

THE BUSINESS OWNER'S GUIDE

TO

Property

A guide for investing in Australian real estate
for entrepreneurs and business owners.



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Hey!

Congratulations, you've downloaded yet ANOTHER free e-book!

I know, I know... you're **looking for answers**.

Well, you'll be delighted to know that what you are about to (hopefully) read is *actually* designed to be *actually* valuable.

That's right.. *actually*.

And free. AND valuable.

How great!

Because here's something I want you to know, straight out of the gate:

I value you.

I value your time, and I value your intellect.

And, for what it is worth, I genuinely really appreciate the opportunity to share these ideas with you, because **I know they will help you**, like they have helped so many others.

Now, if you're anything like the majority of business owners we talk to, you probably very familiar with these feelings:

- **You're tired** of riding the volatile cashflow and growth rollercoaster of business (and life)
- You stay **very busy** making sure your business baby is still alive, healthy, happy and growing (ie. you have next to no time for yourself)
- You've spent so much time mastering the skills you need for your business, that you now **lack the expertise** to know how to even

start to invest... **let alone buy the right kinds of assets**, in the right order, to meet your goals

- You're not sure when, if or how much money to **take off the business table** and move in other assets
- You don't know how to set yourself up for a **life outside of business**

But, of course, **that's why you're here.**

Over the next few pages, you're going to devour the models, principles, strategies and keys that will help you master the game of real estate, and unlock more freedom in your life.

These keys are:

- **The Holy Trinity:** The Three Immutable Principles For Investing Success
- **The Apex Progression:** The Three Phases Of Every Investment Journey
- **Fractal Economics:** The Universal Laws That Power Exponential Portfolio Growth
- **The Entrepreneurial Grid:** Self Assessment Tool To Help You Know When and Why to Invest

Why this is important?

Well, a few short years ago, I was a depressed, alcoholic, drug addict.

A high-functioning one, running 3 businesses... but an addict on the edge of collapse.

I was trapped in a self destructive cycle, crushed by the weight of two failing companies... and working 100 hour weeks trying to keep it all together.

Everything I had ever worked for was falling apart...

I had no assets, a failed marriage...

and **no safety net**.

It got to the point where I had nowhere to go... and was sleeping on the floor of my office.

Then, right when I was at my lowest...

I met a beautiful woman, who somehow managed to see who I really was.

(Despite the fact I stank of booze and cigarettes and slept on the floor...)

Gabi was **the inspiration I needed** to turn my life around, and that transformation led me on a quest...

I started asking questions like:

How could I avoid being in the same position again?

How could I achieve greater levels of prosperity in my life?

How could I build wealth, without as much risk?

How could I stop trading my time for money?

What kind of impact did I want to have on the world?

What could I have done differently?

What needs to change?

It was this journey which led Gabi and I to do what most young couples do... make a big mistake.

We thought we knew the answer - Buy Property!

But of course... **it's not that simple, is it?**

We bought the wrong property, in the wrong place, at the wrong time.

Worse still, we'd had to scrape together money from friends and family just to get started...

And now we'd wasted their money too.

Ouch.

But, as I am sure you know, sometimes these moments are the sources of our greatest inspiration.

For us, it sparked an insatiable urge to succeed.

We knew that real estate was a great asset class, all we had to do was work out the rules of the game.

If we could learn, inside and out, every rule of the playbook...

Then we would be able to become the master and commander of our own wealth destiny.

We'd finally discovered the light at the end of the tunnel and found a new sense of purpose...

So... **we went deep.**

We spent well over \$100,000 on courses, guides, tools, and strategies.

Pressure testing every one, and distilling the best aspects of all we learned into a meaningful, usable investing philosophy that would be

robust, resilient, scalable and profitable (The Holy Trinity).

Not only that, but **we have built a world class system** to be able to identify not just the what, but also the where and the when of how to find properties that meet The Holy Trinity criteria (No one else has this)

And we also created a 3 stage roadmap to help any investor know where they are, and what to do next (The Apex Progression).

Which synthesise to unlock the power of exponential portfolio growth, and profits (Fractal Economics).

But these aren't just fluffy "ideas"...

This is literally what we use to help dozens of people just like you to outperform the market, outpace other investors, and take control back over your financial future... (no matter what happens in politics or the economy).

