

JV BLUEPRINT

10 Closely Guarded
Joint Venture & Finance
Raising Strategies



**We are Rob Moore,
Mark Homer,
co-founders of
Progressive Property**



Welcome

Hello :-)

We are Rob Moore & Mark Homer co-founders of Progressive Property - Despite being told by many that we have been very successful over the last 10 years of Property Investing and Joint Ventures, and all before the age of 30, we still regard ourselves as ordinary chaps.

We're probably less technically or traditionally trained than you, or many people you know. We don't have degrees in Property and our working life has been very Entrepreneurial and anti-establishment.

The one thing we did do right was leverage and copy a Property Investing system that we learned, mostly through attrition, trial and error and by making mistakes [with some mentor guidance along the way to stop us making the big mistakes] and you are going to learn in this special report, that anyone can do it. And that's including you.

Only If they know how. If they get educated. And if they go and do. Secondly thank you for reading this report. It means a lot to us, thank you for your faith. We know you are busy and get bombarded with different handouts from the Property Investor Show, and we are grateful that you chose us to help you. And we will commit right now to doing just that, if you allow us.

But the rest, from now, through reading the report, taking the next action steps, and hopefully in meeting you one day if we haven't already, is up to you.

Just because this report didn't cost you anything, doesn't mean that it is not highly valuable. Read it cover to cover. Twice. Find somewhere quiet, away from your usual distractions, and give yourself the time you deserve to get the answers you need to never again have the issues or problems of raising finance or needing money for property purchasers.



We are passionate about networking, passionate about meeting people, passionate about raising money.



Many of our successful Progressive community members have used the exact strategies to raise a rolling £300,000 of JV finance, private funds and OPM a week, for the last 18 months to buy property.

That's a lot of Other People's Money [OPM], and a big V-sign to the mass media and banks.

We know you can achieve similar or better results – we have too much proof to not believe it – some of which we will share with you throughout this document.

In the Progressive Community everyone is equal. Everyone has a fair shot at wealth and success, regardless of origin, sex or upbringing.

And now it's your turn...

You see, we have attended loads of different networking property events and groups. We have noticed a lot of things about the way people network, the expectations that people have when networking, and what happens after the networking event.

Many seem to think the famous Quote: "Your Net-Work is Your Net Worth" is an overused cliché.

Yet, critically, most people never work out how to actually Monetise this Concept of *Property Networking* We want you to get more property business from networking, we want you to get more JV's from networking, we want you to maximise your time and investment in networking but above all, we want you to enjoy the networking experience

So read all our tips below, try them out at networking events to attract joint venture finance, and see how much of a difference it makes to the outcomes that you have been experiencing.

Introduction

10 years on, and the property landscape has revolted since the 'downward' market hit the blood ridden streets in 2007/8.



“

We want you to get more property business from networking, we want you to get more JV's from networking, we want you to maximise your time and investment in networking.

”

It was Zombie nation, everyone scared and possessed by the recession and crash, high inflation, job [in]security], lending dried up like an apocalyptic landscape, and the papers were the drug companies fuelling the virus.

And for the first sustained period in the best part of a decade, the signs of life are strong and the post apocalyptic army are gaining strength.

For over 3,000 days Mark, myself and many of our millionaire and billionaire friends and partners have been chewing the fat of recovery: “When will it come again?” “When will all the hard work on barren land get the big harvest?” “When will we get double digit yearly growth and triple digit 3-5 yearly growth?” “When will we make money sleeping like they did before we got into property?”

Of course everyone said “When Pigs fly!” All the fruits or bubbles of the late 90's to 2007 and the crazy growth forgotten, never to happen again, in anyone's lifetime. But things are changing my friend

Our portfolios have gone up almost 10% in less than 12 months for the first time in nearly a decade, to our surprise. All the hard graft and contrarian investing we all did in the Progressive community is starting to pay us back in a big way. And perhaps earlier than many of us thought. That time we've all been waiting is not just coming, it's here. Now.

But in the current market, we are still seeing cash savers getting negative growth in the bank [0.5% - 2.5% minus inflation of 4.5%] and with many asset vehicles risky and unstable, many private investors are still flocking to Property and Property Investors for a better return on their money, or some return on their money.

With interest rates being at an all time low private financiers are the new motivated sellers. The returns they've been used to have disappeared, and the lifestyle they built on that passive income can no longer be maintained. This gives you great power and makes for far easier access to private investor [JV] funds than in previous markets.



There is a system for financial success, and now is the best time before the property bubble to put that system into practice.



There is a system for financial success, and now is the best time before the property bubble to put that system into practice. OK sure, the Property market in some areas has fallen between 20-25% from its peak in 2007, but more and more Property investors are eager to cash in on this buying opportunity that may only be around for a couple more years, before the boom happens.

Prices are low, interest rates are low, cash flow, property rents and yields are high.

