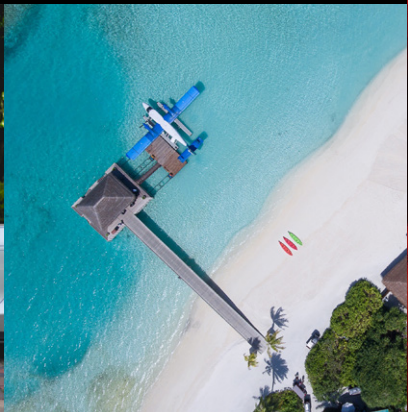




# PLATINUM ACCELERATOR

## NATIONAL CONFERENCE

2ND & 3RD DECEMBER 2023 | WORKBOOK



I  LOVE  
REAL ESTATE





# PLATINUM ACCELERATOR

## NATIONAL CONFERENCE SCHEDULE

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### DAY ONE: SATURDAY 2 DECEMBER 2023 (QLD AEST)

9.00 – 10.30am	1. INVESTING WITH KIDS
10.30 – 11.00am	MORNING TEA & NETWORKING
11.00 – 1.00pm	2. ESTABLISHING A NEED
1.00 – 2.00pm	LUNCH
2.00 – 3.30pm	3. BACK TO BASICS
3.30 – 4.00pm	AFTERNOON TEA AND NETWORKING
4.00 – 5.30pm	4. STUDENT SUCCESS STORIES

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### DAY TWO: SUNDAY 3 DECEMBER 2023 (QLD AEST)

8.30 – 10.00am	5. SUPERCHARGING BLOCKS OF UNITS
10.30 – 11.00am	MORNING TEA & NETWORKING
11.00 – 12.30pm	6. PRIVATE LENDING
12.30 – 1.00pm	7. UPDATE RAW / OVERSEAS NATIONAL CONFERENCE 2024
1.00 – 2.00pm	LUNCH
2.00 – 3.30pm	8. FRUSTRATION IN THE CURRENT MARKET
3.30 – 4.00pm	AFTERNOON TEA AND NETWORKING
4.00 – 5.30pm	9. TRAINING SESSION HOT PROPERTY FINDER AI







# PLATINUM ACCELERATOR

## 1. INVESTING WITH KIDS

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**Every Parent wants more for their children than they had!**

- A Better Relationship between Parent and Child
- Better Education
- More Money
- Better Job / Career
- More Financially Secure
- A Better Life
- Etc etc etc.



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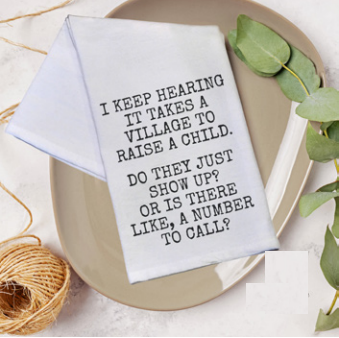
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**When it Comes to Money & Success  
What can we as Parents / Aunts / Uncles / Grandparents actually do?**



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## Well it depends on the Age of the Child

### 0 – 2 The Sponge Age

- Delta Frequency most of the time
- Subconscious most Active
- Important Skills
  - Counting / Stacking
- Lead by **example (Observational Learning)**
- Attitudes around Money
- Absorption method
- **Subconscious Associative Learning**



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## What Money Attitudes are you passing on?

- How you react to money shortages, financial stress, over-spending or having debt etc., is all being absorbed by your little one
- Eg. Your child would be picking up on your emotional reactions when you open up an electricity or telephone bill
- Do you react in an anxious manner, or is your reaction more neutral and matter of fact?



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## What Money Attitudes are you passing on?

- I guess the bigger question is what reaction would you want your baby to grow up having?
- You need to beware of is that you are always being modelled and your every action, reaction, word, and state of being is forming the backdrop of your child's future.
- You need to become super vigilant about your own attitudes around Money, Prosperity, Wealth and Poverty – even the underdog!




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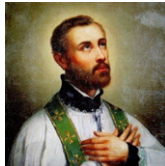
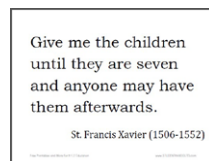
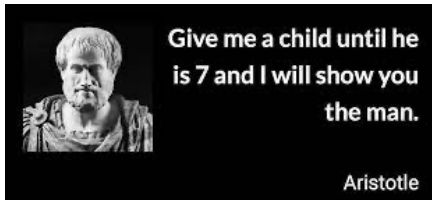
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## 2 – 6 Years - The Formative Age




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## 2 – 6 Years - The Formative Age

- 45% of your scripts and dialogues are given to you in the womb  
Genetics
- Another 50% is in place by the start of your 7th birthday  
Attitudinal Learning
- This gives you about 5% wriggle room
- This means for the adults - 95% of the time, your 6 year old is driving your life and making your decisions




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## 2 – 6 Years - The Formative Age

- Financial responsibility in children at this age is all about correct / responsible decision making.
- Learning activities or games that develop decision making skills within a child in regards to money and finances is going to be optimal
- Games and experiences that create familiarity with Money
- Relativity around Money and it's buying Power is also Important




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## 2 – 6 Years - The Formative Age

### Games

- Shop Keeper Physical and On Line ( eg. Farmville and the like)
- Relativity is Important
- Counting – Real Money
- Piggy Banks / Coke Can
- Shopping Lists @ Grocery Store




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## 2 – 6 Years - The Formative Age

### The 3 Jar Policy

- This concept was inspired by one of America's most successful businessmen, John D. Rockefeller, to teach children responsible savings practices



*'Mummy, can I have that?'  
( 'that' being a new over-marketed toy).  
'How much do you have in your jar? Do you have enough? You need to save for things like that!'*

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## 2 – 6 Years - The Formative Age

### Job Mentality



### Entrepreneur Mentality




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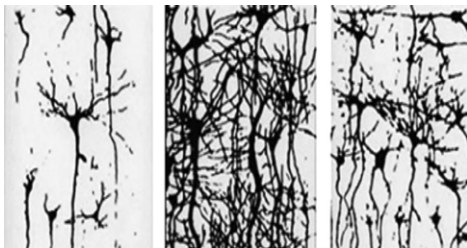
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## Primary School Years



A new born

A 6 year old.