Intrigued?

Awesome.

Well, let's get started...

KEY #1

The Holy Trinity

The first thing you need to understand about investing in real estate, is that this is a business venture.

And just like all businesses, Property Portfolios live and die on cashflow.

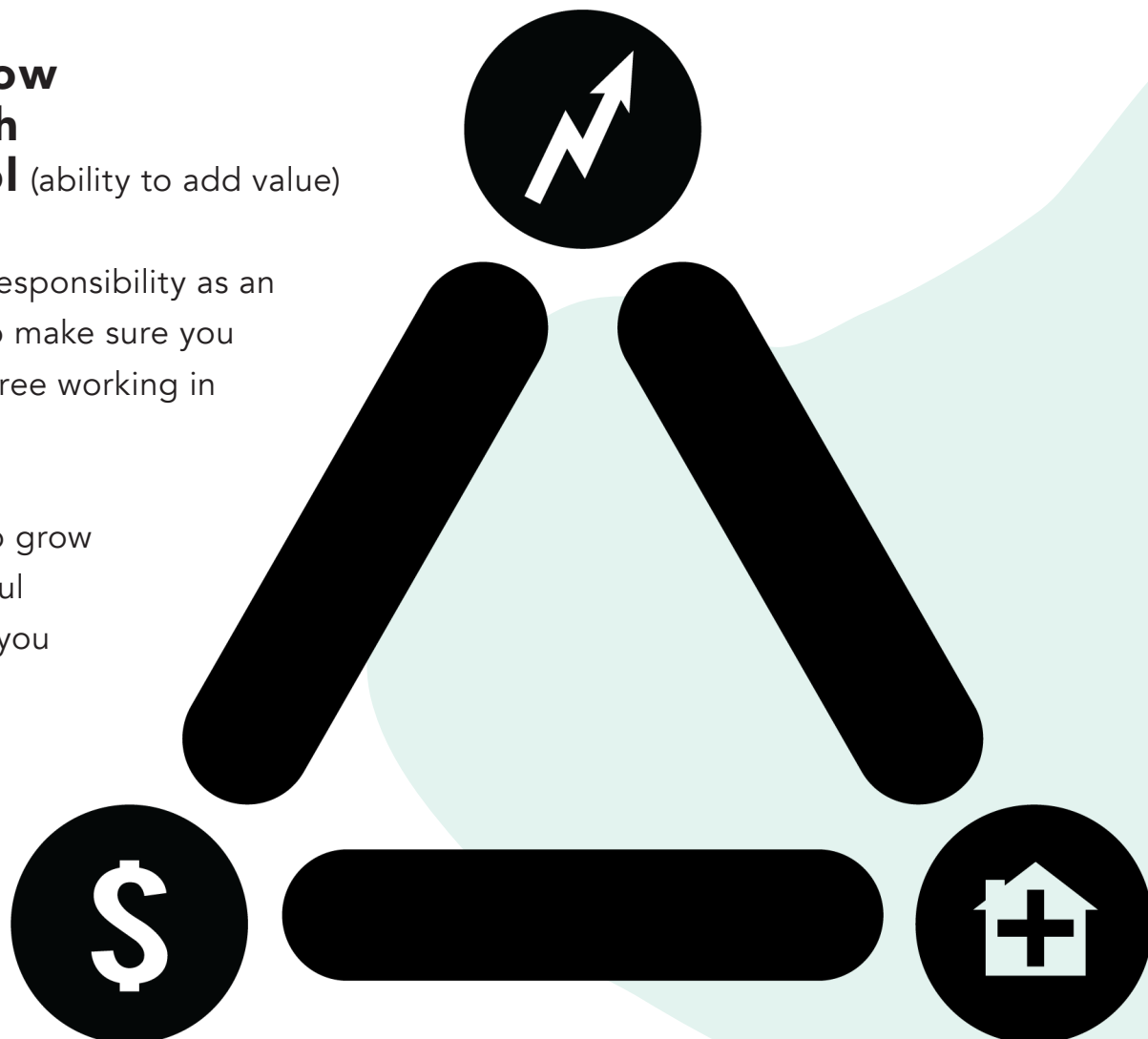
In fact, the biggest reason that 90% of property investors never make it past two properties, is because of a lack of cashflow.

