



PLATINUM  
ACCELERATOR

# NATIONAL CONFERENCE

MELBOURNE | VICTORIA  
6TH & 7TH DECEMBER 2025



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# PLATINUM ACCELERATOR

## PLATINUM ACCELERATOR NATIONAL CONFERENCE MELBOURNE | 6TH & 7TH DECEMBER 2025

2 Days of Strategy, Insight & Growth for Serious Investors

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### DAY ONE: SATURDAY 6 DECEMBER 2025

- 9.00 – 10.30     **1. DECODING YOUR DNA: HOW YOUR FAMILY ORIGINS SHAPE YOUR SUCCESS**  
Uncover the hidden influences of your heritage on your beliefs and habits to break through patterns that may be holding you back from your ultimate potential.
- 10.30 – 11.00     M/TEA & NETWORKING
- 11.00 – 12.30     **2. THE SCAMMER'S PLAYBOOK: OUTSMARTING THE MODERN FRAUDSTER**  
Arm yourself with critical knowledge from a panel of legal and tax experts to identify and avoid the latest sophisticated scams targeting your investments and business.
- 12.30 – 1.30     **3. MULTIPLY YOUR PROFITS: THE INSIDER'S GUIDE TO MULTI-UNIT DEVELOPMENTS**  
Explore the significant financial upsides, cost efficiencies, and key strategies for successfully developing apartments and townhouses in this in-depth presentation.
- 1.30 – 2.30     LUNCH
- 2.30 - 3.15     **4. LUCK BY THE NUMBERS: A FUN GUIDE TO FORTUITOUS TRANSACTIONS**  
Join us for a lighthearted and entertaining session that delves into the fascinating world of lucky numbers and auspicious timing in the art of the deal.
- 3.15 – 5.15     **5. THE BLUEPRINT OF YOU: BUILD YOUR SUCCESS BY YOUR DESIGN**  
Discover your unique success archetype and learn how to leverage your natural strengths and blind spots for powerful wealth creation and ideal partnerships.
- 5.15 – 5.45     A/TEA & NETWORKING
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### DAY TWO: SUNDAY 7 DECEMBER 2025

- 8.30 – 9.45      **6. JOURNEYS TO A MILLION: REAL STORIES, REAL STRATEGIES, REAL SUCCESS**  
Be inspired by the exclusive stories of three everyday students who achieved extraordinary success, and learn the powerful strategies they used to get there.
- 9.45 – 11.15    **7. THE 2026 GOAL-SLAYER: ACHIEVE YOUR BIGGEST AMBITIONS WITH A DOSE OF REALITY**  
Master the art of setting massive, meaningful goals for 2026 by aligning your ambition with realistic timeframes and harnessing the power of your brain for ultimate achievement.
- 11.15 – 11.45   M/TEA & NETWORKING
- 11.45 – 1.15    **8. WEALTH FOR LIFE: THE ULTIMATE FINANCIAL STRUCTURE FROM YOUR FIRST DOLLAR TO RETIREMENT**  
Learn the essential, lifelong strategies for structuring your finances, taxes, and companies to protect and maximize your wealth at every stage of your investment journey.
- 1.15 – 2.15    LUNCH
- 2.15 – 4.00    **9. THE DEAL DETECTIVE: A LIVE MASTERCLASS IN FINDING YOUR NEXT BIG WIN** Join an expert for a live, step-by-step demonstration on how to use Property Finder to locate, analyze, and validate your next profitable property deal with precision.
- 4.00 – 4.30    A/TEA & NETWORKING
- 4.30 - 5.00    **10. YOUR 2026 ADVANTAGE: A LOOK AHEAD AT THE HOTTEST MARKET TRENDS**  
Get an insider's perspective on the key market trends for 2026 and gain the clarity and excitement you need to make it your most profitable year yet.
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# PLATINUM ACCELERATOR

## **1. DECODING YOUR DNA: HOW YOUR FAMILY ORIGINS SHAPE YOUR SUCCESS**

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## True Success

- Comes from being intrinsically you!
- Being comfortable with who you are



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## Self Awareness

- What you give permission to will persist!
- Permission can be conscious or sub-conscious
- You cannot fix something if you don't know it is there!
- Tools need to suit the task



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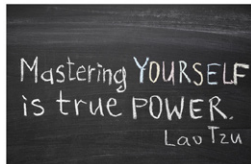
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## How others see you

- If you're highly **self-aware**, you can
- objectively evaluate yourself
- manage your emotions, align your behavior **with** your values
- understand correctly how others perceive you



Correlated with maturity, self awareness enables you to adjust as circumstances require

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## Who you are

- Number of determining factors
- Nature –v- Nurture

### Family of Origin

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## Family of Origin

- Can have significant impact on Relationships and Self Esteem
- Particularly important to understand affect on
  - Negotiation
  - Decision making
  - Disagreements
  - Confidence
  - Money



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## Family of Origin Patterns

- Often obviously destructive patterns are easy to identify...
  - Anger
  - Divorce
  - Affairs
  - Alcohol abuse
  - Violence
  - Losing money
  - Hoarding

The average person doesn't see the potential for themselves to repeat the pattern!

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## Family of Origin - example

Family = Dad handles all of the finances  
Mum says she doesn't understand finances

**Female Child:**  
Grows up believing she is no good at finance / money

**Male Child:**  
Feels pressure to handle finances  
- Sees it as an obligation

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## Family of Origin - example

Her Family = Dad handles all of the finances  
His Family = Mum handles all of the finances

**Female Child:**  
Expects male partner to take care of finance / money

**Male Child:**  
Expects female partner to take care of finance / money



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## Identify the Behaviour

- Behavioural patterns are often identifiable in other family members
- Look for where patterns have been repeated
- Most obvious = where pattern shows up in multiple generations



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## Can be Surprising

- Usually these behaviours are coping mechanisms
  - Can be "Stage of Life" dependent
- E.g. Can show up only once you become a parent  
Can show up during illness or incapacitation  
Can show up when your financial situation changes  
Can show up at a particular age  
Can show up at a particular "trigger"

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## Raise Your Awareness

- Examine your own behaviour and identify where it shows up
- Review the triggers
- Plan an alternative way of being
- Try to catch yourself "in the moment"



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## Family of Origin

- Let's do an exercise...

Grab your worksheet



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**What would happen if you decided to change your life?**

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**What would you start?**

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**What would you stop?**

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**List 5 things that you can do this coming week...**

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2. 

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3. 

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4. 

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5. 

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# PLATINUM ACCELERATOR

## **2. THE SCAMMER'S PLAYBOOK: OUTSMARTING THE MODERN FRAUDSTER**

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SESSION TWO

# Avoid Being Scammed

Tamara Read, Narelle Cosstick, Andrew Kubenk & Derek Sky, (Platinum Coach's, Wizdom & Pacific Law)

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**Will Never Happen to ME!!!!**



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**Australian Bureau of Statistics 2023/24 FY**

Fraud Type	Statistic
Total financial losses reported (All scam/fraud types)	<b>\$2.7 billion</b> in 2023 – record high
Overall Personal Fraud	<b>14% aged 15+yrs</b> (1 in 8 people) some form of personal fraud
Card Fraud (Credit / debit / EFTPOS)	<b>9.9%</b> of people (approx. 2.1 million), up from 8.8% in previous year
Non-card Scams (Online / job / marketplace)	<b>3.1%</b> of people (675,300) responded to a scam, up from 2.5% in previous year

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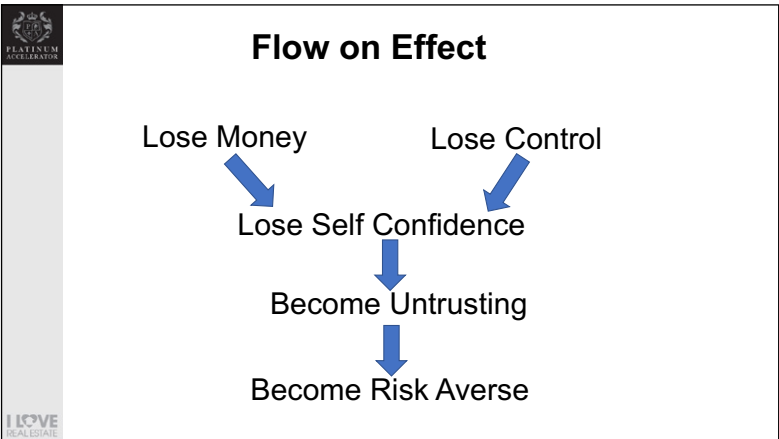
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### Scam Targets

- 1) Tradies / Suppliers
- 2) Electronic Money Movement
- 3) Intercepted Electronic Invoices
- 4) Phone & Email Scams
- 5) Private Money Lending
- 6) JV & Syndicates

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### 1a) Tradies / Suppliers – What is it?

- **Unsolicited:**
  - Aka travelling con men - offer to do maintenance work then **disappear after payment** with unfinished or substandard work
- **Solicited:**
  - Tradies & suppliers that don't deliver



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### 1a) Tradies / Suppliers – Examples

#### Epoxy Floor Installer



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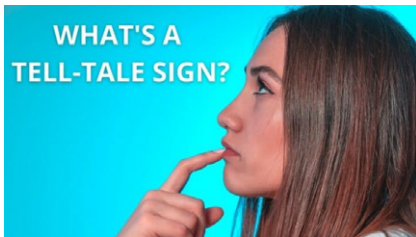
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### 1a) Tradies / Suppliers – Tell-Tale Signs

- Epoxy Floor Installer



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**1a) Tradies / Suppliers – Examples**

Insulated Roof Sheeting



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**1a) Tradies / Suppliers – Tell-Tale Signs**

Insulated Roof Sheeting

WHAT'S A TELL-TALE SIGN?