A 14 year old

This pruning process really highlights the need for consistency in the child's involvement in money matters

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## Primary School Years

- Weekly Budgets – Fixed Budget Spending
- Recipe Costing
- Discussions around Organic v Non-Organic
- Website – KidMoney
- All these small activities might seem menial – but as I stated before, the brain is formed in a sequential order and if the foundations are not right, then the next level of learning becomes more difficult

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## Primary School Years

- Pocket Pal
- Pocket Money
- What do they want questions
- Tax
- Income protection Insurance
- **Parents need to lead the way – Teachers should be a support team**
- Make it FUN not STRESSFUL

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## High School Years

- Reading List
  - Rich Dad Poor Dad – Kids
  - Richest man in Babylon
  - Think and Grow Rich
- Games List
  - Monopoly
  - Cash Flow Game
  - Card Games



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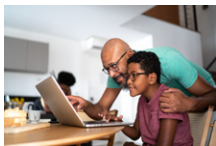


## High School Years

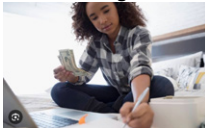
- Spotters Fees



- George Focus and Covered Calls



- % Investing



- Actively working



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### Kids with Jobs

- Perfect Serviceability Partners – Age Restrictions
- % Share of Profit to go towards their first purchase on their own
- Family Deals
- Chunk Deals are better for the kids



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## Kids and the First Home Owners Grant

- Investing Through Trusts and the First Homeowner's Grant
- Great utilisation of Government money – Grant and Stamp Duty
- Side deal with Parent to split Profit
- Must be at least a 12 month deal




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## Children and Co- Ownership

- Great way for siblings to get ahead
- Can be either Discretionary Trusts or Unit Trusts
- Can be Dual Occ living or Duplexes
- Co investing also suitable for older friends, divorcees (2 or 3, maybe 4)
- If dwelling is connected it is considered a class 1A building




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# PLATINUM ACCELERATOR

## 2. ESTABLISHING A NEED

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### What is a Needs Analysis?

A needs analysis is a systematic process of identifying and evaluating needs or gaps in the market

A needs analysis attempts to collect as much information as possible in order to build a comprehensive understanding of the needs and issues affecting your strategy



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### What is a Needs Analysis?

Once those needs are understood, it is a lot easier to identify potential solutions/locations/properties

- What are you offering?
- Where are you offering it?
- What does the market say it wants?
- Work through the Feasibility and Cashflow analysis



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## Common Mistakes

-  Misunderstanding what the market is telling you
-  Limiting yourself by bias
-  Looking at too many locations
-  Looking at too many properties
-  Basing decisions on wishful thinking
-  Not knowing the numbers
-  Failing to consider risk




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## Identifying Areas of Need

### Research is the key

- The quality of your research will determine the quality of your data
- The quality of your data will determine the quality of your decisions



### 2 main areas of research required:

- Location specific
- Competition

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## Important for Residential

Helps to define key criteria for what you are creating

- Bedrooms, land size, important features, etc.

Helps to avoid creating a property that doesn't sell

Helps to clearly define the outcome of the project




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## Necessary for Commercial

Key items to research and understand

- Supply of existing
- Demand for existing
- Compliance/Regulations




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## Location Research

Key items to research and understand

- Demand and Supply
- Council
- Compliance/Regulations




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## Demand & Supply

Where demand exceeds supply you will see:

- Properties selling quickly (Days on Market)
- Little or no vendor discounting
- High auction clearance rates (above 70%)
- Few properties for sale
- Few properties for rent (Vacancy below 2%)




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## Demand & Supply

Affected by:

- Infrastructure projects
- Employment
- Population growth
- Demographics
- Affordability
- Vacancy Rates
- Rental rates increasing




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## Infrastructure

Look for key infrastructure benefits:

- Hospitals
- Universities
- Schools
- Shopping Precincts
- Commercial Districts
- Airport
- Transportation – road network/public transport
- Government spending




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## Employment

Consider employment opportunities

- Research economic drivers
- Understand key industry
  - Single point of dependence?
  - Diversity?
- Location of employment hubs
- Type of employment
  - Seasonal?
- Council support
- Trends over time




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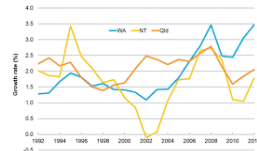


## Population Growth

Population trends are an important indicator of current and future demand

If population is decreasing, demand is likely to wane over time

Check demographics indicators for trend and combine this information with other key research factors such as investment, infrastructure projects, future growth plans at council etc.




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## Demographics

**Check Suburb Profile** (e.g. realestate.com.au; domain; GVA software)

**Consideration** = Proportion of renters –v- owner occupiers

More owner occupiers = generally nicer area; property well maintained

Higher renters = generally lower socio-economic demographic

Neither is good – each will have a different impact on outcome

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## Affordability

Housing affordability is calculated in 2 ways:

1. Compare the median house price with the average annual income of the households in that location
2. Compare the median rent with the average weekly earnings per household – most relevant for rooming house research

1. Median House Price	=	# of years of annual income needed to purchase a house	2. Median Rent	=	% of weekly income needed to cover rent
Annual Income			Weekly Earnings		
↑ #		↑ unaffordable	↑ %		↑ unaffordable

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## Affordability

1. Median House Price	=	# of years of annual income needed to purchase a house	2. Median Rent	=	% of weekly income needed to cover rent
Annual Income			Weekly Earnings		
↑ #		↑ unaffordable	↑ %		↑ unaffordable
Melton VIC – Median \$410k		Income \$74,152 = 5.5 years	Melton VIC – Rent \$300/wk		Avg income \$1426 = 21%
Logan Reserve Qld – Median \$435k		Income \$65,572 = 6.6 years	Logan Reserve Qld – Rent \$400/wk		Avg Income \$1261 = 31.7%
Bexley NSW – Median \$1.3m		Income \$83,304 = 15.6 years	Bexley NSW – Rent \$620/wk		Avg Income \$1602 = 38.7%

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## Activity

Review Colac, Victoria for affordability




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## Vacancy Rates

The lower the vacancy rate for a location, the tighter the rental market

Usually an indication of demand exceeding supply

Puts upward pressure on rental rates

Tenants find it difficult to secure a rental property due to competition, so may be more willing to consider alternatives such as rooming houses



Market indicators:
2% is a balanced market
Above 2% is oversupplied
Below 2% is undersupplied

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## Weekly Rental Rates

Where there is an upward movement in rental rates, there is an indication of pressure on existing rental offering

Again, tenants find it difficult to secure a rental property at a price they can afford, so may be more willing to consider alternatives such as rooming houses




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## What Product are you creating?

Residential		
Residential cashflow Rental	=	Rooming houses
Subdivision	=	Vacant Land
Multi-unit Development	=	Units or Townhouses
Knock Down Rebuild	=	Family homes

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## Rooming House Analysis

Use websites to research availability

- e.g. Flatmates.com.au; Gumtree; Facebook posts

Check existing ads:

Share house or Rooming house?

What are their rental rates?

What is vacancy like?

How soon can I move in?

Are there multiple rooms for me to choose from?

Furnished –v- furnished?

Post a test advertisement to see what kind of interest you get!