Now, in every real estate asset you buy, there will be three main forces

**Cashflow
Growth
Control** (ability to add value)

It is your responsibility as an investor to make sure you have all three working in harmony.

In order to grow a successful portfolio, you will need:



- **Positive cashflow** (because who needs a cash draining liability?)
- **Compounding capital growth**
- The **ability to control** both the cash flow and the growth at will (known as 'value adds')

Cashflow without growth will slow you down

Growth without cashflow will stop you dead

But...

The ability to manufacture cashflow and growth as you need it, is the key to surviving and thriving even through economic or socio political changes.

When you get all of these forces working together, it creates a "wealth ecosystem" that fuels its own fire, and allows your portfolio to proliferate.

So let's make it real simple for you:

Surplus Cashflow + Capital Growth + Control

= Safe, Scalable, Profitable, Properties

This is The Holy Trinity Formula

Of course though, you're thinking "this is all nice and wonderful guys, but how do I actually find these properties?"

Patience young grasshopper... we'll get to that.

KEY #2

The Apex Progression

Knowing where you are on the journey, right this very minute, will allow you to make the right asset selection, in the right order, to move in sequence, and get to where you want to go.

In fact, to state it clearly:

If you buy the wrong assets, in the wrong order, at the wrong time...

Your portfolio will likely break and fail.

There are 3 distinct phases for every portfolio



Foundation

This is where you (as the name implies) build your foundation. Nothing too complicated here. We're looking at entry level properties, with great capital growth prospects, which produce a net positive yield. The function of this stage is to broaden and shore up your wealth base, and to build an engine room which will power later stages of your portfolio. If you buy the wrong foundation, it can cost you years of delay down the line. Typical prices are between \$200k - \$400k with gross yields of 5.5% - 6.5%





Acceleration

This is where the fun really starts, and the risk increases. You should only be in this stage once you have a solid foundation. What we are looking at in this stage is actively increasing your equity, or cashflow, depending on what you need the most. Location selection is, as ever, critical. However, what we're looking to do at this stage is things like small developments, granny flat additions, or renovate for profit projects. The function of this stage is to increase your capital and liquidity, quickly and safely. Capital requirement for this stage is typically around \$200k - \$400k depending on the size of the project. Note, you may never need to move beyond this stage if you don't want to.



