 11 May 2012 at 8:55am". There are social media share icons for Facebook, Twitter, and LinkedIn. The article text states: "A Melbourne man has won a Supreme Court fight to overturn the sale of his home for \$1000. Zhiping Zhou built the five-bedroom house in Braybrook, in Melbourne's west. Himself it is estimated to be worth \$630,000."



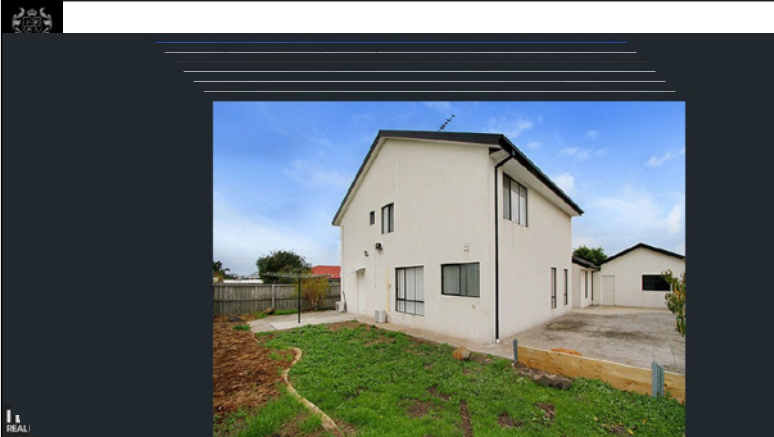
How do you find them – Police Auctions

Proceeds of Crime

- Can include real estate
- Usually auctioned
- Buyer Beware – similar to Sheriff’s Auctions



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How do you find them – Stale property

The longer a property stays on the market, the harder it gets to sell

- Often this puts pressure on the owner and they are more willing to get creative
- Also look for properties that have been advertised for sale, not sold and then removed from sale – Withdrawn Listings



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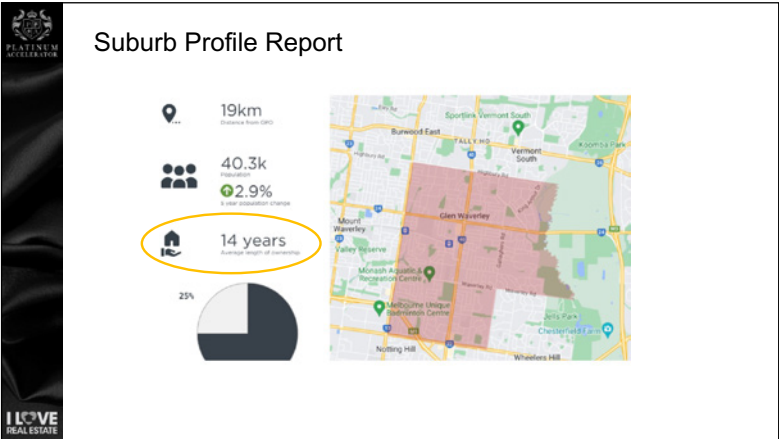
How do you find them – Suburb Research

Timing can have an impact

- Find properties that have last transacted a long time ago
 - longer than suburb average length of ownership...owners may be ready to move on or downsize

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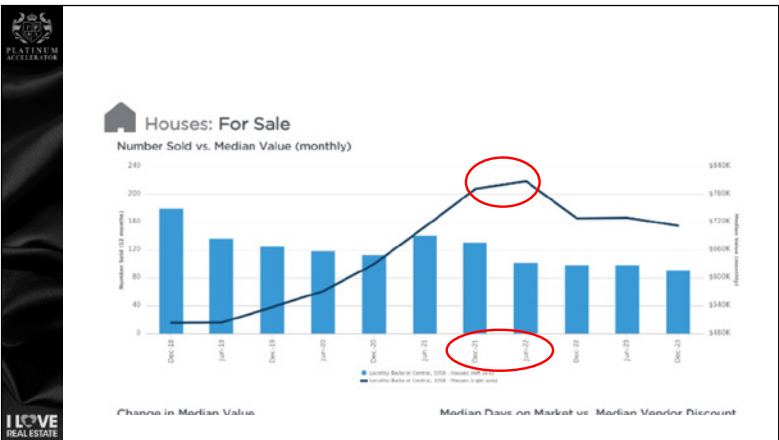
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How do you find them – Suburb Research

Timing can have an impact

- Find properties that have last transacted a long time ago
 - longer than suburb average length of ownership...
 - owners may be ready to move on or downsize
- Find suburbs where the peak of the market was a few years ago and the current median is lower than the peak
 - Search for sales from the peak year
 - Save that list
 - Check for properties that are "On the Market"
 - Send letters for properties that are "Off the Market"



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How do you contact them - Letters

Write a letter to the owner of the house

Many different approaches to letter writing

- Choose a style and approach that you are comfortable with
- Split testing = Trial the letter and see what works – tweak it if needed to suit the situation

Letter writing is a way of getting an appointment to see them face to face



Most Common Question

What should the letter say?