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## Vacant Land

Key items to research and understand

- Supply – look for existing land estates
  - How many vacant lots are there currently for sale?
  - How long are they taking to sell?
  - How many more are yet to be released?
  - Development Applications in council?
- Supply – look for existing in-fill lots
  - How many vacant lots are there currently for sale?
  - How long are they taking to sell?
- Confirm pricing of each for feasibility

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## Development Sites

Key items to research and understand

- Supply – look for existing units/townhouses
  - How many are there currently for sale?
  - How long are they taking to sell?
  - How many more are yet to be released?
  - Development Applications in council?
- Review units/townhouses for sale
  - Who is your target purchaser?
  - What features are required?
- Confirm pricing of each for feasibility

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## Knock Down Rebuild

Understand your target purchaser  
Define configuration requirements  
Look for locations where it could work

- Middle rim suburbs
- “Upgrade” suburbs
- Regentrifying suburbs

Good variance between existing older homes and new homes  
Good variance between land value and built home value

Look for... Variance in the market, comparable sales, appropriate zoning & lot sizes, demand  
Look for places where it has already been done

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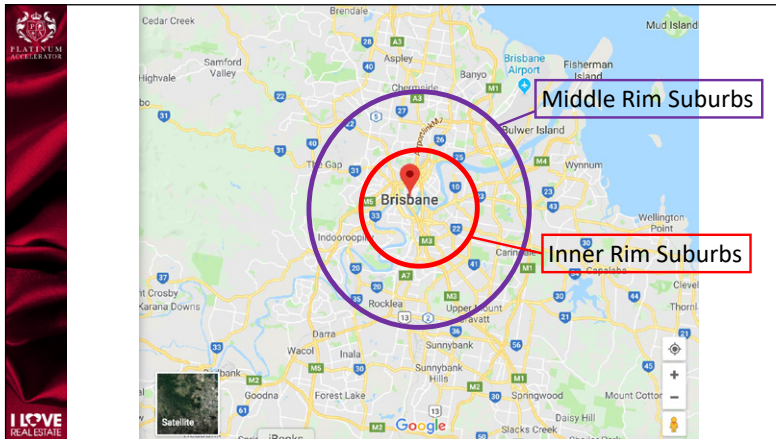
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## Identify Competition


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Understand what your competition is

2 different types:

**Direct** – same offering

**Indirect** – similar offering to your potential customer base



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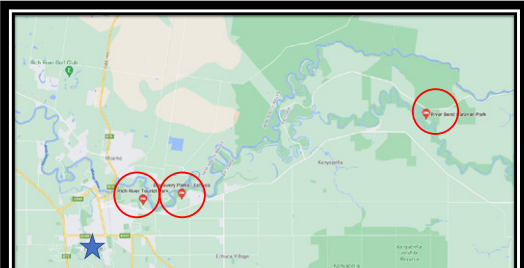

  


## Direct Competition

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Understand what and how many of the same property type already exists in your target location

Mark them on your map to see where they are located



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## Indirect Competition

Understand what other property type may be offering something similar to your property type

For example:

- Rooming houses –v- caravan parks or share houses
- Caravan Parks –v- Hotels or Resorts
- Storage sheds –v- Warehousing
- Hard stand storage –v- Caravan parks or paddocks
- Medical rooms in hospital building –v- Medical premises
- Co-lab work spaces –v- Office space

Mark them on your map to see where they are located

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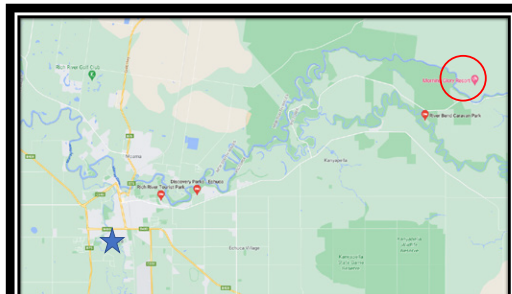
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## Indirect Competition

Understand similar offering and mark it on the map

E.g. Caravan Parks –v- Resorts




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## Finding Commercial Opportunities

- Look at your selected area
- Identify existing competition
- Review location for “gaps”
  - Use google maps searching for keywords
- Confirm demand is sufficient
  - Ensure current supply is full or nearly full
- Search for suitable property located in the gaps to purchase
  - Find on market deals that meet your criteria
  - Identify off market property suitable for your strategy

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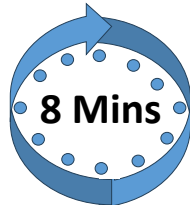
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## Activity

Review Wollongong, NSW for Storage Sheds Strategy




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## Industry Associations

Industry based associations exist for almost every industry  
Great source of information for your research, understanding compliance and issues facing the industry  
Can be state based or Australia wide  
Good for understanding competition  
Consider becoming a member




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## Associations

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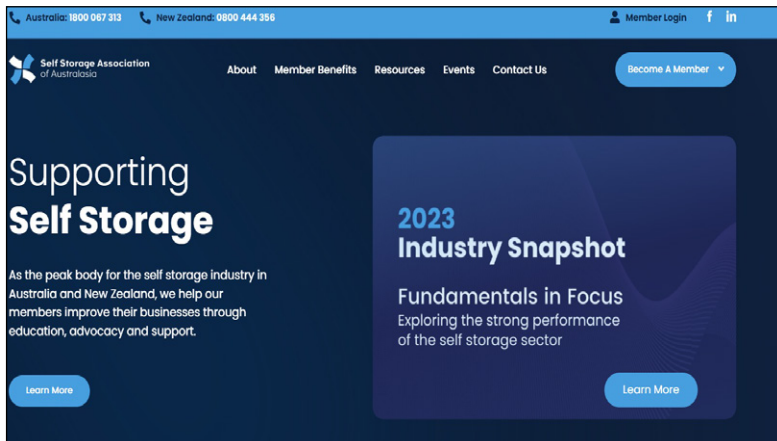
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## Local Council

You will need to check if there are additional local council requirements for you to comply with for your particular strategy

May be additional items to consider based on the use of the property

In most, but not all, councils, you will need to register your rooming house

In Victoria, you also need to be licenced to operate a rooming house via Consumer Affairs



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## Compliance

Check with various government departments regarding compliance requirements that affect your strategy

May need to check with:

- Local council
  - Property specific (planning etc)
  - Strategy specific
  - Business/use specific
- Health and well being requirements
  - Consumer Affairs
  - Department of Health
- State government requirements (licencing, special use, etc)
- National government requirements (NCC, etc)



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# PLATINUM ACCELERATOR

## 3. BACK TO BASICS

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SESSION NUMBER

Back to Basics

Andrew Kubenk – WiZDOM - Director

Kamal Power - WiZDOM – Client Advisor

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PLATINUM

WIZDOM

Structures – Discretionary Trust

- Main structure used
- Primary beneficiary can be an individual
- Don't name children in the deed
- Appointor for succession planning
- Profits passed to beneficiaries to pay tax
- Can be used for business or property
- Must be able to distribute to associated entities
  - Allows distributions to your other trusts and bucket company

WIZDOM

Accountants | Finance Strategists | Advisors

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PLATINUM

WIZDOM

Structures - Bucket Company (BC)

- Purpose to cap tax paid at 25% or 30%
  - Receives Distributions
  - At what \$ amount do you do this
- Distributions to BC need to be physically paid
  - Div 7A – can't make tax free distributions of profits to shareholders or associates in the form of payments, loans, debts forgiven
- BC then becomes like the central bank
- Dividends can be paid out to the shareholder (Piggy Bank Trust) and through to the individuals, paying less than 30% tax

WIZDOM

Accountants | Finance Strategists | Advisors

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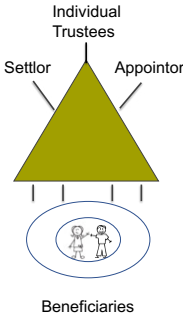
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## Structures - Piggy Bank Trust (PBT)