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**1a) Tradies / Suppliers – Examples**

Airtasker Deck Build



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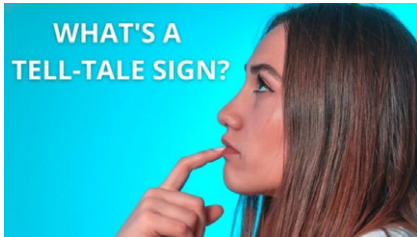
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**1a) Tradies / Suppliers – Tell-Tale Signs**

Airtasker Deck Build

WHAT'S A TELL-TALE SIGN?



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# 1a) Tradies / Suppliers – How To Avoid



- Solicited:
  - Referral from qualified source
  - Google search / Facebook search
  - Company search – Change Directorship
  - ABN Registration search – Current or cancelled
  - Trade License Search – Status, history
  - Delay payment - Don't pay upfront or straight away
  - Stay on Platform for communications – don't take offline



# 1a) Tradies / Suppliers – Tell-Tale Signs



- Unsolicited:
  - Door knocking around neighborhood
  - Offer cheap deals - "today only"
  - Cash deals
  - Pressure sales - drive you to bank to get cash



# 1a) Tradies / Suppliers – How To Avoid



- Unsolicited:
  - Ask them to leave
  - Call the police
  - Shop around
  - See Solicited list

Please Leave!



# 1b) Selling Online! Example



Second-Hand Cabinets




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**2) Electronic Money Movement – Examples**

- Payment request from supplier via **text or email** e.g.
  - Telstra
  - Bank
  - Translink
  - ATO
  - Energex
  - Insurance Co
  - Licensing Authorities (Drivers License, Passport)



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**2) Electronic Money Movement – Examples**

Text Message  
Today 12:06 pm

LINKT: Our record indicates that you have an e-toll trip dated 02/07/2022 was UNPAID. Please make an online payment over <https://urpdew.top>

You are due to receive an ATO refund of \$2675.51. Visit [www.atorefund.com](http://www.atorefund.com) and logon wi your phone number XXXXXXXXXX and ATO PIN: [80144569193](#) to claim

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**2) Electronic Money Movement – Tell-Tale Signs**

- **Unexpected nature** - Outstanding / sudden overdue tax, registration fees, phone accounts



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**2) Electronic Money Movement – How to Avoid**

- **Slow** the game down
- **Avoid** divulging information
- Require them to **verify your info** (they called you!!!)
- Require them to **provide evidence** to legitimize their claim
- **Check the claim** / request to make sure it is legitimate:
  - Do you owe tax?
  - Is your registration due?
- **Pay as you would normally**. Most authorities provide more than 1 method of payment



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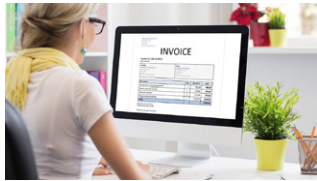
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### 3) Intercepted Electronic Invoices – What is it?

- Where an invoice directed to a payee is **intercepted and manipulated** with different account details and sent to payee to **misdirect funds** or for recipient to click through to **malware/ransome-ware**




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### 3) Intercepted Electronic Invoices – Examples

- Supplier issues invoice and sends via email
- Email intercepted & invoice manipulated - account details altered & directed to 3<sup>rd</sup> party bad actor




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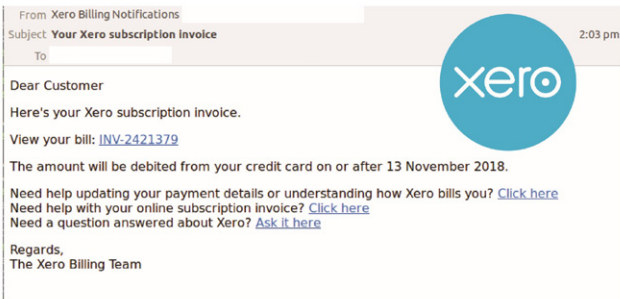
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### 3) Intercepted Electronic Invoices – Examples




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### 3) Intercepted Electronic Invoices – Examples

- Solicitors / Agents letters requesting deposit / balance settlement funds are hijacked and different account details inserted




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## People Assume Others Will Manage their Money Better Than Them



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### 5) Private Money Lending – Example



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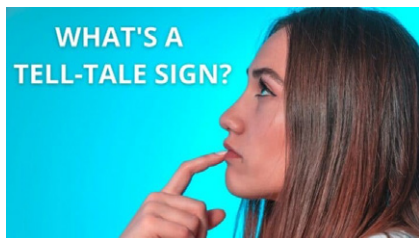
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### 5) Private Money Lending – Tell-Tale Signs



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### 5) Private Money Lending – Tell-Tale Signs

- Promise of **high returns**
- **Unverified claims** – re experience, team
- Unusually **short-term lend**
- **Unwillingness** to work with your Solicitor
- Questionable **security**



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## SLOW GAME DOWN YOUR SENSES ARE YOUR FRIEND

- Create a **gap of time**
- **Withhold info**
- If it **sounds** too good to be true .....it probably is
- If its **unexpected** .....**be sceptical** e.g. your account frozen
- If it doesn't **feel** right .....follow your gut / intuition – **ask more questions!!!**
- If it **looks** questionable ..... **verify with evidence**
- Withhold info, be sceptical, ask more questions, verify with evidence



## IF YOU HAVE BEEN AFFECTED

Challenge Yourself

**“What’s Good About This?”**

**YOU Get to Choose the Way You Respond!!**



How people treat  
you is their karma;  
how you react is  
yours.

Wayne Dyer





# PLATINUM ACCELERATOR

## **3. MULTIPLY YOUR PROFITS: THE INSIDER'S GUIDE TO MULTI-UNIT DEVELOPMENTS**

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# Australian Property Market Context

## Why Now is Timely For Development

- Strong Fundamentals Supporting Development:**
  - National house prices increased 7.7% (2024) vs high interest rates
  - Chronic undersupply housing across all major capital cities
  - Interest rates beginning to fall, improving financing conditions
  - Capital cities driving national growth
- The Housing Crisis Creates Opportunity:**
  - Housing shortage created unprecedented demand for medium-density housing solutions like townhouses
  - Government policies increasingly supportive of infill development & medium-density housing to address the supply crisis

**OPPORTUNITY**

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# Key Development Markets

- Perth**
  - Strong growth rates
  - Undersupplied market
- Adelaide**
  - Affordable entry
  - Consistent growth
  - Supportive planning policies
- Melbourne**
  - Large population growth
  - Future growth potential
  - Improving planning policies
- Sydney**
  - Strong demand
  - High property values
  - Established development infrastructure
- Brisbane**
  - Rapid growth market
  - Strong interstate migration
  - Supportive planning policies

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# Development Profit Margins

## The Numbers Don't Lie

	<b>2-Lot Subdivision</b>	<b>4-Townhouse Development</b>
Expected Profit Margin: % Total Development Costs	12-14%	18-20%
Typical Project Size: Total Development Cost	\$1.5 - \$2.5M	\$2.5 - \$4M
Expected Profit:	\$180k - \$350k	\$450k - \$800k



Return on Invested Capital - Maximized with Leverage of Development Finance

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# Three Pillars of Wealth Multiplication

## Your Roadmap to Seven-Figure Profits

- The Goldmine Identifier** – How to spot development-ready properties hiding in plain sight
- The Townhouse Blueprint** – The step-by-step process for turning one lot into multiple six-figure assets
- The Profit Explosion Timeline** - How to bank seven-figure profits in 18-24 months instead of waiting 10 years

Mastering all 3 Pillars = Essential



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### Phase 3 – Construction & Project Management

- Bringing the Development to Life

- **Essential Build Steps –**
  - Builder Selection
  - Construction Design & Approvals
  - Construction Phase
  - Occupation Certification
  - Strata Title
- **Essential PM Tasks –**
  - Weekly Site Inspections
  - Financial Management
  - Risk Management

**BLOWOUTS**

to Avoid

- Uncontrolled Variations & Scope Creep
- Poor Soil Condition
- Delays Increase Interest Costs
- Under-estimated Services Connection Fees
- Inadequate Contingency

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### Phase 4 – Sale & Settlement

- Converting Assets to Profit!

- **Essential Marketing Steps –**
  - Pre-Sale Marketing – During Build
  - Marketing – On Completion
  - Pricing - Comparables
  - ID Target Buyer Segment
- **Essential Settlement Tasks –**
  - Legal Contracts Prep & Settlement
  - Final Costs Accounted For
  - GST, Taxes & Profit Calc

**REMEMBER**

- Sales Phase = Patience
- Don't Discount Too Quickly
- Agents Specialize in New Development
- Accountant Input @ Start Re Structures & Tax

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### 3. The Profit Explosion Timeline

- **Wealth Multiplication Development Timeline:**
  - Strategy & Area Expert
  - Months 1-2: Site acquisition & due diligence
  - Months 3-8: Development approval process
  - Months 9-20: Construction phase
  - Months 21-24: Marketing, sale & settlement
  - 24-month total: \$500,000-\$1,000,000 profit
  - Requires: Active involvement & project management
- **Traditional Rental Investment 10 yrs ++**



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### Experienced Developers

Sequential Developments:

- Project 1 (Months 1-24): \$600,000 profit
- Project 2 (Months 13-36): \$650,000 profit (overlapping)
- Project 3 (Months 25-48): \$700,000 profit (overlapping)
- 4-year total: \$1,950,000 profit



**Essential = Realistic Timeline expectations + buffers for inevitable delays**

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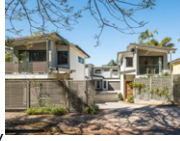
## Key Timeline Accelerators

