

THE GLOBAL Millionaire magazine

May 2022



INTRODUCING SOLAR ENERGY PARTNERS

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THE GLOBAL Millionaire magazine

E D I T O R S
N O T E S



I have been reflecting on the things I am most grateful for. Primarily among those is the Global Millionaire team. I appreciate their excellent performance, and I am thrilled to have them all as a part of the team.

We've come through a year filled with both challenges and victories, so it's pretty reassuring to know that I can count on everyone regardless of what is in front of us. This past year, working with the team has been a pleasure, and we're proud to have everyone on board. We offer our best wishes and happiness to our team and their families as we all look forward to another successful year!

Mike Ilagan
Managing Director



ONE

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INTRODUCING GEZ Perez

Gez Perez has been a motivational speaker since 18 years of age but his journey really started when he found his purpose – he was overweight before to the point that he experienced mild heart attack symptoms and that's when he immediately turned his life around which resulted in a huge body transformation.

The resilience and determination stem from his mother who battled breast cancer and is cancer-free. It was there and then the Thrive Method was discovered for success from mindset, skillset, and execution. It is these principles that have helped many of his clients experienced their breakthroughs in life, business, and their career. Where they can fast track their progress, become happier, energetic and sustain high-performing motivation without the hype.

Gez is an author, high-performance coach, and motivational speaker. He has spoken in Australia and internationally impacting many people to thrive in their life, career, and business. Gez is an enabler in helping individuals, teams, and organisations to fast track their progress with proven strategies and tools using the thrive method that drives outcome results.

Gez is a Certified Professional and Practitioner in HBDI, NLP, D.I.S.C., Emotional Intelligence, Motivators and a Master Coach in life and leadership including extensive background in agile thinking, project management, IT & client service sales, Scrum Master Practitioner and qualified in the Agile Framework where Gez has a signature method program called R.O.A.R that focuses on high Performing Strategic Habits.

He has been featured in many media outlets. Also, he has partnered & worked with world-renowned organisations such as Vodafone, Macquarie Bank, Commonwealth Bank, Zurich & Suncorp. Coached high-performing leaders in the Investment & Real Estate Industry.

Gez also created a motivational app [Gez Perez Thrive] that allows motivational content available and accessible on any smartphone device. He is an advocate of personal development where he hosts a Podcast Show "Motivationwithout the Hype!" that showcases inspirational messages and interviews influencers, leaders, entrepreneurs, and athletes.

We recently caught up with Gez to discuss his journey as an entrepreneur and here's what went down:

Could you please tell our readers a brief background about yourself and how you started your business?

Yes, my name is Gez Perez. I help professionals, teams, and organisations get motivated without the hype, providing proven strategies to scale their success in focusing by achieving high value-driven outcomes. I'm an author, high-performance coach, motivational speaker for over 15 years, and Top 10 listed Podcaster in Australia in the inspirational category with a mission to help people thrive in life and in business. I started my coaching business in December 2015.





What are you currently doing to maintain/grow your business?

At Thrive we're all about agility and what we're currently doing is a set of two focuses for momentum and growth. Our business momentum stems from client relationships and advocacy with our transition strategy. Our business growth is our clients with the mission to help them scale through our business models.

1. Internal Focus

We are constantly improving and streamlining our business to adapt to the current challenges for business growth. We understand for momentum and growth our business needs to be Agile.

2. External Focus

Working with our clients closely to adopt new ways of working to scale their profitability through motivation, high-performing activities, and team culture. Help our clients stay resilient and confident in their respective industries. We have seen our clients achieve their goals and outcomes at a rapid rate using our Thrive Method (E.I.A) Execute, Implement, Action.

What form of marketing has worked well for your business throughout the years?

We apply both offline and online marketing strategies through business networking events, collaboration, features, and guesting with others. Including client attraction marketing with high-value content through social media.

What social media platforms do you usually use to increase your brand's awareness?