Letter to the Owner

Be authentic

- Write the letter in a way that “sounds” like you
- Direct it to the person intended to receive it
 - Owner
 - Solicitor / Liquidator
 - Real estate agent
- Be sensitive to their circumstances
- State your intentions clearly
- Provide a “call to action”



Draft Templates available under Other People's Money

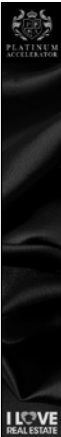


Some of the obstacles

Real estate agents!

- Can be very protective of their clients
- Some will be helpful, but
- In my experience, very few Real Estate agents are willing to help you with this type of strategy – so don't expect to simply explain your great idea to them and wait for them to bring a stream of their customers to you!





Some of the Obstacles

Pride!

- People who are in a difficult position – especially financially – are often reluctant to admit it
- Be prepared for people to lie to you about their circumstances





Some of the Obstacles

Debt!

- Sometimes the property is worth less than the value of the mortgage
- This will require agreement from the bank before a sale can proceed



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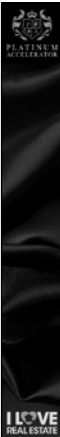


Some of the Obstacles



Debt! Lots of debt

- People who are in a difficult position with their mortgage are often also in trouble elsewhere
 - Credit Cards
 - Rates arrears
 - Vehicle Leases
 - Personal Loans
- Be careful what you are taking on!



How do you work out what the deal looks like?

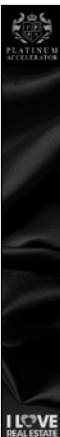
Do your homework to understand what is possible

- Strategy
- Price points

Employ your best negotiation techniques

- Find out what they need
- Find out what they want
- How do you get them to be a "Yes"
- Craft a deal that solves their problem and if possible, also gives them what they want

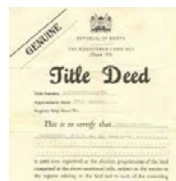




Things to be careful of...

Check the title of the property to understand the vital information

- Ownership
- Make sure you have all of the decision makers in the discussions and agreement documentation
- Encumbrances:
 - 1st Mortgage / 2nd Mortgage
 - Caveats
 - Covenants



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Dealing with the Banks

- If someone is in arrears on their mortgage, you can usually come to an arrangement with the bank**
- National Consumer Credit Code provides guidelines for how the banks need to behave when someone ends up in financial difficulty
 - If not co-operative, can raise dispute with AFCA
 - It is not over until the property has been repossessed and sold by the bank!





Dealing with the Banks

- You will need written permission from the owner to speak to the bank about their mortgage**
- You are not emotionally involved so better for you to handle this part of the negotiation
 - Speak to the bank about their hardship provisions and arrange for them to provide some relief





Dealing with the Banks

- Most useful hardship provision is "Time to Market"**
- This means that the bank will put the mortgage on hold for an agreed amount of time to allow the property to be prepared for market

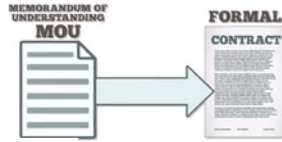


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Finalising the Deal

Make sure you detail what you have agreed with the owner in writing

- Document what is discussed and agreed in a Memorandum of Understanding – in layman's terms – and get it signed by you and the seller
- Take the MoU to Pacific Law or your solicitor to be written up as an agreement / contract



Try not to reveal too much!

The one that got away...





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7. DEALS & FLEXIBILITY

Avatar 1

- AWE \$150k
- Serviceability \$350k
- Travel time 1hr from home CBD
Melb/Syd/Bris/Perth
- Some Skills – Some Time



OR



Avatar 2

- AWE \$350k
- Serviceability \$500k
- Travel time 3hrs from CBD
Melb/Syd/Bris/Perth
- No Skills – Time Poor





PLATINUM
ACCELERATOR

Avatar 3

- AWE \$500k
- Serviceability \$0
- No travel ability – zip, nada, none, don't ask..
- Good skills



OR



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REAL ESTATE



PLATINUM
ACCELERATOR

Avatar 4

- AWE \$50k
- Serviceability \$0
- Travel Unlimited
- Good skills – Can do attitude



I LOVE
REAL ESTATE



PLATINUM ACCELERATOR

8. ORGANISATION & TIME MANAGEMENT

SESSION NUMBER

Get Sorted

Dr Tamara Read

Raise your hand if you want a portfolio generating \$200k+ positive cash flow?
Who wants to be doing multiple deals at once 3, 4 or more?
Who wants to be doing larger deals of \$1M plus profit per deal?