- Used for asset protection for property owned individually by using gifts/loans (including G&LB)
- Can own passive assets – shares, precious metals
- Holds shares in the BC, Trustee Companies and trading Companies for dividend paid
- PBT is the end of the line Trust and must not contain anything that has any contingent liabilities



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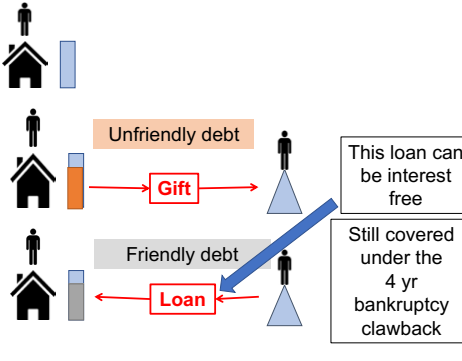
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## Gift and Loan Back Arrangement

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



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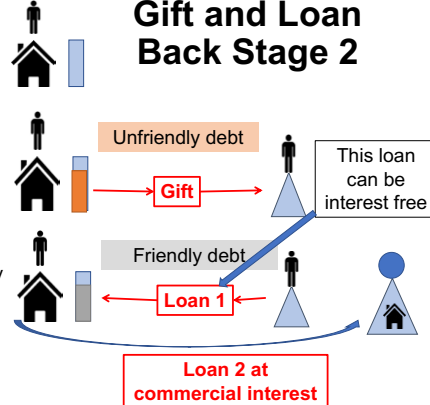
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## Gift and Loan Back Stage 2

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



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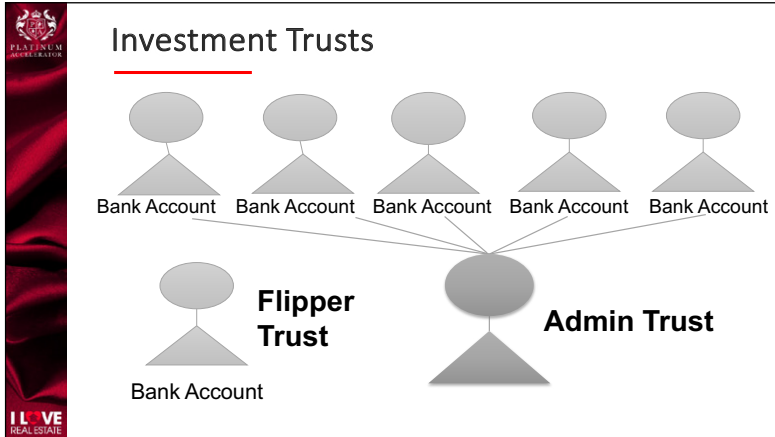
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**Structures – Day to Day Usage**

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

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**For Clarification**

- Gift and Loan back isn't covered by DIV 7A
  - no interest needs to be charged on the PBT loan back to you or any other entity
- Piggy Bank Trust is the end of the line Trust
  - PBT must not contain anything that has any contingent liabilities

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## Money Flow




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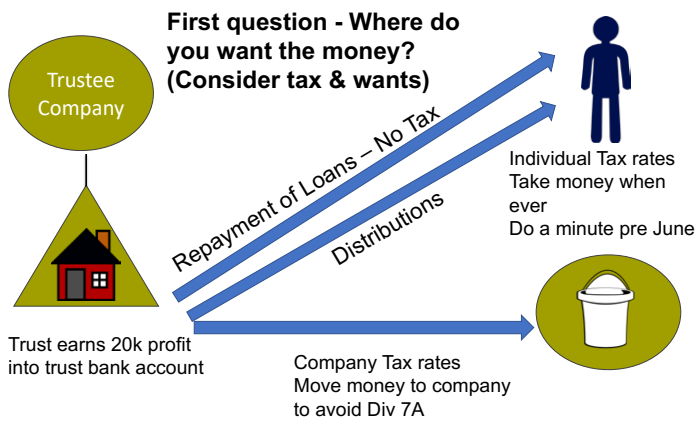
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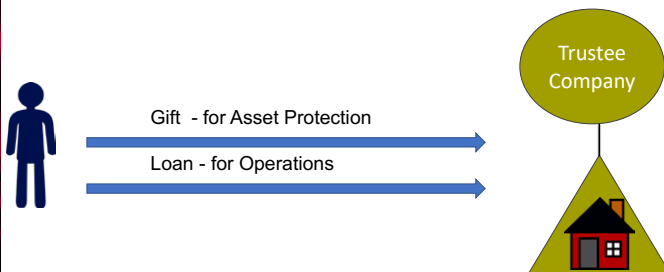
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## How do I get money into a trust?




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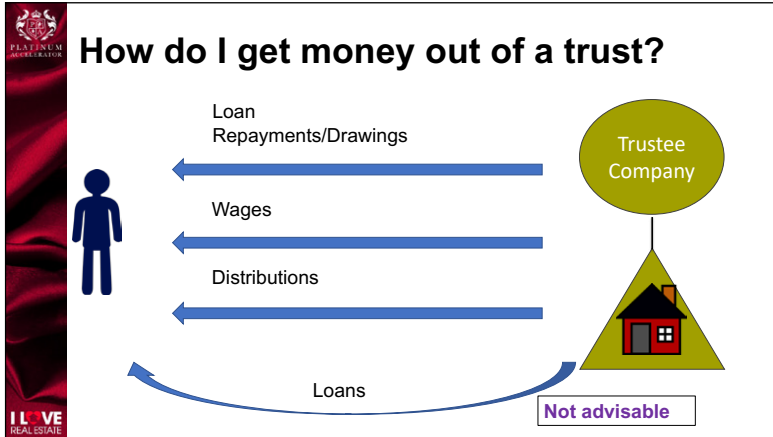
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**Setting Yourself up for Full Time Property**

- Build up passive income over time as an investor with multiple trusts holding multiple property's
- Chunk Deals
- JV deals
- Combination of all

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**Considerations**

- Continued Finance
- Need an income stream for borrowing
- Banks don't count chunk deals as income in the short term
- Have a working spouse
- Have enough equity to do cash deals
- Set up a consulting business 2 years prior to quitting and do your own and JV deals

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## Setup a Consulting Business




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## Primary Purpose

- Create a serviceability vehicle
- Change the nature of income generated by a non-recurring project
- Not to be used for management of deals
- Could possibly be used to manage some cost related to the project management business, but not the project costs itself
- Can be used for
  - JV deal as the working party
  - Non real estate consulting



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## Naming your Trust

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



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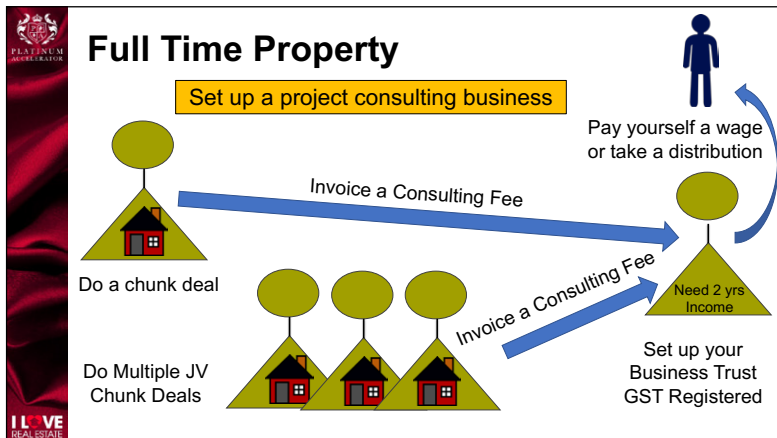
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**Consulting Trusts - ABN, GST & Accounts**