The main platforms we use to increase our brand awareness are Facebook, LinkedIn, and Podcasting Streams.

What is the toughest decision you had to make in the last few months?

The challenging decision was to minimise our resources in terms of extra team support, however not sacrificing our quality work. We knew that the only way we can be efficient is to be open to change, adapt to its current circumstance by doing workarounds that upholds our values to serve and still thrive in what we do.

How has your business been affected by the COVID-19 pandemic?

It has affected our business in terms of logistics where face-to-face events, group sessions, organised network meetups, speaking events have all turned into virtual meetings. Our programs had to be adjusted which brought out our creativity in how we can maximise this situation into new online tools and automated systems.

How have you adapted your business operations in response to COVID-19 and its associated impacts?

We were already adjusting and making changes to the new ways of doing business. However, when COVID-19 came in, we had to pivot our operations, streamlined our resources, and work with clients hands-on. We knew support and helping them along the way would make a significant difference. Half of our clients have been impacted but they still experience their personal breakthrough to think innovatively, shift their business processes and services. Some who were in corporate had to be made redundant but were never discouraged as they turned their situation into the positive by acting quickly with resolve and were hired from a different company with high-paying careers. Others started their online business turning their passion into income. How did they all rise above all this? Utilising the Thrive Method by doing the following – Building a resilient mindset, maximising their skillset that becomes an asset, and taking the right strategy action.



What have been some of the most important lessons you have learned because of this pandemic?

An important lesson I have learned is prioritisation. Making priority what matters most, not to take anything for granted, use the time you have with family, and learn a new skill. Even though the pandemic is real and the situation has caused disruption globally, I have learned not to allow these circumstances to stop me from what I love doing by staying optimistic and moving forward.

What do you hope to see happen in the near future for small businesses all over the world?

My hope for the future is for businesses around the world to not give up, to adapt, be flexible and align to the changing world. As technology continues to evolve and change, we must also do the same. The world needs more small to medium businesses, entrepreneurs, or service-based entrepreneurs because they create opportunities for others and grow the economy. If their passion and dreams are their business which gives them fulfillment and meaning, then it's worth fighting for. I'm not saying to give in or give up, however, my message is to do things that give them happiness.

What advice would you give to a newbie Entrepreneur setting up a new business in this pandemic?

When I first started my business, I wish I would have done the list below sooner than later. Here are my 5 quick tips to set up a business in this pandemic for success.

1. Homework

Do your homework in your specific niche and business. Know that your services solve a problem and it's looked at both ends that you can still operate your business even if there is a pandemic or not. Always have a goal that inspires you that gets you going even when you experience the highs and lows in your entrepreneurship journey.

2. Business Skills

Build your business skills, which means understand the workflow of your business, know your numbers, always improve and ensure you enhance your business acumen.

3. Network

Have a supporting network who supports you, those who are your mentors/ confidant, and business colleagues who are in the same industry as you.

4. Clients

Increase the numbers of your customers and clients, work on your offline and online strategies that know how to deliver, attract and convert. Create a workflow business that is scalable, predictable, and infuses high performing culture. Have a solid framework for repeated business and turning clients/ customers into evangelists which will lead to consistent sales.

5. Tools

Have the necessary tools, systems, and automation to help you in your new business venture. Invest in personal development learning and have a coach/ mentor.



ENTREPRENEUR SPOTLIGHT

Gila Kurtz

Gila Kurtz is a #1 international best-selling author and serial entrepreneur who found her deepest passion in working with dogs and their people. Following a career in education, she built a successful dog training business and then co-founded the award-winning, highly recognizable lifestyle brand for dog lovers, Dog is Good. Along with her husband, Jon, Gila took the Dog is Good brand from start-up to a seven-figure company.

She is the recipient of several business awards, including recognition as one of the top 25 women of influence in the pet industry, Woman of the Year by the Women in the Pet Industry Network, and was featured in Success Magazine, Forbes Magazine, and on the Grow Wire Show.