### 1. Efficient DA Process:

- Pre-DA consultation reduces approval time
- Complete documentation prevents delays
- Experienced professionals expedite process

### 2. Construction Management:

- Fixed-price contracts with clear timelines
- Regular site inspections prevent delays
- Strong builder relationships ensure priority




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### 3. Pre-Sale Strategy:

- Marketing during construction reduces holding costs
- Contracts signed before completion
- Settlement immediately after Titling

### Timeline Risks to Manage:

- DA refusal or extended negotiations (add 2-6 months)
- Construction delays due to weather, materials, or labor (add 1-3 months)
- Slow sales market requiring extended marketing (add 2-6 months)
- Always build 20-30% buffer into timeline projections




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## Wealth Multiplication - Success Formula

Right Education + Mindset + Strategic Action + Risk Mitigation



Right Property + Right Team + Right Process + Right Timing =

**Exceptional Profits**

PROPERTY DEVELOPMENT

Learnt Skill



Not Talent



Start Small  
Low Risk



Scale Up

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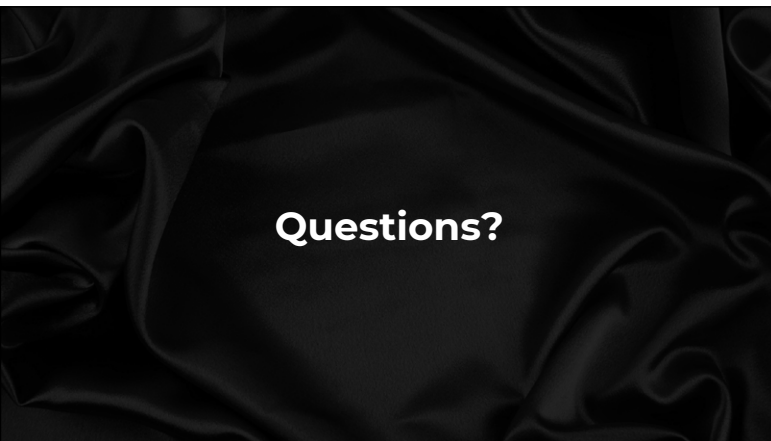
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Questions?

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# PLATINUM ACCELERATOR

## **4. LUCK BY THE NUMBERS: A FUN GUIDE TO FORTUITOUS TRANSACTIONS**

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SESSION NUMBER

# From Lucky 8's to Auspicious Dates

Bernice Cooper & Christine Hamilton

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**Are Certain Numbers Preferred By Chinese In Property**

- Chinese buyers and investors choose properties that align with luck, prosperity, harmony and positive energy
- Deeply connected to Feng Shui and Traditional Numerology

一	yat	very important number
二	yi	sounds like "easy" & double joy
三	saam	sounds like "life" or "birth"
四	sei	sounds like "death"
五	ng	meaning NO
六	luk	sounds like "flow" or "smooth"
七	chut	sounds like "gone" or "lost"
八	baat	sounds like "prosper" or "get rich"
九	gau	sounds like "long lasting" or "forever"

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**Most Lucky Numbers**

- Numbers chosen for sound and feelings they create
- Lucky numbers linked with ideals like wealth, ease, harmony and long life
- Numbers often guide choices in property, business and important dates
- Each number carries own meaning & practical influence
- Understanding helps us read decisions through a cultural lens



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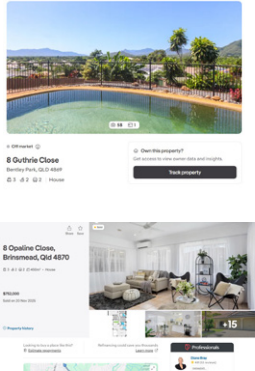
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**8 – The Wealth Number**

- Considered the luckiest number
- Property with 8 in the address, price or floor number most desirable
- 8<sup>th</sup> floor Apartments sell for a premium
- Prices ending in 8



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## 6 – The Smooth Success Number

- Sounds like “flow” or “smooth” symbolizing everything going well
- Represents easy life, smooth business and fewer obstacles
- \$666,000 seen as extremely lucky



Very appealing for rental properties for students, migrant families or business owners



## 9 – The Longevity & Power Number

- Sounds like “long lasting”
- Associated with eternity, loyalty & strong relationships
- A number of strength and prestige



Good for family homes or long-term investments



## Neutral to Positive Numbers

- Numbers sit between gentle luck & steady support
- Seen as helpful, balanced and comforting
- These numbers add a sense of balance



## 2 – Harmony & Partnership

- Balance and Relationships
- Considered nice, gentle for couples or family homes

### 3 - Growth

- Sounds like “life”
- Symbolises living, thriving, growth and creativity

### 5 – Change & Adventure

- Sounds like “NO”
- Not good or bad, depends on the number its with
- 53 not easy, 58 not getting rich







## Auspicious Dates for Property in 2026

Dates	Activity	Dates	Activity
20/3/2026	Signing Contracts Property Registration	25/04/2026	Moving into New Home Residence Relocation
2/5/2026	Signing Contracts Property Registration	4/6/2026	Moving Settlement of Property
15/6/2026	Beginning Renovations Break-ground on Build	21/9/2026	Move in Residence Relocation Signing Contracts
22/11/2026	Signing Contracts Property Registration Business Related Property	17/12/2026	Move in Residence Relocation Signing Contact
18/12/2026	Property Registration Signing Contracts – back-to-back date for significance	29/12/2026	Signing Contract Property Registration – good for settling before year end

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## How Property Professionals Can Respect These Practices

- Ask early if client prefers certain dates
- Keep a list of general auspicious days for moving, signing or renovation starts
- Build in flexibility for settlement, inspections, and handover
- Treat date preferences with the same respect you would give to any Cultural or Personal requirements
- If you accidentally choose the wrong numbers don't worry there is always a way to correct this




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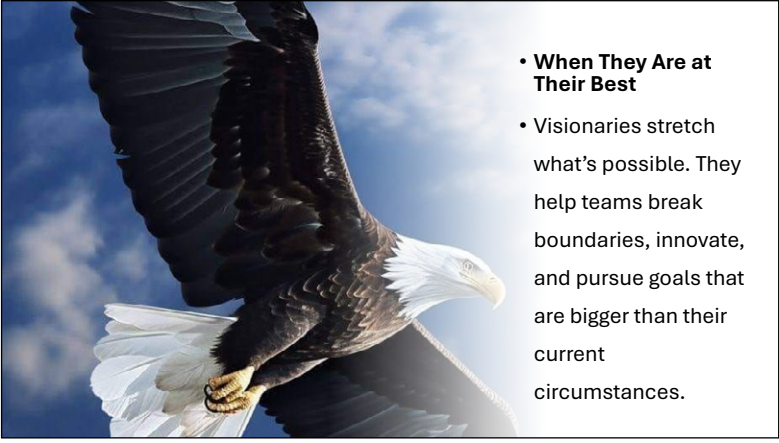
# PLATINUM ACCELERATOR

## 5. THE BLUEPRINT OF YOU: BUILD YOUR SUCCESS BY YOUR DESIGN

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- **When They Are at Their Best**
- Visionaries stretch what's possible. They help teams break boundaries, innovate, and pursue goals that are bigger than their current circumstances.

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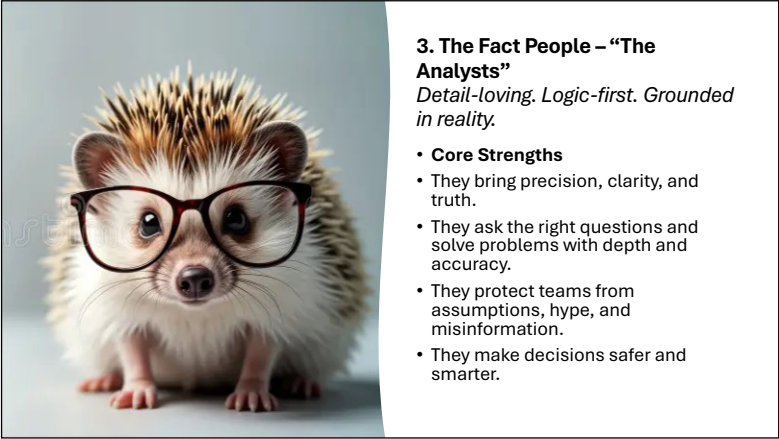
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**3. The Fact People – “The Analysts”**  
*Detail-loving. Logic-first. Grounded in reality.*

- **Core Strengths**
- They bring precision, clarity, and truth.
- They ask the right questions and solve problems with depth and accuracy.
- They protect teams from assumptions, hype, and misinformation.
- They make decisions safer and smarter.

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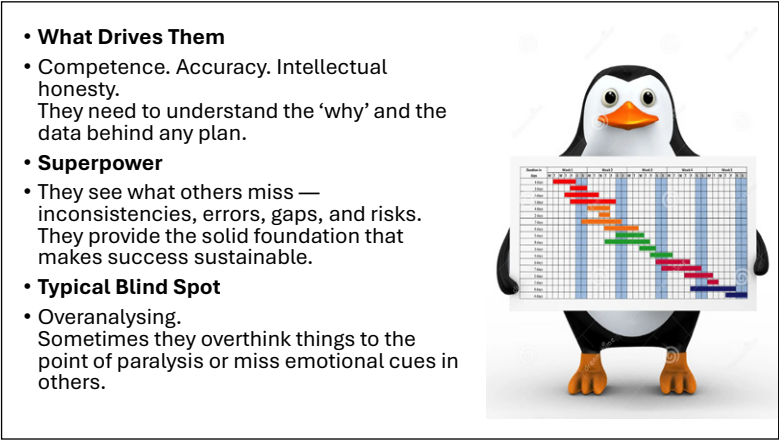
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- **What Drives Them**
- Competence. Accuracy. Intellectual honesty. They need to understand the ‘why’ and the data behind any plan.
- **Superpower**
- They see what others miss — inconsistencies, errors, gaps, and risks. They provide the solid foundation that makes success sustainable.
- **Typical Blind Spot**
- Overanalysing. Sometimes they overthink things to the point of paralysis or miss emotional cues in others.