Do you think being organised is important to achieving these goals?

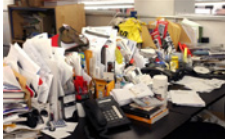
So now I want you to get really honest with yourself.
I want you to write down 5 words that describe your surrounds and the processes you use.

Share them on your table

Be honest

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**Chaotic
Messy
Disorganised
Haphazard
Unstructured
Cluttered
Reactive
?
?
?**



How Does This Make You Feel?

Be honest

**Overwhelmed
Stressed
Ashamed
Undisciplined
Embarrassed
Unproductive
?
?
?**



Are These Feelings Conducive to **Success**?



Make a **shopping list!!**



RAISE YOUR OWN PERSONAL STANDARDS


Mess, Disorder, Chaos is
no longer acceptable –
Take control!

Be proud of your surroundings, your personal
conduct & processes!!

**TAKE
CONTROL**

SORTED


- S. Systems
- O. Organisation
- R. Routines
- T. Tools
- E. Energy & Emotion
- D. Discipline



SYSTEMS

SYSTEMS


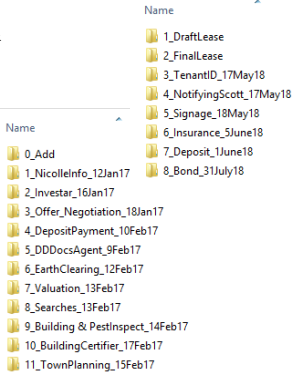
- Electronic Filing
- Property & Other Folders
- Mail
- Document Draws & Trays
- Diary
- Scheduling Platforms
- List & Task Mngmt
- Education Info
- Seminar Info
- Note Taking
- Bill Payment
- Accounting Software
- Storage & Backup
- Password Mngmnt



SYSTEMS

ELECTRONIC FILING

- Create project folders & sub-folders
- Use consistent naming
- Number each folder
- Date each folder

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SYSTEMS

ELECTRONIC FILING

- o Date each file – prevents data loss
- o Number each file

- 📄 1_ILRE 2024 registrations_8Jan24.xlsx
- ✉ 1_Re Final Rego List - Platinum_8Jan24.msg
- 📄 2_ILRE 2024 Team Summary_15Jan24.xlsx
- ✉ 2_Re Final Rego List - Platinum_15Jan24.msg
- 📄 3_ILRE Team List (250124)_25Jan24.xlsx
- ✉ 3_Re Final Rego List - Platinum_25Jan24.msg
- ✉ 4_FW Final Rego List - Platinum_25Jan24.msg
- 📄 4_ILRE 2024 Team_18March24.xlsx
- ✉ 5_New registrations for Cambodia_7Feb24.msg
- ✉ 6_Re Platinum Cambodia Trip 2024_18March24.msg



SYSTEMS

PROPERTY & OTHER FOLDERS

- o Folder per property – Purchase, Development, Rental Info
- o Tax folder per FY – Divider per property (Rental statements & Invoices)
- o Bank statements folder
- o Insurance folder
- o Loan doc folder
- o Co/Trust doc folder



*** Paperless = Awesome IF you follow your Electronic Filing Systems & Backup**



SYSTEMS

DOCUMENT DRAWS

- o Use draws to store docs before filing in folder
- o 1 draw per property
- o Invoice draw
- o Bank statements draw
- o Personal / home draw
- o Insurance draw
- o Other draw



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SYSTEMS TRAYS - BILLS TO PAY, PAID INVOICES & WORK IN PROGRESS

- Separate tray for each
- Use trays to store before going in draw or folder
- Bills to pay → Paid invoices
- Paid invoices → Tax folder
- Work in progress → Property draws or folders



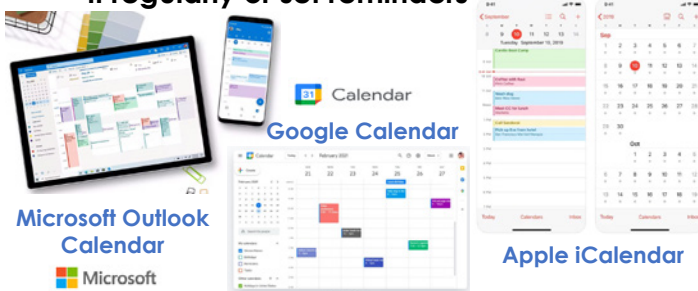
SYSTEMS DIARY

- You Must USE One!!
- Paper or Electronic - Find what works for YOU!
- Schedule tasks
- Should reflect your 7 Day Goal Sheet