Global Millionaire Magazine recently caught up with Gila to discuss her journey as an entrepreneur, and here's what went down:

When did your entrepreneurial flair first reveal itself?

After marrying an "officer and a gentleman", I quickly realized that maintaining my chosen profession as a teacher would be challenged by the moves that occurred every two years. I decided to launch a business selling lingerie at home parties. As I experienced success, I began looking for other businesses that I could easily transport from move to move. As often happens, with every experience new doors open and those doors opened to the roads which paved the way to where I am today as an entrepreneur.

How did your life look like before being an entrepreneur?

My life did not look that much different. I am a lifelong learner and have always spent time focused on personal growth and development. I have always focused on delivering more than expected. I have always made my health and values a priority.

As an entrepreneur, what is it that motivates and drives you?

The desire to make a difference and have a positive impact on the world and community around me.

In one word, describe your life as an entrepreneur and explain why.

Magnetic: I attract what I focus on ...and I focus on attracting only good people into my life, only good opportunities to align with, and I stay committed to my vision to change lives one dog at a time.

What were your top three motivations for starting your business?

Create something stylish and meaningful that highlights the dog-human bond. Build a family business and make a difference.

What would you say are the key elements for starting and running a successful business?

– Take time to identify the bigger picture vision and get clear on why you want to create your business.

– Identify and focus on revenue-generating activities

– Align with people who share your core values

– Never worry about the "how"...Identify the "who"

– Ask for help

What are the three biggest challenges you have faced growing the business and how did you overcome them?

– Costly manufacturing disasters: found new manufacturers, shifted strategy on growing sales.

– COVID: regrouped, assessed core verticals, and leaned in on what was working.

– Team: early on we did not have the right people in the right places...learned to hire for values and work ethic.

What form of marketing has worked well for your business throughout the years?

Word of mouth, b2c conversations, email marketing, and Facebook.

As you grew the business, what have been some of the most important leadership lessons you have learned?

I am a bottleneck for growth if I don't empower others around me. Lead by example, empower others, trust but verify. I hold the vision – but I don't know everything...learn from the experts I bring to the team.

What is the best advice you have ever been given?

Focus on where you are going...not on where you are at.



SNEAK PEEK: CELEBRITY HOMES UNLOCKED

SEAN MCVAY

Sean McVay is as much a superstar as the team he coached through this year's Super Bowl win. At the age of just 36, having such success in the field is a record-breaking achievement. One of the NFL's best coaches, Sean led the Rams out of 12 straight years of missing the postseason and pole-vaulted them to the 2022 Super Bowl championship. Soon after the win, Sean rewarded himself with the purchase of a brand new contemporary home designed by Joe Omar. Located behind the guarded gates of celebrity-laden Hidden Hills in Los Angeles, Sean paid a bit over \$14 million for the home.

The 9,000-square-foot home is located on almost 1.5 acres in one of LA's most celebrity-studded communities. Immediately struck by the feeling of space and light upon entering, the width and height of the grand contemporary foyer have sunlight cascading down from skylights with additional light from both the front and back. This allows for light-toned white oak paneling and minimalist design details in the staircase and room. The formal rooms are bright, sunny, white, airy and spacious giving a man the size of a football player plenty of elbow room throughout. The large kitchen has huge amounts of storage hidden by a seamless wall of cabinets and opens into a large family room with smooth matched stone fireplace and views of the terrace, lawn, trees, and rolling hills. There are six bedrooms, seven baths, and a primary suite with dual walk-in closets, a fireplace, breakfast bar, soaking tub and a balcony. There is also space for a gym with a full bath and a home theater. For entertaining, there are dual wine walls and a bar. Outside is a built-in BBQ, infinity-edge pool, spa and a firepit.