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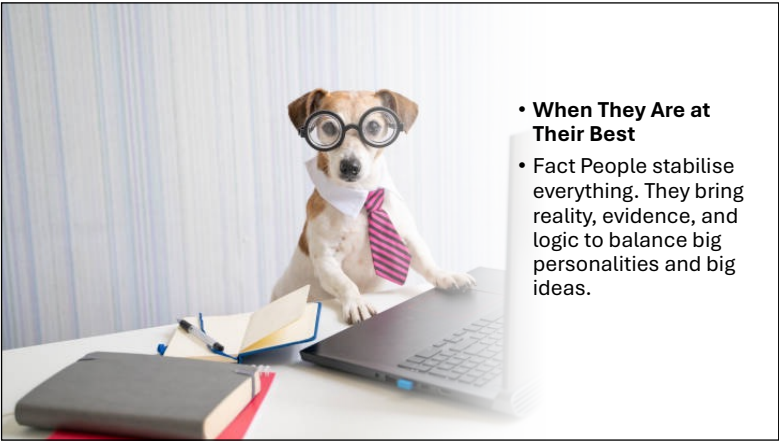
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- **When They Are at Their Best**
- Fact People stabilise everything. They bring reality, evidence, and logic to balance big personalities and big ideas.

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**4. The Process People – “The Implementers”**  
*Systematic. Reliable. Methodical and consistent.*

- **Core Strengths**
  - They turn chaos into order and intention into action.
  - They create systems that save time, reduce stress, and increase efficiency.
  - They’re disciplined, dependable, and extraordinarily thorough.
  - They keep teams moving in the right direction.

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- **What Drives Them**
  - Clarity. Structure. Predictability. They thrive on knowing what needs to happen, when, and how.
- **Superpower**
  - They excel in creating sustainable routines — ensuring that success is not a lucky spike but a repeatable result.
- **Typical Blind Spot**
  - Rigidity. They can become uncomfortable with uncertainty or change, preferring what’s known over what’s possible.



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- **When They Are at Their Best**
  - Process People turn visions into outcomes. They make success measurable, trackable, and durable.



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**Sustainable Success Model –  
Business & Investment JV Compatibility**

*Who you should — and absolutely should NOT — go into business with.*

- In business, compatibility =
  - **balanced strengths,**
  - **complementary weaknesses,**
  - **shared values,**
  - **aligned risk profiles.**



- In business, you don’t want someone just like you. In romance, similarities make life smoother. In business... similarities make you bankrupt.

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• 2. Visionary People – “The Possibility Thinkers”

Why it works:

Visionaries generate ideas.  
Nothing gets launched without them  
They push boundaries and innovate  
Big Thinkers



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1. Visionaries  
Best JV Partners:



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Worst JV Partners

✗ Other Visionaries

Why?

Because the shared passion creates exponential chaos.

**Visionary 1:** “Let’s build a resort!”

**Visionary 2:** “Let’s make it on the moon!”

**Combined financial plan:** None exists.

You’ll end up with 47 half-started ventures and 0 completed baselines.



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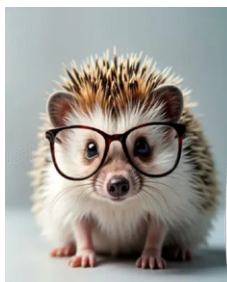
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• 3. Fact People – “The Analysts”

Why it works:

Fact People excel when:

- they are not the ones expected to “inspire”
- they are not the ones expected to “manage everyone”
- they get to remain in their zone of genius: clarity, accuracy, research, modelling, and risk assessment



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**• Best JV Partners**

- Fact People need someone to move them forward (Visionary)...
- and someone to implement the plan efficiently (Process Person).




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**Worst JV Partners**

**✗ People People**

Why?

- Because Fact People can seem too blunt, and People People will misinterpret it.

Small misunderstandings compound into big emotional friction.

Also:  
People People close deals on rapport.  
Fact People close deals on data.

It becomes an endless loop of:  
"I feel like..." vs "The data shows..."




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**4. Process People – “The Implementers”**

Process People thrive in any JV where:

- there is a clear plan
- roles are clearly defined
- no one is changing the goals mid-flight
- the strategy stays stable




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**Best JV Partners**

**Visionaries** give them a *direction*.

**People People** give them a *human reason* to keep going.




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## CASE STUDY 1 —

### What Happens Next

Person A: "We knock out all the walls!"  
 Person B: "Two of those are load-bearing."

Person A: "We add a deck!"  
 Person B: "The budget says no."

Person A: "You're such a party pooper!"

Person B: "You're such a feaso-popper!"

## CASE STUDY 1 — Visionary + Fact Person

### • The Deal Outcome:

- The Visionary pushes the design to be stylish and appealing.
- The Fact Person keeps costs under control and vetoes bad ideas.

### • Flip Result:

- Beautiful design
- On-budget renovation
- 14% profit margin
- Zero hospital visits

## CASE STUDY 2 —

**Property:** A neglected weatherboard with a garden that looks like it eats small animals.

**Goal:** Buy, renovate, and sell within 6 months.



## CASE STUDY 2 —



### How They Work Together



**Person A** charms the agent, the painter, the tiler, the neighbours, and the neighbour's dog.



**Person B** creates a renovation timeline so detailed it looks like a NASA launch sequence.

## CASE STUDY 2 —

**What Happens Next**

- Person A negotiates an amazing off-market price because the agent "feels connected to them."
- Person B tracks quotes, orders materials early, and ensures NO trade goes rogue.
- Person A keeps the team motivated ("You're doing so well, Michael!")
- Person B keeps the team on schedule ("Michael, you were meant to be finished yesterday.")

## CASE STUDY 2 —

- The Deal Outcome:**
  - Everything runs like a smooth, emotionally secure machine.
- Flip Result:**
  - Zero delays
  - Zero trade wars
  - 11% profit margin
  - The nicest construction site in the country

## CASE STUDY 3 —



- Property:** A post-war home with a perfect floorplan but terrible everything else.
- Goal:** Cosmetic reno + styling + flip.

## Case Study 3

**How They Work Together**

- Person A** runs the numbers with frightening accuracy. They know the exact ROI of changing the tapware.
- Person B** organises every trade, every delivery, every inspection like a military operation.

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## **Sustainable Success Model – Self-Discovery Questionnaire**

Discover how you naturally create success!

### **Instructions:**

For each question, choose the option that feels most like you, most of the time.

### **1. When starting a new project, what excites you most?**

- A. Meeting the people involved and building connections.
- B. Imagining the possibilities and big-picture outcomes.
- C. Understanding the facts, data, or research behind it.
- D. Knowing the steps, timeline, and process to follow.

### **2. When making decisions, you tend to rely on...**

- A. How the decision will impact relationships.
- B. Your intuition or sense of direction.
- C. Evidence, logic, and information.
- D. Systems, structure, and what has worked before.

### **3. What drains you the most?**

- A. Isolation from others.
- B. Micromanagement or having to follow rigid rules.
- C. Emotional drama or lack of clarity.
- D. Chaos, inconsistency, or unclear expectations.

### **4. In group settings, you naturally become the person who...**

- A. Connects everyone and makes people feel included.
- B. Inspires the group with ideas and future possibilities.
- C. Keeps the group grounded with facts, accuracy, and clarity.
- D. Organises tasks, plans, and keeps the team on track.

### **5. What motivates you most deeply?**

- A. Feeling appreciated and part of a community.
- B. Freedom, creativity, and making an impact.
- C. Competence, mastery, and getting things right.
- D. Order, efficiency, and seeing things run smoothly.



**6. When someone brings you a challenge, your first instinct is to...**

- A. Offer emotional support and understanding.
- B. Reframe the situation and help them see new possibilities.
- C. Analyse the problem and identify the facts.
- D. Break the problem into steps and propose a practical plan.

**7. Which statement describes your style best?**

- A. "People matter most — everything starts with connection."
- B. "There's always a bigger vision guiding the way."
- C. "Details matter — accuracy creates confidence."
- D. "Structure and systems create success."

**8. How do you respond to deadlines?**

- A. You work best when collaborating with people.
- B. You prefer flexibility and room for creativity.
- C. You like having all the necessary information first.
- D. You create a step-by-step plan and follow it.

**9. What frustrates you most in others?**

- A. Coldness or lack of empathy.
- B. Closed-mindedness and resistance to new ideas.
- C. Sloppiness, exaggeration, or lack of logic.
- D. Disorganisation or unreliability.

**10. How do you define success?**

- A. Strong relationships and positive influence.
- B. Pursuing your purpose and realising your vision.
- C. Achieving accuracy, clarity, and well-informed decisions.
- D. Completing things efficiently and consistently over time.

**11. When faced with a brand-new challenge, your instinct is to...**

- A. Ask who's involved and how everyone is affected.
- B. Jump into brainstorming possibilities.
- C. Gather information before making any moves.
- D. Break it down into steps and create a plan.



**12. What environment helps you perform at your best?**

- A. Collaborative, warm, and supportive.
- B. Flexible, creative, and open-ended.
- C. Quiet, structured, and information-rich.
- D. Organised, predictable, and routine-friendly.

**13. When something goes wrong, what do you focus on first?**

- A. The emotional impact on others.
- B. How to pivot or reimagine things.
- C. What caused the problem and what the data shows.
- D. How to fix the system or process immediately.