- 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

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**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 project specific costs that are property in nature

Please note that all expenses will reduce the trusts overall income and therefore lending capacity

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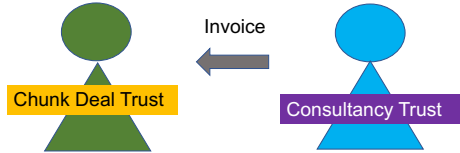
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## Income of the Consultancy Trust

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



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## Income of the Consultancy Trust

- Invoices should be created using your accounting software such as Xero and should include the words 'Consultancy Fee, Management Fee' or similar
- Once the trust is generating income, you can pay yourself a salary/wage
  - indifferent for the purposes of lending and adds unnecessary complexity such as PAYG, Superannuation and Workers Compensation

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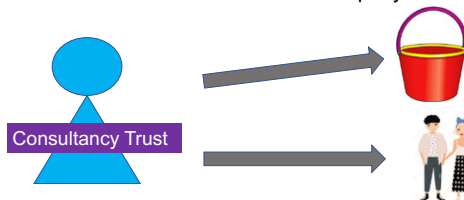
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## Income of the Consultancy Trust

- Profit distribution from the Consultancy Trust can be treated like any normal Trust and distributed to a Bucket Company or Individuals



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

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## Some Basic Examples

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

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

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

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## DISCUSS IN GROUPS




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

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



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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?
- If it's a large development, can the profits be moved into the Consultancy Trust?



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## DISCUSS IN GROUPS




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### Scenario 3 – PPR Property Owned in Own Name

**Strategy: Manufactured growth eg reno**

- Is the Consultancy Trust used in this deal? If so, how?

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

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

- Where does the standard rental income go?
- For rooming accommodation, what name is the lease in and how does the cash flow?

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## DISCUSS IN GROUPS




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

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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?
- Who physically pays bills: Consultancy Trust, Money Partner, 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?
- Frequency of payment from Ownership entity to Consultancy Trust?



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## DISCUSS IN GROUPS



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# PLATINUM ACCELERATOR

## 4. STUDENT SUCCESS STORIES

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# PLATINUM ACCELERATOR

## 5. SUPERCHARGING BLOCKS OF UNITS

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### Blocks of Units

- How many ways could you improve the value and income on a unit?

ANSWER = LOTS!!!!



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### Maximise the Opportunity

Different possible approaches:

- Cosmetic Renovation
- Change from standard rental to Short Stay Rental
- Update using sinking fund
- Structural Renovation
- Adding Additional Levels
- Strata title for uplift
- Demolish & Rebuild
- Develop additional space



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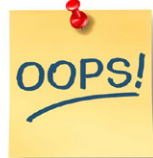
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## Common Mistakes

-  Missing what the opportunity is
-  Limiting yourself through bias
-  Jumping around too many locations
-  Looking at too many properties
-  Basing decisions on too few comparables
-  Not knowing the numbers
-  Failing to consider issues/risk




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## What to look for?

- Older blocks – dated appearance
- Blocks in run down condition
- Small number of units in the block
- Bonus = land around the block/carpark
- Entire block available for sale
- Units that have been on the market for a long time
- Blocks of units in areas with recent zoning changes




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## Cosmetic Renovation

Cosmetic update involves updates to:

- Exterior façade
- Interior renovations
- Landscaping
- Change layout
  - Entrances
  - Stairwells
  - Common Areas
- Fencing/Gates/Security

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## Cosmetic Renovation

Cosmetic updates:

- Can be structured simply
- Body corporate pays for exterior works (through contributions/sinking fund); each owner pays for own interior works
- Each owner responsible for own unit
- Reasonably straight forward
- Can be a short timeframe (generally months not years)
- Therefore **comparatively** low risk

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## Cosmetic Renovation




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## Cosmetic Renovation




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## Things to be aware of

Do your research **extremely well!!!**  
 Comparables Sales Analysis is essential to ensure uplift is possible  
 Generally Cosmetic Renos work better on houses  
 Land component is valuable!  
 Stack strategies if possible




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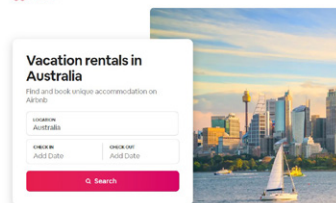
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## Change to Short Stay Rental

Cosmetic update plus furnishing to appeal to Short stay/AirBnB/Executive leasing market  
 If in a managed complex, work with existing manager or consider managing yourself




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## Standard Rental

1 bedroom  
 Inner-city suburb  
 \$360 per week  
 Negative cashflow \$6680 per year




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## Short Stay Rental

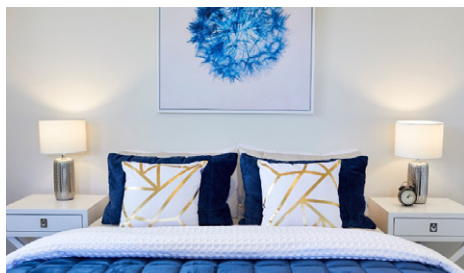
Refresh plus  
furnishing to  
appeal to  
AirBnB market

\$8000

Nightly rate  
\$180-200

Average  
occupancy 75-  
80%

Positive \$5000+



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## Update using Sinking Fund

Cosmetic update involves updates to:

- Exterior façade
- Interior renovations
- Landscaping
- Change layout
  - Entrances
  - Stairwells
  - Common Areas
- Fencing/Gates/Security

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## Process using Sinking Fund

- Body Corporate committee
- Create a proposal
- Speak to other owners
- Offer to project manage
- Propose the motion at AGM or SGM
- Garner support – often require quorum of 75%
- Vote on motion
- Implement plan

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PLATINUM HOMES

I LOVE REAL ESTATE

### Strata for Uplift

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Break up existing complex into smaller titles  
For whole unit blocks – see Strata Title resources

For individual units  
Consider what already exists that can be changed to exclusive use, leased from Body Corporate or added to the strata plan and allocated to your unit!