Some of McVay's neighbors will include Sylvester Stallone, Will Smith, Jada Pinkett Smith, Kanye West and the entire Jenner/Kardashian clan.

McVay isn't the only member of the Rams who scored real estate deals after the Super Bowl. Likely the safest place to store their big earnings, quarterback Matthew Stafford bought two homes from Drake, along with several other team members who bought high-end LA homes.

Tomer Fridman of Compass and Marc Shevin of Berkshire Hathaway HomeServices California held the listing. McVay was represented by Josh Altman and Matt Altman of Douglas Elliman.

Photo Credit: Compass | Source: TopTenRealEstateDeals.com







FIND OUT MORE ABOUT SOLAR ENERGY PARTNERS

In 2017, brothers Alex and Clint Williams, and Founding Partner Dave Madrid poured their skills and entrepreneurial drive into starting Solar Energy Partners, also known as SEP. After developing their business model around the philosophy that "more options, means more deals, which means more savings," the trio went to work partnering with many of the largest, highest-rated companies in the solar industry. From there, SEP began to take off.

This growth coincided with the onset of the COVID-19 pandemic, which limited social interactions and meant salespeople could no longer work on their original direct-to-home, door-to-door sales model. Additionally, tariffs implemented on solar panel imports made the challenge of staying operational even more monumental. However, Alex, Clint, and Dave stepped up to the challenge and approached it with innovation and proactivity, pivoting their operations and bringing their business to fruition during a time when many were struggling. During this period, SEP experienced such high growth that it provided employment opportunities for more than 1000 new representatives, including many struggling musicians, actors, and others in creative industries across Southern California.

The Global Millionaire magazine recently caught up with the Solar Energy Partners Founders to discuss their journey in starting and growing SEP, and here's what went down.

Could you please tell our readers a brief background about your company and how your company started?

Our organization has evolved significantly from when we originally launched to where we are today. We started with the same mission: to offer the best customer and consultant experience in the solar industry; that hasn't changed. The most endearing aspect of building a business is that, at some point, the business takes on a life of its own - today, our purpose is to spread that message and reinforce positive change in every community we touch.

Clint, Alex, and I founded the company after crossing paths in the solar ecosphere multiple times. Eventually, we were able to find common ground, and it only made sense to work together. From the moment we were able to actually sit down and start discussing our perspectives on the current and future shape of the solar industry, I think we all looked at each other and said, "how have we not had this conversation sooner?" - I love the moment when something symbiotic just 'clicks.'

From that moment, as previously mentioned, we've grown from that existential vision that we all shared into something capable of growing. At this point, I think we're looking at things on more of a universal scale.

How does your company approach recruiting a new person?

We always approach recruiting with an open mind. We want to keep the doors open to those who want to pursue a new career path with their inherent talents and skills while providing the knowledge to pave the way for success in a new career. Of course, we're interested in working with people that are self-starters, but what's unique about the experience is that we offer the scholarship opportunity to pursue the industry from start to finish; novice to master.

Most companies generally look for individuals with outright solar experience - we've always believed that everyone is born with the same potential; it's just a matter of one having the right opportunity and mindset to foster success... that's what we're all about; fostering success.





“Personal and professional development are two things we're perpetually fixated on; we're constantly engineering change in mindset across our business.”

What are some significant events that have made your company the company that it is today?

There have been so many, but walking away from a high-level corporate position at a billion-dollar company to pursue my own business, realizing I could make a bigger difference on a smaller scale, is probably where it started. It really came to fruition when we noticed the business snowballing, not just in sales but also in the quality of people joining our ranks. I think that all comes down to the culture we've developed from the ground up. We genuinely wanted to change things; we had a mission to fill the void in solar where so many customers were let down, and consultants felt abandoned; we aimed to be the solution. Once we noticed that our dreams were starting to lean closer and closer to reality, we knew this was real.

Do you think the solar industry is mobilizing in this day and age?