**14. What kind of tasks drain your energy the fastest?**

- A. Tasks that feel transactional or disconnected from people.
- B. Tasks with repetitive routines or too much structure.
- C. Tasks that require high emotion or ambiguity.
- D. Tasks with no clear instructions or chaotic workflow.

**15. What describes your communication style best?**

- A. Warm, encouraging, and people-focused.
- B. Inspirational, conceptual, and future-oriented.
- C. Clear, logical, and precise.
- D. Straightforward, organised, and practical.



## Sustainable Success Model – Scoring Sheet

### Instructions:

For each question, circle the letter (A, B, C, or D) you chose. Then place one tick in the corresponding column below.

**A = People People** ● **B = Visionary People** ●  
**C = Fact People** ● **D = Process People** ●

### SCORING TABLE

Question #	A = People	B = Visionary	C = Fact	D=Process
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

### TOTALS

Count how many ticks you have in each column:

Type	Total	Type	Total
People People	(A) _____	Visionary People	(B) _____
Fact People	(C) _____	Process People	(D) _____



## Your Primary Type

Your highest total = **Your Sustainable Success Type**

**If you have two tied types:** You are a **hybrid**, which means you operate in both modes depending on the environment.

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### Insights:

- **People People** → Heart-led, relationship-driven, natural connectors
- **Visionary People** → Big-picture thinkers, creative strategists, innovative dreamers
- **Fact People** → Detail-oriented analysts, risk guardians, tell-it-like-it-is
- **Process People** → Organised implementers, systems and structure masters



# PLATINUM ACCELERATOR

## **6. JOURNEYS TO A MILLION: REAL STORIES, REAL STRATEGIES, REAL SUCCESS**

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# PLATINUM ACCELERATOR

## **7. THE 2026 GOAL-SLAYER: ACHIEVE YOUR BIGGEST AMBITIONS WITH A DOSE OF REALITY**

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SESSION SEVEN  
**GOALS & RELATIVITY**  
DYMPHNA

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**Goals need to have an End Event**



**And then you set another Goal**

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**So, what is your end Next Event**

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**What is your end End Event**

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**How Much is Enough?**



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## Let's do an Exercise



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What are the main things that make you happy?



- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

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What do you need to live at a Comfortable Level?



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What do you need to thrive?



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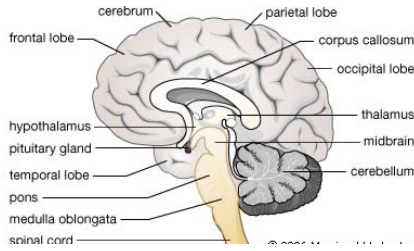
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## First the Theory

- The power of goal setting isn't just anecdotal
- There's a wealth of scientific research into how goal setting changes the way our brain functions
- Goal-setting restructures your brain to make it more effective



## First the Theory

- An Article in [Behavioral and Cognitive Neuroscience Reviews](#) explains:
- First, **emotional significance is evaluated pre-attentively by a subcortical circuit involving the amygdala**
- Second, **stimuli deemed emotionally significant are given priority** in the competition for access to selective attention

## The Process

1. The part of your brain that creates emotion (your amygdala) evaluates the degree to which the goal is important to you
2. The part of your brain that does problem solving (your frontal lobe) defines the specifics of what the goal entails
3. The amygdala and frontal lobe work together to keep you focused on situations and behaviours that lead to the achievement of that goal
4. While simultaneously causing you to ignore and avoid situations and behaviours that don't

## The Really Cool Part

Your brain has something called neuroplasticity

**Goal-setting *literally* changes the structure of your brain, thus optimizing achievement of the goal**



## Recent Study

- There was a landmark Study on MS (Multiple Sclerosis) at the University of Texas
- Researchers found that MS patients who set ambitious wellness goals had fewer, less severe symptoms than the control group
- Goal-setting helped rewire their brains for healing



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## Recent Study

- Another recent study published in the Journal of Experimental Psychology showed that
  - Goals that are **highly emotional** cause participants to **downwardly evaluate** the difficulty of achieving that goal
- In other words, **if you strongly desire a goal with lots of Emotion**, your brain will perceive obstacles as less significant than they might otherwise appear



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## In Summary

1. **Goal-setting alters the structure of your brain** so that you perceive and behave in ways that will cause you to achieve those goals
2. **Challenging goals that have strong emotional resonance** will alter your brain structure more quickly and effectively than weak goals.



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## Pick a Single Event Goal



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So, what is your end Next Event:

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What is your end End Event:

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What are the main things that make you happy?

1. 

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2. 

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3. 

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4. 

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5. 

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What is your end End Event:

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What do you need to live at a Comfortable Level?

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What do you need to thrive?

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Pick a Single Event Goal:

- |           |          |                 |              |
|-----------|----------|-----------------|--------------|
| Personal  | Action   | Physical/Health |              |
| Education | Business | Deal            |              |
| Fun       | Career   | Family          | Contribution |



CATEGORY	GOAL	WHY	COMPLETED BY	REQUIREMENTS	HOW
Love	1.				
	2.				
	3.				
Health/Physical	1.				
	2.				
	3.				
Family	1.				
	2.				
	3.				
Career/Business	1.				
	2.				
	3.				
Wealth	1.				
	2.				
	3.				
Fun	1.				
	2.				
	3.				
Contribution	1.				
	2.				
	3.				



How can I \_\_\_\_\_

Or

What can I do to achieve \_\_\_\_\_

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

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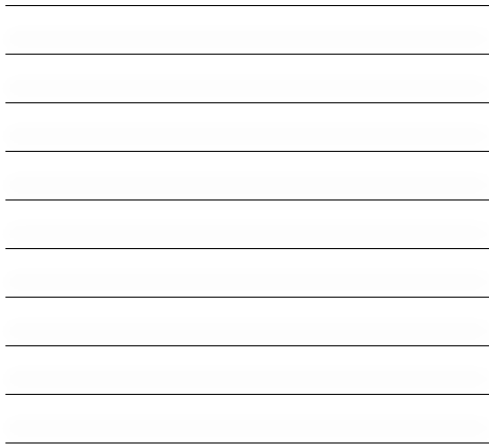




# PLATINUM ACCELERATOR

## **8. WEALTH FOR LIFE: THE ULTIMATE FINANCIAL STRUCTURE FROM YOUR FIRST DOLLAR TO RETIREMENT**

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### Back to Basics - Structures

- Main structure used for property purchases.
- Provides asset protection and tax minimisation.
- The property is owned by
  - “the company as trustee for the trust”
- The trust applies for finance.
- The trust makes the income.

trustee company

discretionary trust



### Back to Basics - Structures

- The company has
  - Directors
  - Shareholders
- The trust has
  - The trustee
  - Appointors
  - Primary Beneficiaries
  - General Beneficiaries

Day to day control

Chooses the director

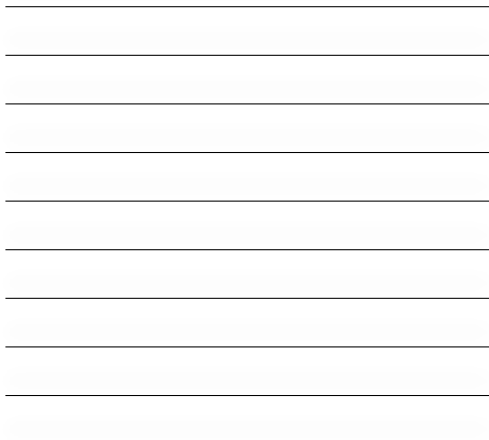
Distributes the \$

Chooses the trustee

Who can receive the \$

trustee company

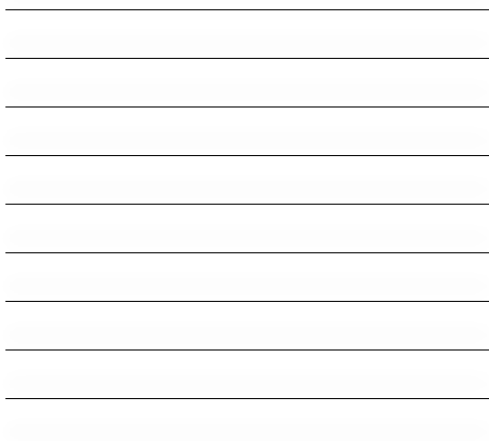
discretionary trust



### A Recent Development - Beneficiaries

- Usually, there is a broad range of beneficiaries.
- Family Trust with \$23m.
- Run by Dad, Mum and favoured son.
- \$1m distribution to 95yo Dad.
- Failure to consider beneficiaries.
- Trustee removed by Court.

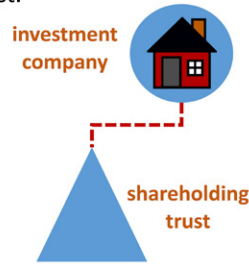
- Do we now limit beneficiaries?



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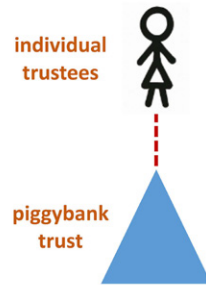
## Structures – An Alternative

- Use a company directly – with shares in a trust.
- Same asset protection.
- Same income tax minimisation.
- Land tax threshold in NSW.
- But... CGT ?