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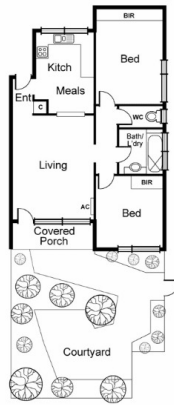
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## Strata for Uplift

Courtyard was not part of unit 1's allocation  
Added to unit 1 through 99 year lease from Body Corporate for \$99 and fenced off to create exclusive access




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## Strata for Uplift

Unit 1 renovated and courtyard landscaped to improve value and secure quicker sale




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## Structural Renovation

Structural update involves :

- Upgrading/modernising exterior façade
- Reconfiguration of existing units (e.g. extend building to turn 1 bedroom units into 2 bedroom units)
- Landscaping
- Change layout
  - Entrances
  - Stairwells
  - Common Areas
- Fencing/Gates/Security

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## Structural Renovation

Structural updates:

- Can be structured in different ways
- Body corporate pays for exterior works (through contributions/sinking fund); each owner pays for own re-development works **OR** Body corporate borrows the money with each owner providing serviceability
- Each owner decides what to do with their own unit
- Costs of build split between common areas and units
- Generally a medium timeframe (18-24 months)
- Therefore **comparatively** medium risk

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## Structural Renovation

Purchased 1 x 1 bedroom unit in a 4 unit block

Agreed with other owners to redevelop the entire block

- **TRANSFORM!**




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## Different Approaches – Structural




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## Different Approaches – Structural




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## The Project

- Major structural extension
  - Turn existing 4 x 1 bedroom units into 4 x 2 bedroom units
- Strata for uplift
  - Basement carparking off rear lane strata titled and allocated to individual owners
- Added additional units
  - Sold land to builder to construct

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## The Numbers

- Property purchased for \$330,000
- Rented out while plans and permits obtained – slightly negative
- Sold the land either side of the building to the builder and split the proceeds – covered the costs of consultants to get permits + \$25,000 each
- Renovation, staging & selling costs \$150,000
- Sold for \$645,000
- Profit = \$165,000

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## Different Approaches – Add units

Structural update adding units involves :

- Extending the footprint of the existing building to include new units
- Adding additional storeys to existing building height
- Building new units on available land
- Building above carparking




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## Different Approaches – Add units

Structural updates adding new units:

- Usually funded via Body corporate borrowing the money with each owner providing serviceability and all owners sharing in costs and upside (or downside)
- Cost of build of additional units covered by all owners through Body Corporate
- Additional units are sold at completion of the project
- Generally a medium timeframe (18-24 months)
- Therefore **comparatively** medium risk

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## Adding additional levels




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## Adding additional levels



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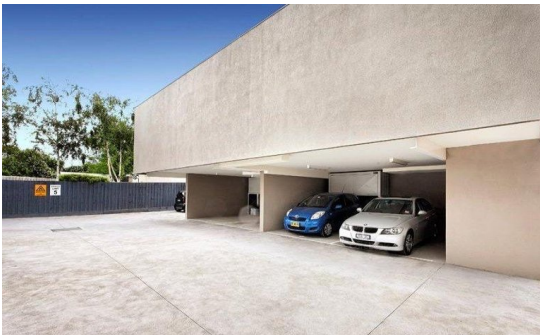
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## Adding additional levels



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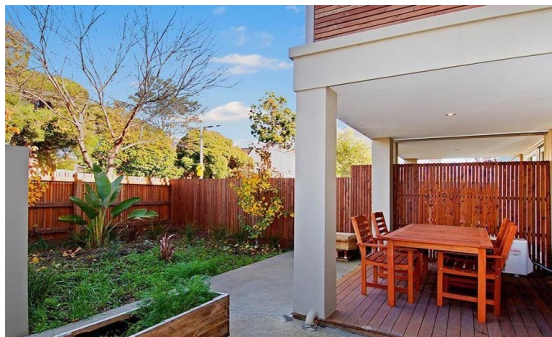
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## Adding additional features



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## Redeveloping what is there



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## Redeveloping what is there



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## Adding additional units



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## Adding additional units




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## Adding additional units

Clever design makes this unit look like a single-storey dwelling but it is actually 2 levels with the bedrooms downstairs created via excavation – plus an outdoor area via a rear balcony




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## Different Approaches – Demo/Rebuild

Demolish & Rebuild :

- Often done when a change in zoning, especially if height restrictions have been extended
- Particularly worthwhile for older run down blocks where starting again is easier than updating
- Good consideration when the block is poorly placed/oriented on the block or to free up land
- Usually to replace the units and/or to create additional units

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## Different Approaches – Demo/Rebuild

### Demolish and Rebuild:

- Usually funded by Body corporate borrowing the money with each owner providing serviceability
- Units replaced for each owner and additional units sold
- All owners share in costs and upside (or downside)
- Generally a medium to longer term timeframe (24 months+) with significant funds required
- Therefore **comparatively** high risk

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## The Process

### If you own the entire block = ultimate control

- Make your plans and move ahead!
  - If the units are strata titled you will need a Body Corporate resolution – which you can pass yourself!
- More control = higher up front cost!

### If you don't own the entire block

- Gauge the appetite of the other owners for this kind of project
  - Convince the other owners of the merits of the project.
- Less control = lower up front cost! But more work to do...

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## The Process

### • If you don't own the entire block...

- Pre-work to do:
  - Understanding what is possible
  - Casting the vision of what might be done
  - Building rapport with other owners to get their support
  - Preparing a preliminary proposal to demonstrate what is possible




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## The Process

### • Body corporate resolution...

- Strata titled units = a **resolution** will be needed which commits the owners to the project
- This is one of the hardest parts of the process
- Can take the longest, depending on how good the proposal is, how much money is available (collectively) and what benefits the owners stand to receive upon completion
- You don't need all the answers yet – just the start!




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## The Process

### • Body corporate resolution...

The resolution process may encompass many iterations with each one agreeing to take the project to the next step

The first resolution may just provide agreement to proceed with initial investigations




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## The Process

### • Owners' Agreement...

- Get an "in principal" agreement that the owners are in favour of moving forward
- In this process, try to think through the impact on the owners – owner occupiers will need to move out, investors will need to terminate tenancies, everyone will need to bear holding costs
- Try to paint a picture of what is needed and answer questions/objections
- At each stage, remember that all you need is for them to agree to move to the next step

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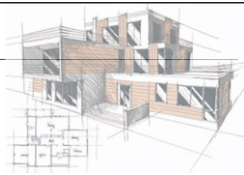
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## The Process

- **Start the design...**
- Now the fun begins!
- Get some initial opinions from consultants such as Town planners to confirm what might be possible
- Begin to formulate some high-level design considerations and feasibility analysis to further demonstrate what the project could look like
- Often other owners will be happy for you to do the ground work if you are willing



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## The Process

- **Engage the consultants...**
- The process will now require funds to be spent so you will need to agree on contributions from the owners towards some of the costs
- Now is also a good time to start thinking about how the project will be funded



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## The Process

- **Confirm the design, plans and permits...**
- Once the design has been finalized the project rolls into full swing and renovation or construction can begin as soon as the relevant permits, etc have been obtained
- Now is a good time to arrange for tenants and owner occupiers to vacate in anticipation of work beginning
- If you have the right experience you might want to project manage the project, but often an independent project manager is a good choice in case things go wrong!

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## The Process

### • Finalise the planning and start the construction...

- All of the project documentation can be signed off
- Plans and permits
- Building contract
- Funding documentation / Loan contracts / Mortgagee's consent
- Plans of subdivision




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## The Process

### • Finalise the construction, obtain Certificate of Occupancy, lodge final plan of subdivision, then sell or keep...

- Once the project is complete, the strategy can be realised
- Sell
- Revalue and refinance
- Combination of both
- Owners re-occupy
- Lease for income




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## What can go wrong?