That's a great question. I believe it's moving and becoming more efficient. Still, the truth is it's still the wild wild west in the solar industry - with all of the growth; it feels like the industry has to capitulate at some point to remain healthy. I think that it will be the entities that provide the best, most authentic service that will inevitably stand the test of time.

How is your company adapting to the Coronavirus in its daily operating model? What has it been like for your employees?

COVID was inevitably a game-changer for any business. We had to pivot to stay afloat, and ultimately we found that it served us well. We were able to utilize our knowledge from door-knocking in the past and translating that information over to a more virtual model, which we're still using today. Even as COVID becomes more endemic, we've noticed that the business has forever changed - we're now perpetually thinking outside the box.

How do you balance the need to respond to a crisis like COVID-19 rapidly while at the same time keeping a long-term, resilient course?

With an anomalous situation that rocks the world as COVID-19 did, the only option was to stagnate or progress. Given that the renewable industry is a constantly revolving door in terms of information, litigation, adoption, etc., it seems like we're

generally used to swimming upstream in one way or another. When the pandemic became tangible, we did what we do best: evolve.

How has your company gone about the arduous task of engineering a change in company mindset?

Personal and professional development are two things we're perpetually fixated on; we're constantly engineering change in mindset across our business. We want to unlock our consultant's innate potential so they can make legitimate changes in their lives and the lives of others. When someone is brought into the fold working here, they have the opportunity to grow without fear of a ceiling progressively. One of the critical factors of succeeding in entrepreneurship is the never-ending belief in yourself - sometimes that fire requires a little tinder, though. Through our scholarship, we provide constant motivation and dedication, which we've found has fortified our purpose as an organization: to make a positive difference.

What are your company's main priorities, hopes, and aspirations looking ahead?

We've always had big dreams. We're looking forward to further expansion on a national scale as well as fostering new and exciting partnerships in the next year. Ultimately, everything we do is in the best interest of the people we work with, as well as the people we work for.

We're looking forward to 10,000 installs per year in our future and taking our organization international. As far as the immediate future, stay posted for all of the news and updates via our Instagram @solarenergypartners.

Where do you see the most growth opportunities in the solar industry right now?

Another great question... all I can say is that the company that gets creative with financing as more liquidity enters the renewable market in the United States will make serious waves.

What advice would you give to those hoping to follow in your company's footsteps?

Work hard, play harder, and never lose track of your dreams.



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MISSION: Our mission is to present the most unique and compelling original Australian content by tapping into the hottest local talents and events.



A woman with long brown hair, wearing a wide-brimmed white hat, a white short-sleeved dress with ruffles, and brown boots, is sitting on a sand dune. She is holding a brown crossbody bag and sunglasses. The background shows a beach with waves and a blue sky with light clouds. Two wooden posts are visible in the sand.

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BUY TO LIVE vs. BUY & RENT

WHICH APPROACH WORKS BEST

If you're looking to get onto the real estate ladder, you may be weighing up whether to buy a property as a home to live in or whether to buy an investment and rent. We look at the pros and cons of each approach to help you decide which is right for you.

The advantages of buying a property to live in

Even if it's no longer the only way into the Sydney property market, buying a home as your primary residence remains a popular entry point. There are several advantages to taking this approach.

- **You could be entitled to first home buyer assistance.** Both the state and federal governments actively help first homeowners to buy their first home. At the state level, this includes stamp duty concessions and exemptions, which could help save you up to \$26,857. It also includes the First Home Owner Grant, which provides as much as \$10,000 towards the purchase price of a new property. At the federal level, it will soon include the First Home Loan Deposit Scheme, allowing you to get onto the property ladder for as little as a five percent deposit without taking out lenders mortgage insurance (LMI).

- **You may be able to get a better deal on your home loan.** Many lenders offer better home loan deals to owner/occupiers than to investors, including lower interest rates.