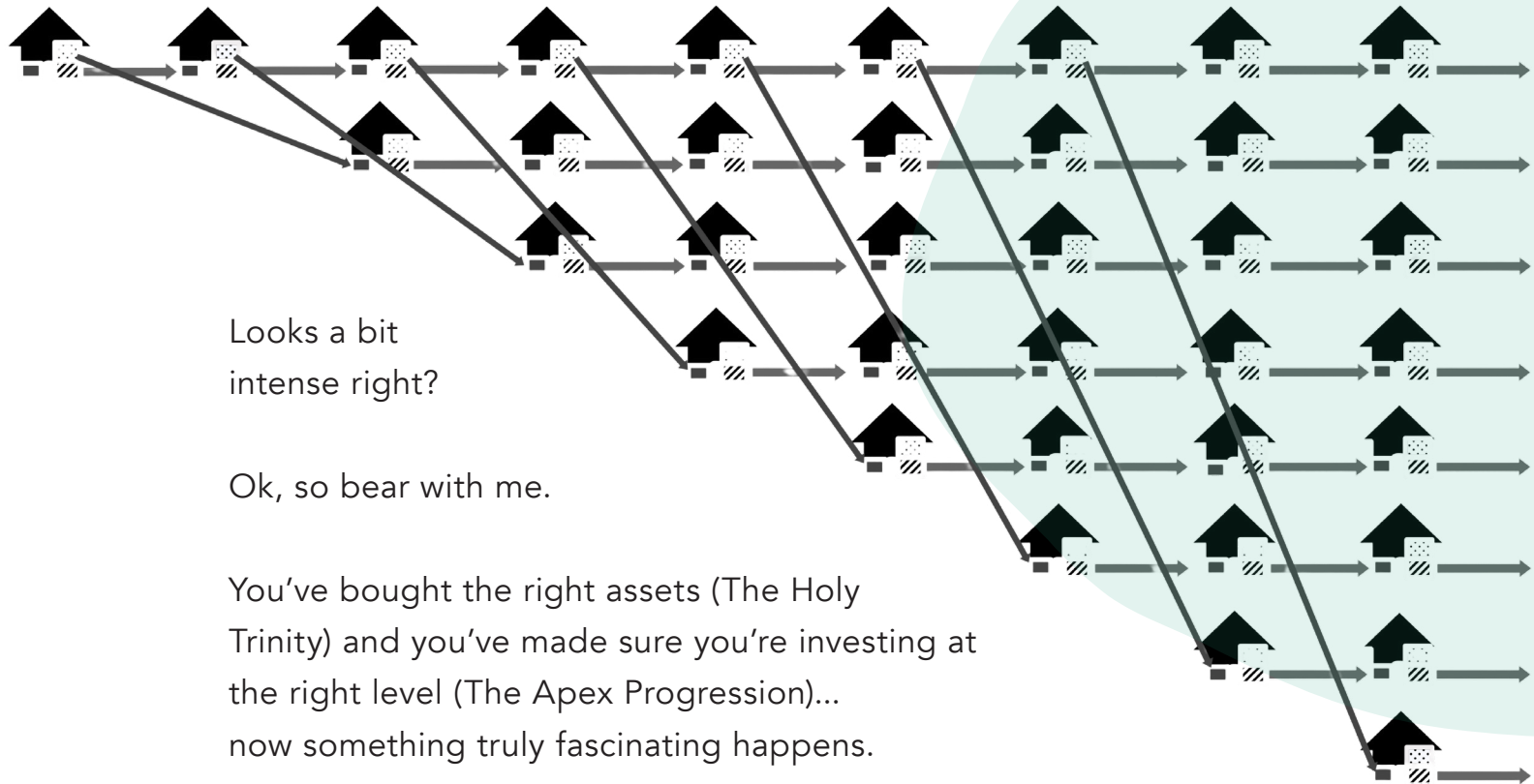
Legacy

This is where most people want to end up. You should only arrive here if you have built enough capital and cashflow buffer to manage the risk of more advanced strategies. What we're talking about here are major projects, major returns. Think very high cashflow opportunities like micro apartment projects, unit blocks, commercial assets and the like. This stage is for the sophisticated investor. The finance requirements are more challenging, and the risk is higher... but so is the reward. Capital requirement starts at around \$250k and goes upward from there.

Knowing how, and when, to move through each of these phases will allow you to move faster and more powerfully than other investors.

KEY #3

Fractal Economics



You see, as your capital grows in each asset, the cashflow in your portfolio will allow you to liquidate the new equity position...

This will in turn allow you to transfer the free equity from one asset to a new asset.

And, as long as you follow the right principles (The Holy Trinity) it will be able to do this again... and again... and again....

Don't be disarmed by the simplicity here.

Understanding this model will allow you to know if what you are buying is in line with where you are going...

And unlocking this potential will allow you to build a truly scalable portfolio.

KEY #4

The Entrepreneurial Grid

Just like we have covered, everything happens in stages.

And, like your portfolio, you're likely to be in different stages of your business and entrepreneurship journey

These stages interestingly correlate with the Apex Progression to give you a helpful self identification matrix

There are typically 5 distinct phases in your entrepreneurial journey:

1

Start Up

Let's be honest- you're lean, focussed, and don't have much time, capital or energy to think of anything else. However, this could be a good time for you to start building your foundation.

2

Stabilise

You're likely to have built a team, and can now begin to think more strategically, and less reactively. You have reliable surplus cashflow every month, and can seek new opportunities. This is likely when you'll start venturing into the Acceleration phase on your Apex journey

3

Scale Up

Things are moving quickly, and you're starting to really accelerate. Revenue is increasing, and everything seems to be growing. It's exciting, and challenging! Your portfolio is doing the same, and is expanding its potential.