### Usual suspects:

Construction issues  
Budget overrun  
Timeframe overrun



Surprises during work that were not evident before the project began

Change in circumstances that impacts funding (e.g. owner job loss, owner death, owner selling)

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## What can go wrong?

### Specific issues:

Owner selling during the project

- Impacts on progress - significantly
- Impacts on finance
- New owner must agree to the project which can affect saleability
- Owner financial difficulty leading to re-possession
- Death of owner




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# PLATINUM ACCELERATOR

## 6. PRIVATE LENDING

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PLATINUM  
MEMBER

### How Many Want To Learn .....

Professional + Risk Measured → Private Lending



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PLATINUM  
MEMBER

### Too Many People Willing To .....

- ✓ Lend with poor DD (due diligence)
- ✓ Borrow in an uneducated risky way



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## Aim to Skill You Up



Practical Perspective + Brokers Perspective + Lawyers Perspective

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## 3 Major Red Flags



If it sounds too good to be true .....

Are you taking the advice of someone who has never done private lending before?

Are you reluctant to review the deal with your pro team for fear they talk you out of it?

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Preparation + Due Diligence @ Beginning

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## Lender Vs Borrower

**EDUCATED**




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## Traditional Vs Private Lending

- Borrower = same in both = Individual or Entity (Co/Trust)
- Traditional Lending: Lender = Bank
- Private Lending: Lender = Individual or Business / Institution




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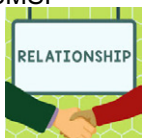
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## Private Lenders

### Individual

- Person
- Entity (Co/Trust)
- Piggy Bank Trust
- Bucket Company
- SMSF



- Borrower Driven

### Business / Institution

- Business
- Institution
- Larger SMSF



- Lender Driven

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## Common Question

### Joint Venture (JV) vs Private Lend – With Individual




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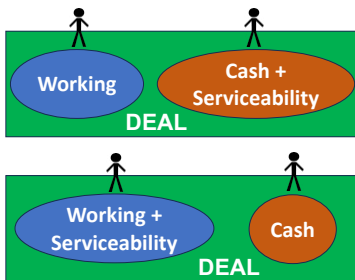
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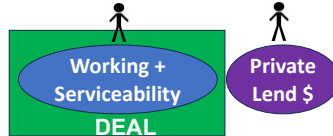
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#### JV



- All parties in the deal
- Profit split based on deal success
- JV Agreement
- No Security (they in deal)

#### Private Lend



- Private lender not part of deal
- Fixed return NOT deal success
- Loan Agreement
- Security Essential

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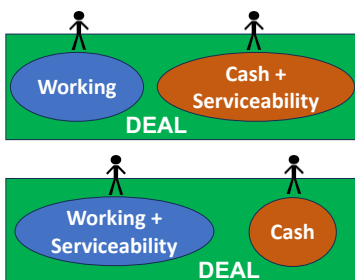
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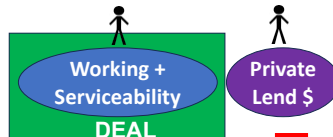
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#### JV



#### Private Lend




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## Loan Terms

Terms	Bank Lend	Private Lend	
		Individual	Business / Institutional
Regulation	Regulated	Unregulated	Unregulated
Negotiability	Nil	Negotiable	Nil
Interest % per annum	5-7%	Standard + Premium 10%+	12-15%
Interest Payment	Monthly	At End	At End or Monthly
Establishment Fee	0-\$600	Nil	3%
Timeframe	30 years	Short	Short
Funds Release	Off-set / Redraw Flexibility	Fully Drawn	Fully Drawn
Extension	Nil	Negotiate	Negotiate

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## Security

Terms	Bank Lend	Private Lend	
		Individual	Business / Institutional
Security	First Mortgage	Caveat + Registerable Mortgage	First Mortgage
Security Valuation	Bank Valuer	Nil	Registered Valuer
LVR	<90%	Flexible – but Target 80% Max	60-70%
Loan Doc	Bank Issued	Borrower Issued Typically	Lender Issued

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## Individual Private Lending

Unregulated + Individuals Setting Terms =  
Potentially Higher Risk so Security is KEY



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## Ideal Security Property



- Property with sufficient equity
- Bank Loan + Private Loan = 80% of Security Property Value
- \$500k + \$300k = \$800k = 80% Value =  $\$800k / 0.8 = \$1M$
- Deal property at outset of lend rarely has sufficient equity
- External property often best security

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## Individual Private Lend – Security Unpacked



Registered Second Mortgage



Personal Guarantee



Loan Agreement

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## Individual Private Lend – Security Unpacked



Consenting Caveat



Registerable Mortgage



Personal Guarantee



Loan Agreement

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## Caveat

- Definition
- Non-consenting
- Consenting
- Registerable Caveat = Meaningless
- Why consenting caveat alone is not enough!



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## Mortgage

- Registered First Mortgage
- Registered Second Mortgage
- Registerable Mortgage



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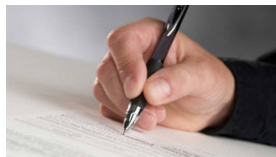
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## Personal Guarantee

- Explained
- Benefit to lender
- Risk to borrower



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## Loan Documents

- Contents
- Signing
- Retain Copy



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## Payback Loan Principal & Interest

- Transfer \$ & Document Loan @ End
- Remove Caveat
- Return Signed Registerable Mortgage Doc & Lender Destroy

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## BEWARE - Pooled Investments & ASIC

- Managed Investment Schemes or Pooled Investments
- Offered or Marketed to < 20 people in previous 12 months
- Raising not more than \$2 Million in that 12 months
- Be careful around Forums and Social Media



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## Timely Communication is Key

- Regular verbal & written reporting – the good & bad
- Plain English
- Resolves most issues
- Reduces uncertainty
- Makes parties feel involved




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## Common Mistakes Addressed

- ✓ • Inexperienced borrower and lack of DD on borrower
- ✓ • Loan shark terms
- ✓ • Insufficient security provided
- ✓ • Pooled Funds – multiple unsecured lenders
- ✓ • Lack of communication e.g. extension
- ✓ • Poor loan documentation, unsigned, copy not held




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## Remember .....

*No One Will Look After Your Money  
As Well As*




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# PLATINUM ACCELERATOR

## **7. UPDATE RAW/ OVERSEAS NATIONAL CONFERENCE 2024**

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# PLATINUM ACCELERATOR

## 8. FRUSTRATION IN THE CURRENT MARKET

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SESSION NUMBER 7

Dealing with Risk

Nicolle Beer

Platinum Accelerator (QLD/NSW)

and Money Mind Mastery PLUS Trainer

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Storm is coming!



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Keep a cool head.