- **You won't have to pay rent.** When you're paying off your own home loan, you're no longer paying off someone else's mortgage for them. Instead, you receive the full benefit of your home loan repayments and start building equity in the place you're living in.

- **You won't have to pay Capital Gains Tax when you sell.** Investment properties usually attract capital gains tax (CGT) at the time of sale, whereas your principal place of residence is CGT-free.

- **You can make improvements.** You'll be able to decorate your home and potentially even make alterations so that it matches your lifestyle - subject, of course, to any strata laws or other regulations and restrictions that may apply.

The downside of buying to live in a home

That said, there are some downsides to buying a home to live in rather than purchasing one to rent it out. These include:

- **You may not be able to afford what you'd like.** Paying off a mortgage is often more expensive than paying rent, particularly in the Sydney market. That means your lifestyle may need to take a hit as you sacrifice either the size of the property you live in or its location.

- **You're responsible for paying off the mortgage.** A home loan is a massive financial commitment and, without renting out your property, you'll be responsible for making sure it gets paid. This can be a source of stress for some homeowners, as it can restrict their ability to take a break from work.

- **You won't get any ongoing tax breaks.** While your own home is CGT-free, it won't attract the tax breaks investment properties can get, such as negative gearing and depreciation.

- **You won't have much flexibility.** Because buying and selling property comes with upfront costs, it's usually not a good financial decision to keep changing too often. So, if you're not fully satisfied with where you live, you may find it hard to move on.

The advantages of buying to rent out (or rentvesting)

Purchasing a property with the idea of renting it out - or rentvesting - can help you get around some of these downsides and bring you other benefits.

- **You could qualify for generous tax breaks.** Property investors often qualify for tax breaks such as negative gearing. This lets you offset the interest you pay on a home loan against your income so that you pay less tax. You may also be able to claim the depreciation on your property asset, especially if you buy a new property.

- **It can be very cost-effective.** Because someone else is paying off your mortgage and you're receiving potential tax breaks, you could purchase an investment property for less than you think.

- **A new revenue stream.** Eventually, as the rent on your property grows, you're likely to start earning more than you pay out each month, meaning you'll have a new income stream – passive income.

- **You could start building a property portfolio.** Over time, as you pay down your loan and the market rises, you'll build equity in your investment property. You can then use this as a deposit on your next property, giving yourself the chance to grow an entire portfolio.

- **You can keep your current lifestyle.** Because you're not living in the property, you can buy in an area you can afford and stay in your current location so that your lifestyle stays exactly the same.

The disadvantages of buying to rent out (rentvesting)

Despite the many advantages of buying to rent, there are some downsides you should also consider too before taking the plunge.

- **You may not be eligible for all first homeowner assistance.** For instance, to qualify for the First Home Owner Grant, you need to live in the property for a 12-month period within a year of taking ownership.

- **You'll potentially still be renting.** Even though you're now a homeowner, chances are you'll still have to rent somewhere. That means you'll lack the certainty that comes from being an owner/occupier, such as the chance your landlord increases the rent or moves back into their property. You usually also won't have a say in any major decorating decisions.

- **You may pay more on your mortgage.** Some lenders ask investors to pay a higher interest rate than owner/occupiers. They may also place further restrictions on interest-only loans, which are often popular with investors.

This article was sourced from the Property Investors Alliance





FIVE THINGS TO LOOK INTO BEFORE YOU *Franchise* YOUR BUSINESS

Growing a business and expanding it to different areas is just an exciting part of one's business, and to some, it is a milestone that they might have been planning on for years. And if you are at a point where you are finally ready to franchise your pretty business, first off, congratulations on working it on till now. Second off,

You cannot just jump into a new location and start your franchise there. It would help if you kept note of many things, and a lot of things must be made sure of so that your new adventure can be as successful as your initial one. So what are those things to look into before your franchise your business? Let us find out.