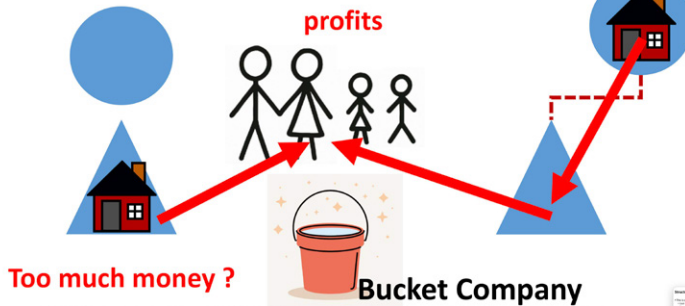


## Structures – Piggybank Trust

- This is a safehouse for passive assets
  - Cash
  - Shares/managed funds
  - Private shares (not trustee companies)
- No risks, please
  - Property ❌
  - Business ❌❌
  - Contracts ❌

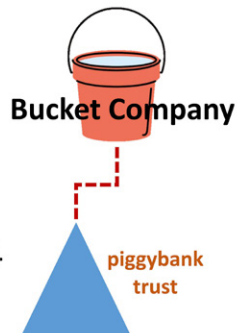


## Structures – Bucket Company



## Structures – Bucket Company

- Receives distributions for tax planning.
  - 25% or 30%
- When is it needed ?
- Distributions must be paid.
  - Division 7A loans
- Shareholder must be a trust (piggybank trust).



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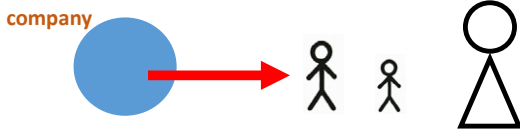
## What is Division 7A ?

- Division 7A of the *Income Tax Assessment Act 1936* is an integrity measure to ensure that private companies cannot make tax free distributions of profits to shareholders or shareholders' associates in the form of payments, loans and debts forgiven.



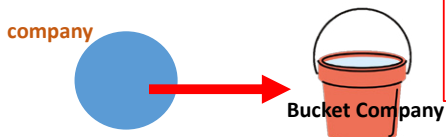
## Division 7A ! What Does that Mean ?

- A payment to you or an 'associate' from your company is treated as an unfranked dividend to you at the end of the financial year.



## What about to a Company ?

- Division 7A can also apply where the company is presently entitled to an amount from the net income of the trust estate and the whole of that amount has not been paid by a specified date



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



## Back to Basics – Gift and Loan Back Arrangement

- Do you have substantial personal assets ?
- Are you concerned about risk ?
- Do you have access to funds (savings or loan)?
  
- Do I have an arrangement for you...



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## The Gift and Loan Back Arrangement

- The arrangement reduces the value of your personal net assets.
- Fewer assets are available to creditors.
- You make a gift to your piggybank trust.
- Then borrow those funds back again.
- The debt you owe your trust reduces your net assets.



## Gift and Loan – A Brief Example

- This is Moby.
- Moby is a musician.
- He is concerned about risk.
- He owns his home.
- He has a small debt.



## Gift and Loan – the Transactions

- Moby borrows against his home and releases \$600,000 in equity.
- Moby gives \$600,000 to his trust.
- Moby's net assets are \$300,000.
- Moby borrows \$600,000 from his trust.
- He repays the \$600,000 to the bank.



House	\$1,000,000
Cash	\$100,000
Bank Debt	\$200,000
PBT Debt	\$600,000
Net Assets	\$300,000



## Gift and Loan – The Technicalities

- The amount must be right.
- The transactions must be documented.
- The transactions must happen.
- The 'friendly bank' must be your piggybank trust.
- The loan does not need to charge interest.
- There are consequences.

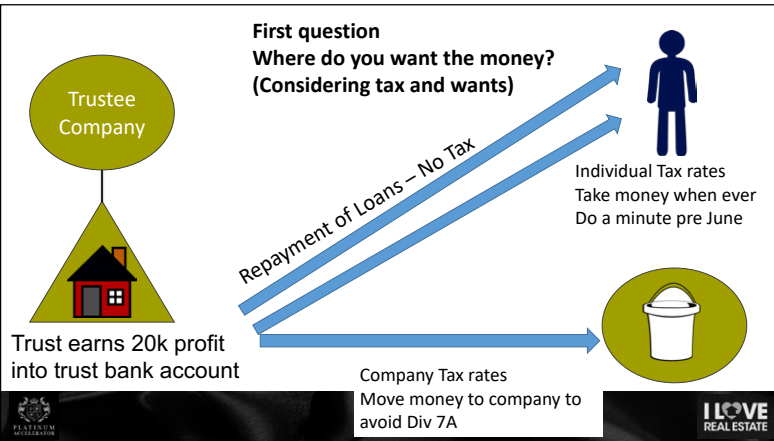


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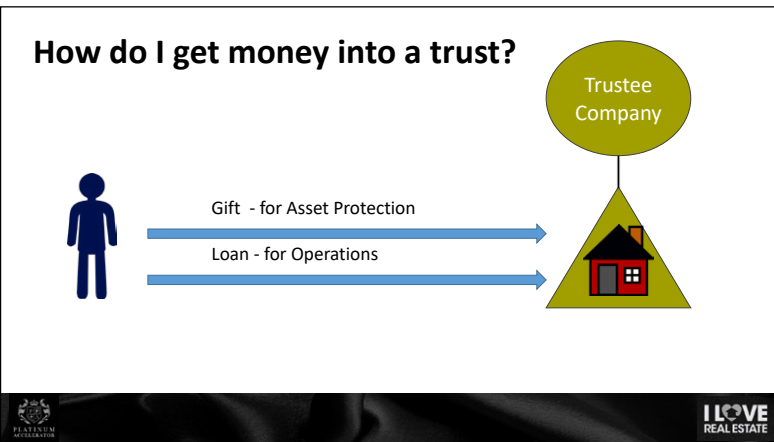
# Money Flow



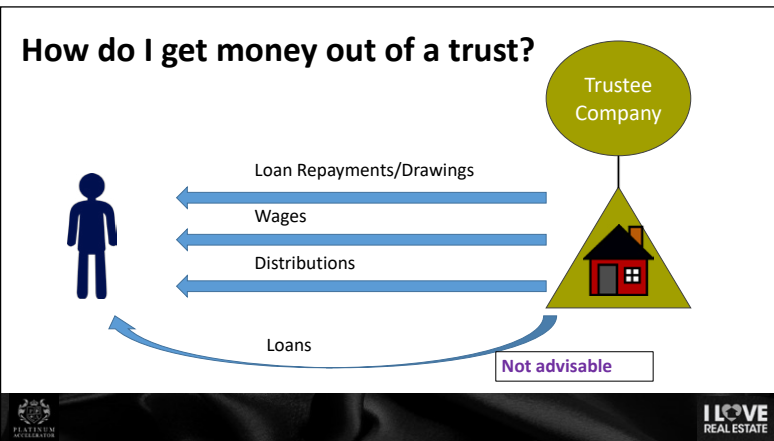
**First question**  
Where do you want the money?  
(Considering tax and wants)



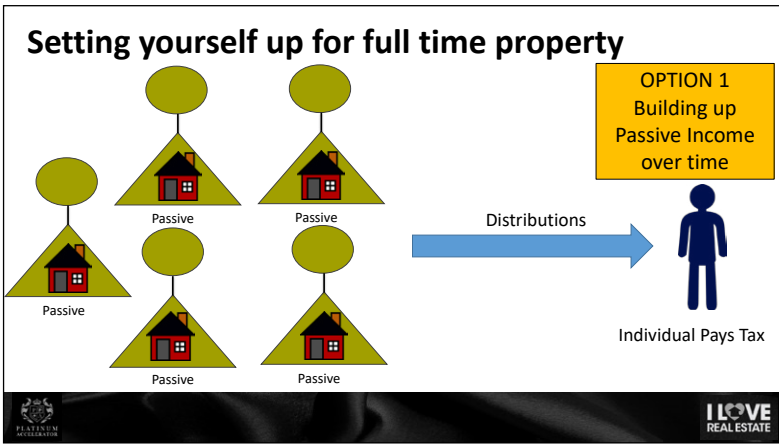
## How do I get money into a trust?



## How do I get money out of a trust?



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### What type of Deals fit this Model?

- Regional Cheapie
- Splits with partial holds
- Small Developments
- Block of Units
- Commercial
- High income strategies eg. Room by room rentals, executive rental, micro apartments, HMO's, dual occupancy / dual key, furnished etc.

Probably chunk and income  
 Chunk and Income  
 Build 4, sell 3, keep one pay down debt  
 Can be chunk and income if strata  
 Need to have some form of in-build chunk strategy  
 Mostly income – chunk is limited unless combined with other strategies such as subdivision

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### JOB +

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

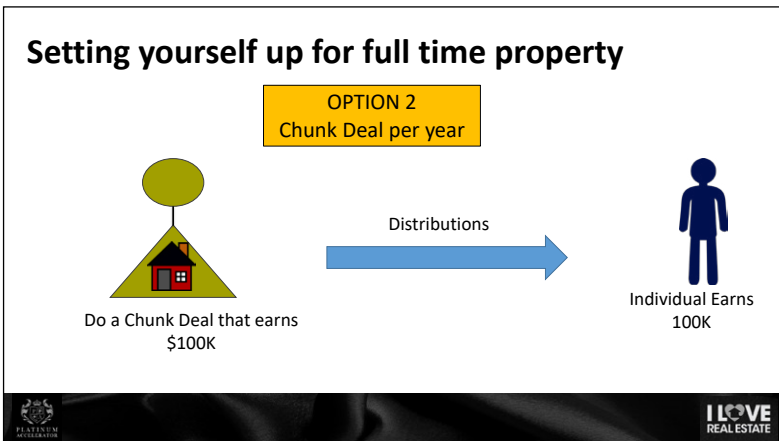
Cash Flow deals

50K

5K 12K 10K 15K 8K

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

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## Fast Track Method?

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

**Straight back into the market and on to the next deal**



## Chunk deals as income

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



**JOB** +

**I Quit!!**



**Will the banks still lend you money without a job?**

One decent chunk deal



100K

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

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

If not – you go back to work!