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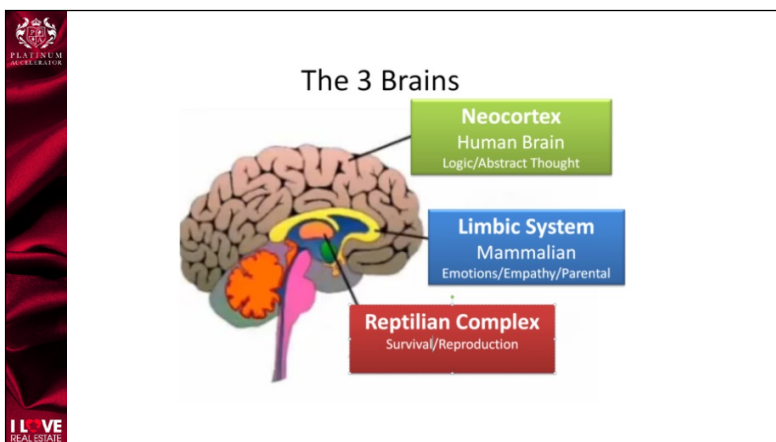
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## The Purpose of Fear:

Keep ourselves Safe!



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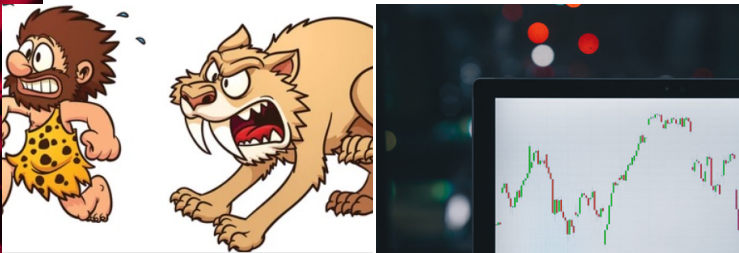
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## The Cause of Fear



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## Loss Aversion Bias

- invest too conservatively
- invest too rashly
- sell stocks during downturns to avoid further losses
- prevents some from starting to invest in the first place.



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## What sets our Loss Aversion Bias?

- Absorbed from our parents
- Personal experience
- Cultural and societal norms
- Education
- News and media
- Personal experiments




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## Here's the thing...

Studies indicate that higher financial literacy, a marker of financial expertise, is associated with increased susceptibility to loss aversion bias.

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## Why do smart people fail?

Rui Gaspar; Jose Palma-Oliveira; Victor Corral-Verdugo– Universidade Catolica Portuguesa; University of Lisbon; Universidad de Sonora– 2010

“Under-estimation of the influence of unconscious programming”




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## The Origins of Tall Poppy Syndrome




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## Why do smart people fail?

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## How do we deal with RISK?

- Understanding the psychology behind emotions like Fear
- Learning simple but powerful cognitive tools to clear perceived fear and risk
- Neocortex is activated, and long-term solution finding is possible




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## What does it mean?

The smarter we are the more hesitant we are?

The more we take action, the more that action is likely to get us into trouble?

There is a lot of unconscious programming that we need to overcome to be clear and discerning.




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Neocortex is activated, and long-term solution finding is possible

Understanding the psychology behind emotions like Fear and Loss Aversion

Simple but powerful cognitive tools that clear perceived fear to clearly assess risk

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One day, the ~~mountain~~<sup>WAVE</sup> that is in front of you will be so far behind you, it will barely be visible in the distance. But the person you become in learning to get over it? That will stay with you forever. And that is the point of the ~~mountain~~<sup>WAVE</sup>.

brianna wiest

## What Now?

Keep paddling...

Or, consider doing the

**12 Week Transformation**

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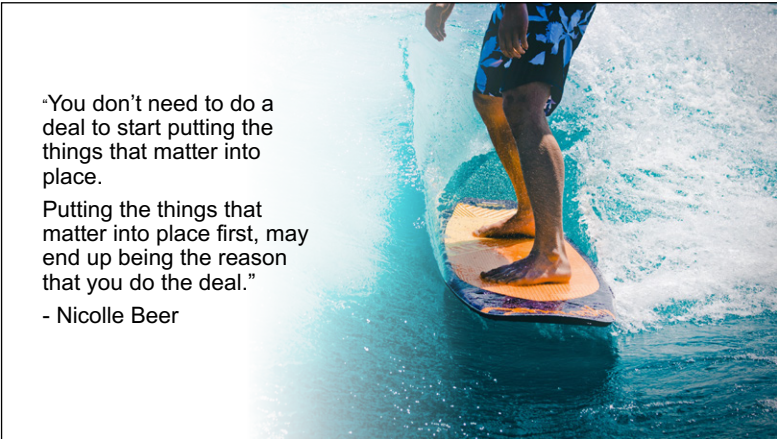
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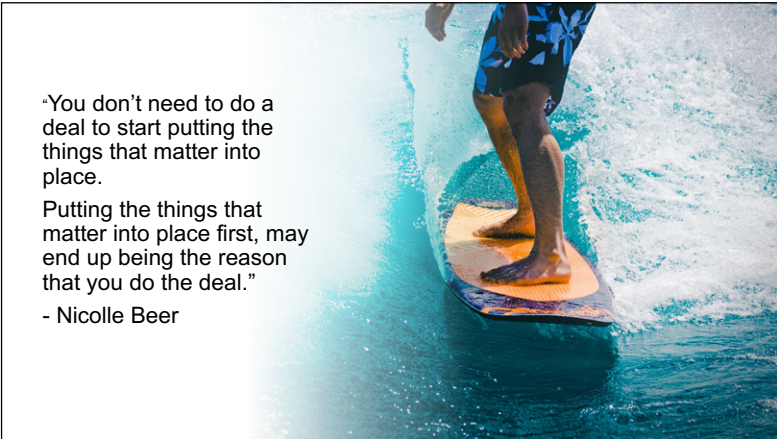
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A person is surfing on a wave, wearing blue and white patterned shorts. The surfer is barefoot and standing on a surfboard. The wave is breaking, creating white foam. The background is a bright blue sky. On the left side of the image, there is a quote in white text: "You don't need to do a deal to start putting the things that matter into place. Putting the things that matter into place first, may end up being the reason that you do the deal." followed by "- Nicolle Beer".

"You don't need to do a deal to start putting the things that matter into place.

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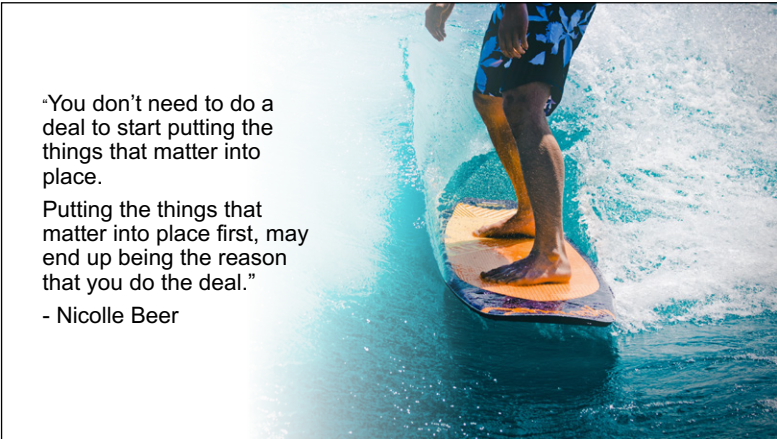
- Nicolle Beer

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# PLATINUM ACCELERATOR

## 9. TRAINING SESSION HOT PROPERTY FINDER AI

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**I LOVE**  
REAL ESTATE