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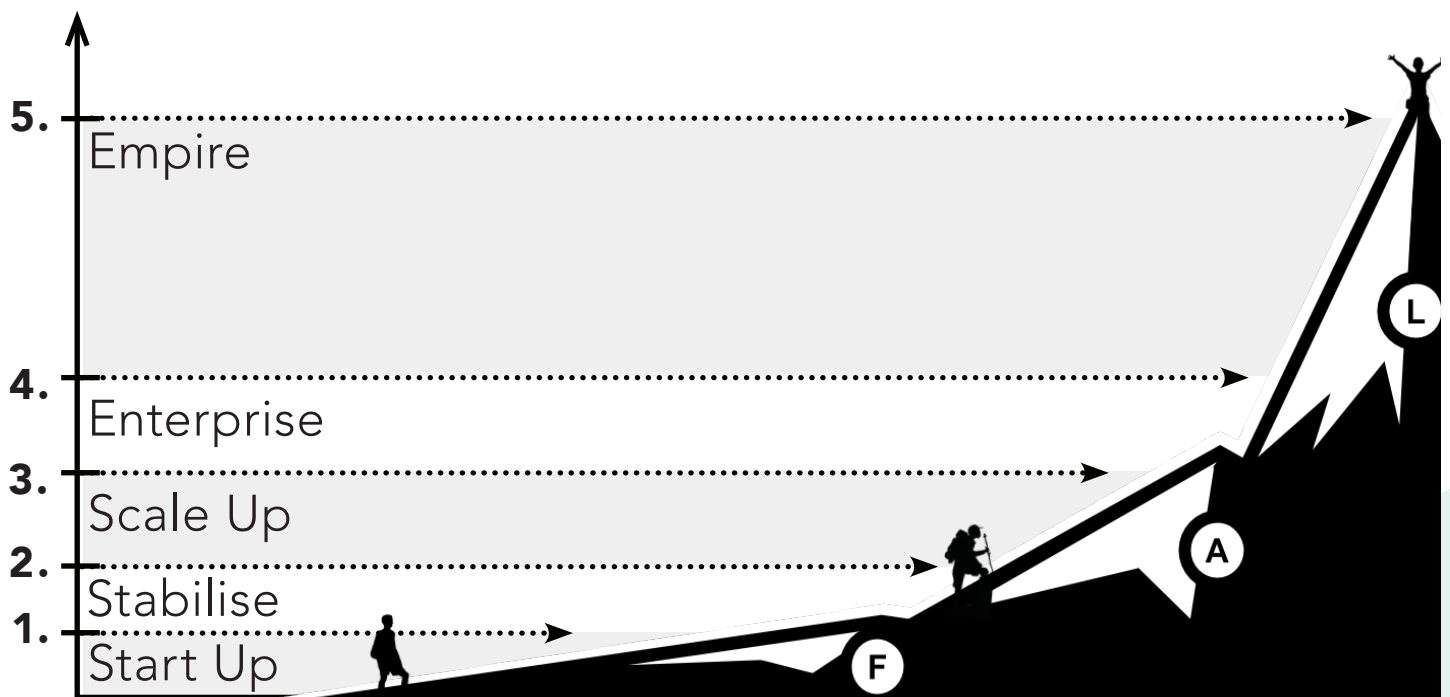
Enterprise

You've expanded in so many ways, and now have the infrastructure to support the future prosperity of the company. This is likely when you'll start looking at Legacy assets

5

Empire

You've built a machine which does what you want, when you want it, and can run autonomously. Well done! What's next?



So, as you can see, your property journey and your business journey can work in harmony, to actually help you achieve your personal wealth goals faster, give you greater stability and maneuverability and allow you to dominate when others have to pull back.

But of course... Why should you listen to us?

Great question.

It's important for you to know that **this is not just "theory"**.

You see, we have built our own business which helps people like you to put all of this into action... and I must say, we're pretty darn good at it!

We've been lucky enough to help dozens of others like you walk this path.