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

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



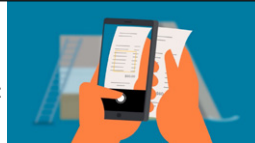


## ABN, GST & Accounts

- Requires an ABN
- GST registration if turnover is >\$75,000
- Most lenders are looking for 2 years of ABN and 12 months GST
- Own bank account
- Any trade accounts should be set up in the registered business name and not in the name of the Consultancy Trust
- If you have an existing Company/Trust structure that has an ABN you could use it, but it may require a name change or need deeds reviewed which could be costly



## Costs of the Consultancy Trust



Costs that can be claimed through the trust include:

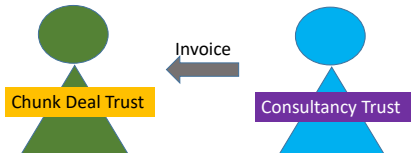
- Business setup
- Running costs eg phone, computer, stationery, car, travel, education expenses and courses
- No costs that are project specific or property in nature

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



## Income of the Consultancy Trust

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

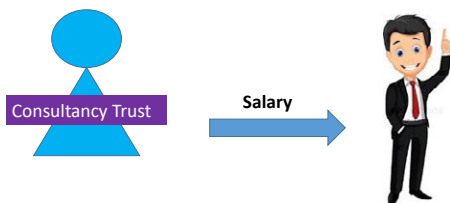


- Invoices should be created using your accounting software such as Xero and should include the words Consultancy Fee or similar



## Income of the Consultancy Trust

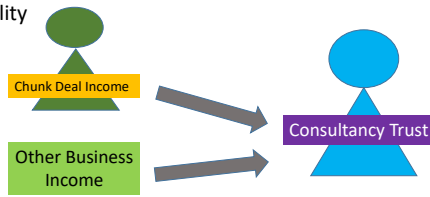
Once the trust is generating income, you can pay yourself a salary/wage, however it is indifferent for the purposes of lending and adds unnecessary complexity such as PAYG, Superannuation and Workers Compensation



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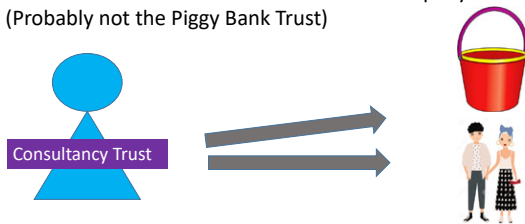
### Income of the Consultancy Trust

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



### Income of the Consultancy Trust

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

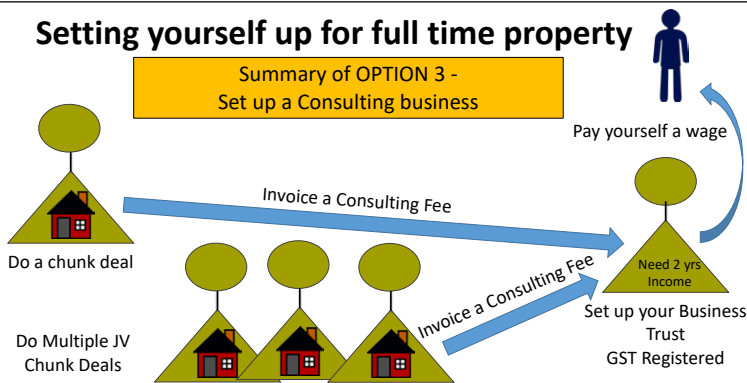


- For serviceability, the profits should not be distributed to soak up losses from a Property Trust



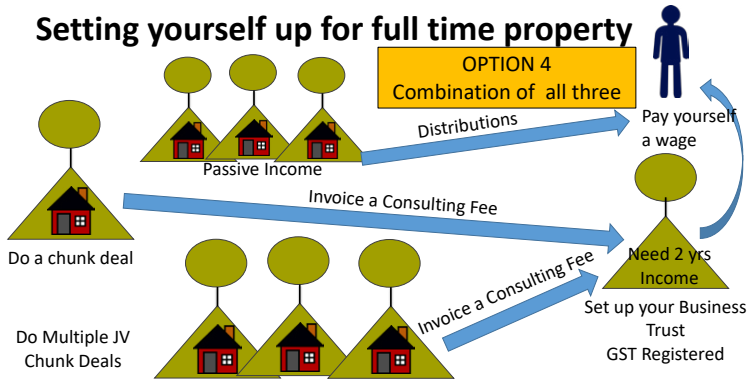
### Setting yourself up for full time property

Summary of OPTION 3 - Set up a Consulting business



### Setting yourself up for full time property

OPTION 4 Combination of all three



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## TA 2025/2 Overview

- Looking at where false invoicing and entities claim GST credits for acquisitions they did not make
  - Involves high value goods or services at inflated prices
  - Appearance of high value items taking place where in reality no transactions have occurred or if transactions have occurred not to the extent claimed
  - Services often vaguely described as “project management” or “consultancy services”
- TA 2025/2 paragraph 4 states that **entities are often using these arrangements as a form of finance** to obtain an unfair advantage



## TA 2025/2 Paragraph 5



### Main Features of Arrangement

- Supplier and recipient are not dealing at arms length and are often related parties
- Supplier and recipient may or may not be part of a larger group of entities, some or all of these may undertake genuine business activities
- There is false invoicing between related entities
  - Inflating invoices or issuing invoices where nothing is actually provided or that do not include sufficient detail about what has been supplied
- The activity that the acquisition is in relation to is not undertaken



## TA 2025/2 ATO Actions

- While main issue in the taxpayer alert is GST and improperly obtaining a tax benefit
  - Consulting trust arrangements have many of the same features mentioned even though there is no tax benefit
- Increased scrutiny from ATO
- ATO has sophisticated systems to identify transactions
- ATO will examine whether documentation for these transactions reflects true intentions and whether the arrangements are shams at general law
- Tax Agents will be referred to TPB and promoter penalties may apply



## Things to Consider

- As there is a heightened ATO focus on related party invoicing clients will need to track what you are doing and itemise invoices based on hours spent, work performed to substantiate the amounts invoiced
  - Keep timesheets
- Ensure market rates
- Needs to be as arms length as possible
- Detailed invoice descriptions
- ATO may disallow deduction as expense so then double tax (eg in flipper trust)





## Some Basic Examples



### Scenario 1 – Investment Property Bought in **new Co/Trust Structure**

#### Strategy: Manufactured growth eg reno/subdivision

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

Property Ownership Entity



Chunk Deal Trust

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

Property Ownership Entity



Chunk Deal Trust



### Scenario 1 – Investment Property Bought in **new Co/Trust Structure**

#### Strategy: Manufactured growth eg reno/subdivision

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

Property Ownership Entity



Chunk Deal Trust

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

Property Ownership Entity



Chunk Deal Trust



### Scenario 1 – Investment Property Bought in **new Co/Trust Structure**

#### Strategy: Manufactured growth eg reno/subdivision

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

Consultancy Trust



Consultancy Trust

- What name is the credit card in for reno bill payment?

Property Ownership Entity



Chunk Deal Trust




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**Scenario 2 – Investment Property Owned in Own Name (Not PPR)**  
**Strategy: Manufactured growth eg reno/subdivision**

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

Property Ownership Entity 

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

Property Ownership Entity 


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**Scenario 2 – Investment Property Owned in Own Name (Not PPR)**  
**Strategy: Manufactured growth eg reno/subdivision**

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

Property Ownership Entity 

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

Property Ownership Entity 


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**Scenario 2 – Investment Property Owned in Own Name (Not PPR)**  
**Strategy: Manufactured growth eg reno/subdivision**

- Can profits be moved into the Consultancy Trust?

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


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

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

Consultancy Trust 


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**Scenario 5 – JV Deal where student is the working partner**

**Strategy: Manufactured growth eg reno/subdivision**

- What name goes on the JV/Consultancy agreement?

Consultancy Trust



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

Property Ownership Entity




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**Scenario 5 – JV Deal where student is the working partner**

**Strategy: Manufactured growth eg reno/subdivision**

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

Property Ownership Entity



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

Property Ownership Entity




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**Scenario 5 – JV Deal where student is the working partner**

**Strategy: Manufactured growth eg reno/subdivision**

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

Consultancy Trust



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




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# PLATINUM ACCELERATOR

## **9. THE DEAL DETECTIVE: A LIVE MASTERCLASS IN FINDING YOUR NEXT BIG WIN**

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PLATINUM  
ACCELERATOR

**10. YOUR 2026 ADVANTAGE:  
A LOOK AHEAD AT THE  
HOTTEST MARKET TRENDS**

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# PLATINUM ACCELERATOR

## APPENDIX

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### **Learn the Art of Receiving Without Earning**

Most minds are conditioned to do before they can receive.

This retreat invites a radical shift: receive because it nourishes your life force, not because you've worked hard enough.

Daily guided pauses, slow intentional touch therapies, and Ayurvedic treatments retrain the nervous system to rest, soften, and open.

**Action:** Practice 20 minutes daily where you do nothing but receive—breath, stillness, silence.

### **Rewire Mental Rigidity Through Embodied Practices**

The mind becomes flexible when the body is allowed to unwind.

Through oil therapies, marma point activation, herbal steam, and deep bodywork, participants melt long-held tension patterns that create overthinking and stress.

**Action:** Commit to each body treatment as a mental reset, not just a physical ritual, intentional calling, observe how your thoughts shift as the body loosens.

### **Build Internal Quiet Through Village Simplicity**

Your environment becomes your medicine.

The quiet Indian village is the perfect container to break the addiction to noise, productivity, and constant stimulation.

Here, you experience what the nervous system feels like without demands.

**Action:** Daily "village wander", 40-60 minutes as the sun rises, of walking to absorb simplicity, slowness, and sensory peace.