SYSTEMS ELECTRONIC DIARY & CALENDAR

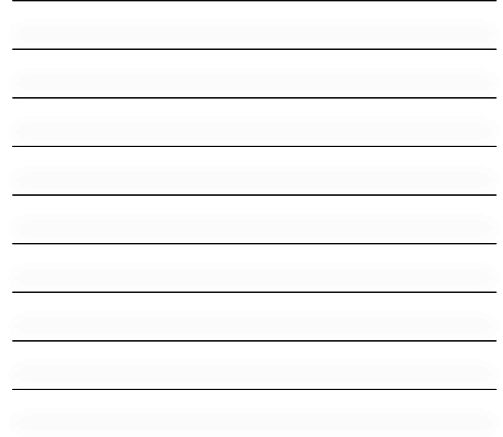
- Electronic is awesome BUT you must look at it regularly or set reminders





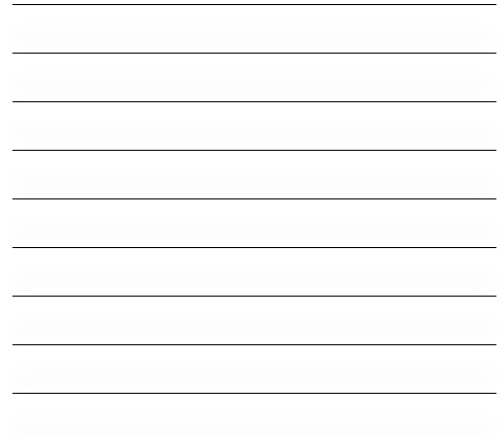
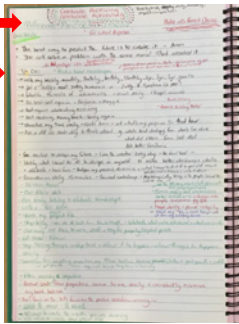
SYSTEMS EDUCATION INFORMATION

- Take Notes
- Use a single notebook until full & date the year
- Separate section per strategy
- * - Actions



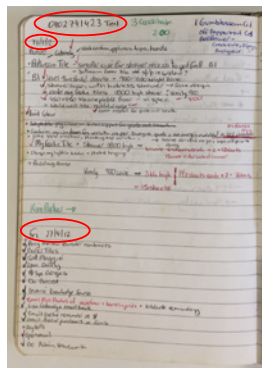
SYSTEMS SEMINAR INFORMATION

- Use single notebook until full & date the year
- * - Actions
- Create Action / To Do List & Ref Page
- Use 2 highlighters (Actions, Great Info)
- Schedule day after event to digest info & add to your plan



SYSTEMS DAILY NOTE TAKING

- Use single notebook until full & date the year
- Write date & heading for each entry
- Record all communications
- Re-write phone numbers at top of page
- Notes on scrap paper – staple in book



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SYSTEMS Password Management

- Software that creates & manages your passwords
- Damian Seaton – Cyber Audit Team (Super Conf 2023)



Organisation ORGANISATION

- Designated Workspace
- Everything Close at Hand
- Declutter
- Partners Working Together
- Avoid Distractions
- Reminders



Organisation DESIGNATED WORKSPACE

- Avoid shared zones – dining table
- Avoid your bedroom – sleep zone
- Permanent set-up
- Clear space to work



Organisation **EVERYTHING CLOSE AT HAND**

- Stock your stationary needs
- Use bank of draws
- Use shelving units



Organisation **DECLUTTER**

- Do 1 shelf @ a time or 1 tray @ a time
- Do 10 min sessions not 3 hours
- Put pile of paper in clear box & sort a handful @ a time
- Everything must have a place



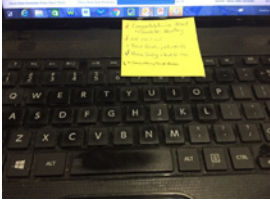
Organisation **PARTNERS WORKING TOGETHER**

- Assign tasks
- Work to your strengths & time availability
- Ensure both using same system
- Schedule weekly meetings
- Schedule regular planning meetings