Here are just a handful of case studies to help you understand what this looks like in action



443-445 Cross Rd, South Plympton SA

Purchase Price: \$880,000
Current Value (Approx): \$1,065,000

Yield: 4.7%
Vacancy Rate: 0.7%
Landsize: 1260m²

Why is this good?
\$180k under market value, 2 adjoining lots
with development potential for 5 townhouses



8A+B Phoenix Ct, Churchill QLD

SEP 2019

★★★★★

Purchase Price: \$475,000
Current Value (Approx): \$600,000
Settled: 12/09/19

Yield: 6.4%
Vacancy Rate: 1.9%

8 Month, 26.3% Growth

Why did we buy?
2 Properties on 1 title, Immediate Strata Subdivision.
Cosmetic renovation, under market value



248 Holdsworth Rd, Bendigo VIC

AUG 2019

★★★★★

Purchase Price: \$335,000
Current Value (Approx): \$420,000
Settled: 11/09/19

Yield: 5.0%
Vacancy Rate: 1.5%

7 Months, 25% Growth

Why did we buy?
3 Lot Subdivision Potential, Under Market Value,
Cosmetic Renovation Potential, Low Vacancy
Rates, Strong Growth Prospects



73 William St, Devonport TAS

MAR 2020



Purchase Price: \$230,000

Current Value (Approx): \$280,000

Settled: 27/03/20

Yield: 6.1%

Vacancy Rate: 0.2%

1 Month, 22.6% Growth

Why did we buy?

Under Market Value, Positive Cashflow,
Cosmetic Renovation Potential, Low Vacancy
Rates, Strong Growth Prospects.



483 Prune St, Lavington, NSW

Purchase Price: \$265,000

Current Value (Approx): \$270,000

Yield: 6.5%

Vacancy Rate: 0.7%

Landsize: 1019m2

Why is this good?

Good quality asset in a reliable location, with great
yield at purchase, plus scope for granny flat
addition using existing infrastructure, scope for 3
lot subdivision in the future.



6 Sorata Pl, Currambine WA

OCT 2019



Purchase Price: \$410,000

Current Value (Approx): \$445,000

Settled: 26/10/19

Yield: 5.1%

Vacancy Rate: 1.6%

Desktop Valuation Report [Here](#)

Client Testimonial [Here](#)

Why did we buy?

2 Lot Subdivision Potential, Boarding House Approved Area, Under
Market Value, Low Vacancy Rates, Strong Growth Prospects.
The plan is to purpose build a boarding house on the rear lot after
subdivision.

Oh, and if you want to check out what some of our clients have said,
just [click here](#).

Ok, so by now, you're probably thinking... "What's the deal? What are
these guys selling?"

And we'll get to that!

But first, let me share with you our vision.

You see, we believe that entrepreneurs are the lifeblood of our society.

They drive innovation, change, and prosperity.

And, as entrepreneurs ourselves, we have felt a calling to help people
like you transition from just being business owners to becoming

Real Estate Entrepreneurs.

"The Entrepreneur is the visionary in us. The dreamer. The energy behind every human activity. The imagination that sparks the fire of the future. The catalyst for change," says Michael E. Gerber in his book, The E-Myth.

A Real Estate Entrepreneur is generally defined as ambitious, risk tolerant and self motivated.

They possess the ability to create something out of nothing, and not only recognizing opportunities, but rather seize them.

It's a mindset more than anything, as it combines vision with passion and grit.

But...

The biggest problem we see is a lack of comprehension.

If more people understood how to create a life of freedom, choice and abundance using real estate, we would be able to create a more affluent and enriched community.

And so...

Our vision is to synthesise the principles of entrepreneurship, democratise real estate investing and build a movement of Real Estate Entrepreneurs which brings positive, intergenerational social change.

And it has become our mission **To Empower Australia's Real Estate Entrepreneurs.**

Now, there are in fact many ways that we can help you, some free, and some compensated.

But, if you would like to jump on a call to have a chat to find out what is going to be most suited to you, then you can book in a time by clicking the button below.

[Click here](#)

Want to know more?

Just some of the other ways we can help:

Podcast: Join us every week as we explore different topics around investing, wealth, business, and life, on our podcast, [The Investor Lab](#)

Book: Want to unlock the secret to creating a life of freedom, choice and abundance through real estate? Grab a copy of *Limitless: The Renegades Guide To Building Wealth Through Property* by [clicking here](#).

Community: You can also join an active community of like minded individuals finding success in life and real estate by joining [The Investor Lab Membership](#)

Buyers Agency: Want professionals to do the hard work for you? Apply to work with one of the country's leading investment-focused national buyers agency, Dashdot, by [booking in a free 15 minute consult here](#).

Until next time,

Goose McGrath