### **Strengthen Health Through Ayurvedic Rhythms**

Ayurveda works because it honours cycles, something that most of our lives ignore.

This retreat reintroduces alignment and coherence with natural rhythms, detoxification, nourishing foods, and personalised practices that support longevity, clarity, and energetic vitality.

**Action:** Adopt one Ayurvedic rhythm (wake time, meal time, or wind-down time) as a new non-negotiable daily anchor.



# PLATINUM ACCELERATOR

## APPENDIX 1

### **Return to Yourself as the Source of Clarity and Joy**

When the noise dissolves, the real self finally becomes audible.

Through meditation, breathwork, journaling, and quiet spaciousness, participants reconnect with the inner compass they've overridden for years.

**Action:** End each day with a 5-minute soul check-in: *What felt true today? Where did I feel joy? What part of me woke up?*

With decades of meditation, yoga, energy healing, medicine, and soul mentoring, Raelene is the guide to bring you back to your inner nature. To remember that you are your own medicine, to allow yourself the space to hear the inner wisdom, to fine tune your inner blueprint and even 'redesign' your life moving forward is simple when you have the space to be. Raelene can support this, nudge you along and perhaps deliver a few gentle arrows of truth to bring you into the fullness of your essence.

**Dates:** October 2026, January 2027

For information, prices and to book

email: [admin@raelenebyrne.com](mailto:admin@raelenebyrne.com)

[www.raelenebyrne.com](http://www.raelenebyrne.com)

# Frequency Check-In ritual

## (Before Any Action)

Use this anytime you're about to take a step in your business, relationships, or finances.

Set a timer for 2 minutes.

Place your hand on your solar plexus.

### **Reset the body (about 20 seconds)**

Slow breath in.

Slow exhale.

Let your shoulders drop.

Let your jaw soften.

Say internally:

"I release every frequency that does not serve this moment."

### **Tune to your prosperous self ( about 30 seconds)**

Ask yourself:

*"What frequency would my prosperous self choose right now?"*

Let one word arise:

Clarity. Trust. Expansion. Ease. Courage. Openness.

Hold that feeling.

### **Match the field (about 40 seconds)**

Visualise your body lighting up with the frequency you just named.

See it pouring into your cells,

flooding your aura,

anchoring into your nervous system.

### **Ask the only question that matters (about 20 seconds)**

"Is this action aligned with the frequency I now hold?"

If yes.....move.

If no.....adjust the frequency or the action.

### **Seal it ( about 10 seconds)**

say to yourself as a declaration,

"I move from coherence. Wealth follows."





*Down to Earth Divinity*

**PRACTICAL  
ACTIONS TO  
ENCOURAGE  
HIGHER  
PERSONAL  
VIBRATION AND  
FLOW IN LIFE**

by Raelene Byrne

[www.raelenebyrne.com](http://www.raelenebyrne.com)

# *Down to Earth Divinity*

There is really only 1 thing we are required to pay attention to, work with and embody, to create a dynamic flow in life, that is our own vibration.

We have our own unique frequency, which is like a container for the energy and vibration that we operate at, a bandwidth within the universe. To have a strong clear frequency signal, we need to have a strong clear vibration operating it

Transformational processes do NOT have to be almost unachievable in order to prove we can have a better life. The most effective exercises, or techniques we can bring into our lives are **MOSTLY FREE.**

Yes, that is correct!! Mostly free.

What investment is required in your own transformational process you ask?

Time with self, space for self, nurturing of self, nourishing the whole self

Here are some really effective ways.

*We have a unique frequency*

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## Breath work

- Slow deep purposeful breathing....inhale expansion, exhale restriction for a few minutes
- Using a count method...inhale for the count of 4, hold for count of 1 or 2, exhale for the count of 4, for about 5 minutes..

This steadies the system, calms everything down, brings quiet to the mind

## Meditation

- Minutes or 2 hours, it is up to you. I prefer quick short bursts. Sit comfortably, close your eyes, place your hand on your heart to center yourself, then breathe in and out
- You can focus on a word ( see my 21 breath meditation for instructions), use a mantra, listen to a guided meditation, focus on the breath, just let thoughts arise and float off. Once you start to connect to thoughts, have awareness, then focus on the breath again.



## Mindset

- Think, talk, act and be, what you want in life. Let go of what you do not want, that is a waste of energy.
- Focus your thoughts on what you are moving towards.
- Observe negative thoughts and words, and change them to keep aligning with what you truly want.

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## Nature

- Spending quality time in nature often clears our energy field, uplifts our energy, grounds us, and allows an alchemic interaction with the elements of earth, air, fire and water, to work within us.
- Getting your feet onto the earth, breathing in air, smiling at the sun and allowing water to soothe the spirit. Really be in yourself in nature to receive a big energy boost

## Vitality

- Having a lot of life force allows our vitality to soar. Look at what you are digesting on all levels. If it is junk, then your energy levels will reflect that, if it is filled with life force, your energy levels expand.
- Feed your mind, body, and soul with uplifting and energizing things.



## Inner Work to Know Who You are Becoming

- Self-enquiry, time with self to journal, meditation, asking questions about your beliefs, habits, perspectives to see if they are really yours, or one's that you have inherited, or absorbed through out your life.
- Question everything. Who do you want to be, what is calling you forward, what does your soul ask from you, how are you meant to be expressing yourself in your life, what do you want to create?

## Truth with Self

This is HUGE one. Knowing what is your truth, not anyone else's, what are your values, principles, motives, where you draw lines in the sand. Standing in your own truth can be challenging, lonely at times but ultimately it is liberating

## Intuition

- Everyone has this sense, we just haven't developed it enough. How do we develop it, TRUST in your inner guidance, listen and take action. (Look for my new course)
- The more you take action, on that little voice, the stronger it becomes

*Be quiet, still and  
listen to your inner world.*

## Space

- This is time to be. Claiming space to be with yourself, doing nothing, or doing something your love.
- Owning some quiet space, whether it is a ritual time of the day where you connect into you and set intentions for the day, or whether it is a time of debriefing, letting things go.
- The whole idea, is to be quiet, still and listen to your inner world.

## Alignment

- What are you aligning with?
- Being 'aligned' with your life, outcome, desires, dreams, or goals, allows us to have more flexibility in achieving them. Being aligned isn't a straight road, it is an energetic congruence with what you are wanting.
- Align with your health, abundance, purpose, friends whatever you need, look at what is required for me to be in alignment with ...???



## Forgiveness

- Whether forgiveness of self, others or situations, when we actively engage in this, we are setting ourselves free from being held in the past.
- Life is always moving forward, not backwards.
- Things happen, we learn lessons, move through challenges, get lost, get hurt, yet there is something within that urges us to grow, embody what is important and then let go of everything else.
- Forgiveness is a powerful place within self, and a choice point for how you want to live your life...in the past with angst, regret, remorse or revenge...or in the now moving forward with your hopes, dreams, ambitions and excitement.

## Gratitude

- BEST PRACTISE EVER... gratitude is the key to abundance. Simple. Abundance of self. This frequency elevates our energy to very high levels. and lifts our vibration.
- To practice gratitude at random times throughout the day, is to build that energy, bit by bit.
- You become a very high vibrational self. Even if there is something terribly challenging. Find SOMETHING to be grateful for.
- Life will give you so much



## Vision

- What do you see ahead for you?
- What is your biggest vision for your life?
- No matter what you see for yourself, go bigger!!!.. we have been conditioned to be 'socially acceptable' with our wants, needs and dreams, yet if we are creators, why do we limit ourselves?..
- Visioning how we see ourselves and the feelings that go with it, creates, alignments, pathways, and congruency between ourselves and the energy of what we desire.

## Balance

- When we are out of balance, we burn out, get depleted, fall into overwhelm, lose our motivation.
- Balance is about checking in with yourself a couple of times a day... "Am I out of balance, what is required to bring me back into balance right now?"
- Sometimes taking a little time out, a short break, a walk outside, a resetting exercise, can restore your focus, clarity and energy.
- Taking care of ourselves as a priority keeps us balanced.



## Grounding

- Getting your feet on the earth, stabilizes, and steadies us. Being grounded means I am present with myself in this moment, I get to choose where I direct my energy.
- Sometimes when we are overthinking or in overwhelm, putting your feet on the earth, and breathing DOWN intentionally into the earth can be very calming.

## Letting Go

- We can HOLD ON, which is exhausting, or we can let go of anything not supporting or serving us.
- The art of letting go, is to detach. If there are things filling your life that are not supporting or sustaining, it might be time to consciously let them go.
- Often a really good clear out of a closet, pantry, or garage, can help you feel lighter, so too can clearing old beliefs, habits and clutter. Lighten up by letting go



## Playfulness

- Playing opens our hearts, allows us to feel spontaneous, we laugh, interact in the MOMENT.
- We imagine, and be.
- So so powerful in opening your heart.

## Movement

- Stagnation, stuckness, lack of mojo, feeling down are all things many of us feel from time to time and energetically they are depleting.
- Get moving, walk, dance, swim, surf, do yoga, pilates, martial arts, hiking, ride a bike, do anything that gets you moving.
- When your body moves, you shift energy.
- If you are always tired, get moving.
- If you are not clear, get moving.
- There is so much goodness to elevate your energy field when you are moving.
- Give yourself 30-60 seconds to shake your whole body, then stand in stillness...feel the energy buzzing, moving, shifting.



## Stillness

- Just as movement is extremely beneficial, so is stillness. Finding time to be still. You can keep eyes open and appreciate your surrounds, or you can close your eyes and appreciate the inner landscape, get better acquainted with your inner self.
- We are so trained to move, so distracted by the next shiny bright object, that sitting in stillness, is a very therapeutic experience. You can have deep gratitude for how your body is always working



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