Organisation **AVOID DISTRACTIONS**

- Write mission statement per ½ hour
- Sticky note reminder: top 3-5 tasks/day




Organisation **REMINDERS**

- White-out on finger nail / rubber band on wrist
- Set phone alarm e.g. check diary



Routines **ROUTINES**

- Email
- Mail
- Calls / Meetings
- Diary
- Morning / Evening Routine / Ritual
- Folder Filing
- Backing Up

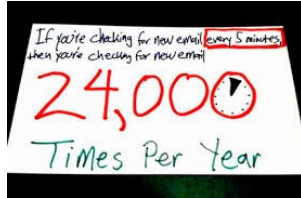


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Routines

EMAIL

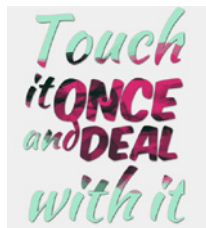
- Only check twice daily
- Not finished with until it's electronically filed



Routines

MAIL

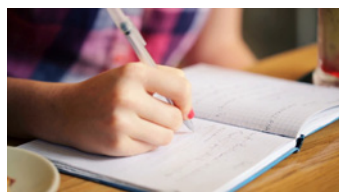
- Open & file into draw or tray
- Aim to touch paper only once – deal with it immediately



Routines

PHONE CALLS & MEETINGS

- Not finished until notes are written / re-written & filed



Routines

DIARY

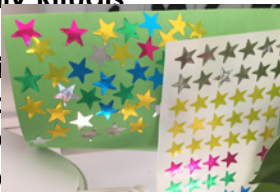
- o Check min. 3 times / day
- o Set alarm as reminder



Routines

MORNING / EVENING ROUTINE / RITUAL

- o 7 Daily Rituals
- o Today's
- o Meditation
- o Visualize
- o Proper
- o Every
- o Star chart



Accepted,
tenant approved
experience

Routines

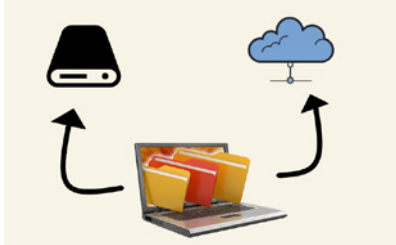
FOLDER FILING

- o Monthly - File contents of trays / draws
- o Docs already in chronological order
- o Great skill to teach kids



Routines → Back-up Your Computer / Devices

- o Diarize reminder to back up your devices
- o Daily, weekly, monthly??



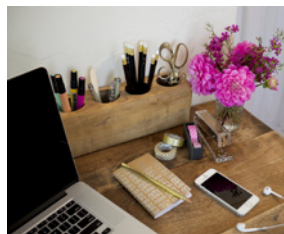
Tools → TOOLS

- o Folders & dividers
- o Draws & trays
- o Note book
- o Diary
- o Sticky notes
- o Bull dog clips
- o Whiteboard
- o Apps & Software



Energy → ENERGY / EMOTION (ENVIRONMENT)

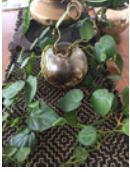
- o Love your work-space
- o Soothe all senses
- o Clear Negative Energy



Energy

LOVE YOUR WORK SPACE

- o Surround yourself with what you love:
 - o Art
 - o Crystals
 - o Photos
 - o Inspiration



Energy

SOOTH ALL SENSES



- o Smell - Oil burner, flowers
- o Sight – Plants, flowers, quotes, vision board
- o Sound – Quiet, music
- o Touch – Comfortable chair & desk height



Energy

CLEAR NEGATIVE ENERGY

- o Property Healing / Earth Clearing
- o Feng Shui
- o Smudge stick / spray
(White Sage)



(Judy Glover
Blossom Natural Therapy)

DR MAHDI MASON

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Discipline

DISCIPLINE

- Remove the "choice" whether you do it or not. You Must Do It!
- Non-negotiable
- Do as if you are an employee & part of your job



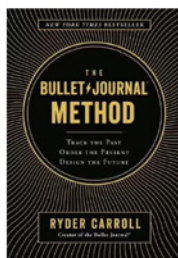
Discipline

DISCIPLINE

- Task is not done until its filed (electronic/paper)
- Make it simple & easy – complexity is the enemy of execution
- Regularly reward yourself – Mini reward system:
 - Dinner after desk tidied
 - Read 2 pages of book
 - 5 minutes on Face Book



Additional Resources



Marie Kondo



Share with the Group
your list of ideas to implement

Include these in your Monthly & Weekly Goals and share with your accountability buddy next week so they can help hold you to account.





Celebrate Getting & Staying Sorted



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