1. Make sure that your business model is profitable consistently

Most small businesses think of being financially beneficial, but they do not turn into profitable businesses after all. No franchisee would buy a franchise to lose money. Franchisors should ensure that the business gives the franchisees a constant and lucrative opportunity after paying the franchisor the needed franchise fees.

2. Your business model is reproducible

Often, the unique qualities of a founder's expertise, personality, charisma, sales skill, the location of an original business, or the clientele of the business developed over time can not be consistently and repeatedly duplicated. Franchisors should have specific systems that can easily be replicated and implemented at the new location by individuals with particular skills and backgrounds different from the original business founder.

3. There is a huge market for potential franchisees

Being a franchisor, you are now selling franchises, and to thrive, you should have a target market for your franchisees. Maybe it is the ex-military or a mid-level executive looking for a new path or career or an entrepreneurial employee employed at an existing business. Hopefully, most others have already expressed a desire to be franchisees and serve as an initial franchise owner. A franchise model should be set up before anything else is considered.

4. The franchised business will be benefitting from economies of scale or a collective buying power of the huge number of franchises:

A few businesses have a lot better prospects for spreading as franchises because they get a massive benefit from the power of regional and national advertising and can serve Fortune 500 companies through the amount of scale, giving be a vast franchising system.

5. The management team is able of giving the needed education, marketing, training, and all other services to the franchisees:

Some franchises might be in other states and may be operating in the markets, facing some unique challenges. The management skills needed to operate the many retail locations and restaurants successfully are different from those needed to be a franchisor.

The franchisor should have employees and engaged experts to give support, training, management, advertising, and employee relations advice. Franchisors also must support and train their franchisees while trusting others to continue operating their existing business locations. The best franchises don't let this suggestion go off their radar.

These are some things to into before you franchise your business. You may be looking ahead to expanding your business into different locations, and that is the best decision to take when you have open options and ways to move to other locations. The best franchise business is the one that holds enough information and a map to move ahead and grasp onto opportunities that are offered to the business.

FIVE KEY REASONS TO INVEST IN REAL ESTATE RIGHT NOW

Investing in real estate can have several benefits because you can leverage real estate to build wealth. You can enjoy passive income, excellent returns, and even tax advantages. If you're thinking about investing in real estate, here are five reasons why Sydney property investment makes sense.

1. It's a more stable investment

When you invest in property, you can expect that your return on investment will be more predictable than it would be if you invested in the share market. Sydney property investment is one of the most stable investments you could explore. People always need houses, and it's an asset that is more likely to appreciate in value as regions experience growth over the years – just make sure you research your suburbs carefully when deciding on a location.

2. An investment for every budget

Despite the common belief that Sydney's housing market has become saturated with demand and is increasingly unaffordable, investors would be interested to know that there is still a lot to gain from more affordable suburbs. Suburbs in Sydney that are a little further away from the CBD have a lot to offer for investors when getting your foot in the door.

3. It's an asset you can use

An investment property is an asset that you can make practical use of. It's a very tangible asset. If you change your mind and decide that you'd like to move into your investment property, you can. If you choose to use it as an investment again later on, you can do that too. Other investments don't offer the same level of flexibility, but with a Sydney property investment, it's part of the package.

4. Other people pay for your investment

Having an investment property means that you can rent it out and have that income go directly towards paying off your investment. This is a reliable, regular payment that offers the stability and frequency that you wouldn't get with most other investments. When you rent out your investment property, you can enjoy the peace of mind that your investment is paying itself off.

5. Leverage

You can use investment property to gain access to leverage. This is an investment strategy where you use debt to bring in greater returns and ultimately pay off that debt. Using your property as security means you can borrow more money than you would with a share portfolio. Lenders will let you borrow up to 90-95% of the property's value, but typically 50-60% of a share portfolio's value. In addition to this, this allows you to benefit from the growth of a larger asset because you have significantly greater borrowing power.

This article was sourced from the Property Investors Alliance.





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