However, the main [or perceived] barrier most Property investors are facing right now is lack of a deposit [15-25% depending on the Loan to value] or/and obtaining mortgage finance, especially as many first time buyers or even full-time property investors are often unable to prove their income. Just because many [but not all] of the banks are taken out of the equation doesn't mean you can't buy, hold or even trade properties. In fact it has brought about an even bigger opportunity for you to raise finance on more preferential terms, lower risk and more liquidity.

Most people have thrown in the towel because the banks aren't playing.

You see, we often still see a number of property investors spend days, hours, weeks and months finding the next deal – some get lucky and find the next deal relatively quickly. But the second part of the investment equation is:
 $\text{Deal} + \text{Finance} = \text{Investment}$

You see, without finance the traditional investment equation is incomplete.

Many new investors don't spend much time on how to raise equity capital from private money lenders. It's just as important, if not more important, for property investors to understand the ins and outs of raising money as it is finding the next deal.

Getting the right finance for your property joint ventures is essential. Investment & private finance and other forms of funding can help property investors like you grow, while the masses still wonder why even with a 999 credit score,

BM solutions and other lenders aren't lending. We strongly believe the right choice of information puts your property JV's on a firm financial footing, reducing risks and increasing financial returns

So for you, reading this now, it's simply a small mindset change and a refocus on where you are looking for money, and learning to play the joint venture game to win in the new economy.

Private investors come have out of the woodwork, as they need to gain better returns as it becomes harder in their own businesses and they can't maintain a lifestyle on bank returns, so they need to invest it for greater returns. Most of these people flock to Property because in these times the stock market is too volatile and risky and business is tough.

When you get to the end of this report, you'll have the knowledge to build your own team of JV partners and private investors, including where to find them, how to structure the deal that works for them [and you], how to sell to them, and the necessary details to ensure the deal stacks up for both parties.

Sound good? We think so too. Oh and one last thing:

It's time to fill your boots now, get investing, buying, borrowing and JV'ing, because in the next few years you'll be talking about this boom for decades to come with regret for being slow, or how it built your fortune and everything in life you've been wanting to get into property for.

Mark Homer & Rob Moore





So what is a joint venture?

....And Why Would This Be Good For your Property Business?

First of all, let's define together exactly what a Joint Venture [JV] is?

"A mutually beneficial and profitable joint enterprise where opposing skills or benefits are leveraged." [Thanks Wikipedia]
A Joint Venture [JV] is a venture between two or more people. In property investing, the joint venture is usually based around an individual who has time or experience, working with someone who has little time but has funds. JV's also occur when the following exist:

Complementary or opposing skill sets: one partner is an expert marketer or negotiator in trade for the partners' mortgage-ability, mortgage hosting, refurb or management skills.

Cash & time: One partner is cash-rich, but time-poor; the other is time-rich, but cash-poor.

Time & experience: one partner has lots of experience, but little time; the other has lots of time, but little experience.
Experience & cash: one partner has lots of experience but no cash; the other has lots of cash but no experience.



Why Use a JV Partner?

Using a Joint venture partner is one of the most efficient ways to build up your property business in a short period of time with minimal risk and capital from you.

This will increase your buying power & reduce the time it takes to build your portfolio wealth in an accelerated fashion. More money, less time ;-)
It future proofs you from economic and financial uncertainty. It gives you unshakable confidence in any venture you go into.



Your network is your 'net-worth.'
Your potential partner will have a huge contact base and extremely useful people that can be called upon.



The Benefits of Your Relationship Capital

Business Experience & partnerships - A lot of private investors will have business experience that they can bring to the table. This could be very beneficial especially when analysing new deals, legals, negotiations, contracts etc. Often getting to work with serious, wealthy, knowledgeable and experienced people you wouldn't normally bump into is more valuable than getting the money

Rewards - By following the advice of your partner, you will avoid bad deals and thus share the rewards. 50% of profit is better than 100% of nothing.

Contacts- Remember your network is your 'net-worth.' Your potential partner will have a huge contact base and extremely useful people that can be called upon, which otherwise would have taken you years find and build a trusting relationship with.

Multiple Deals - You will be able to grow your property business very quickly because you will be able to take on multiple deals at any one time, increasing your credibility with Agents and your ability to attract the best, 'bottom drawer' deals.

Continue to Buy when Finance is Tough – You may have hit a block because you have too many properties. Perhaps you have bad credit. Perhaps you have a 999 credit score, but the banks still won't lend to you: Private finance is the quickest, cleanest answer to these challenges.

The banks can all cave in like they did in 2008 and it won't matter. You define your interest rates and terms and you get to deal with people, not corporations

Scalability – you can always take a business to the next level with your ability to attract finance. You can exit and sell any business fast for multiple price to earnings ratios: PROFIT with this skill.

It is repeatable - it's transcends industries and is the same model in any business, niche or investment vehicle

Systemizable - wash, rinse, repeat. Set & forget.

It gives you great control - You can get yourself out of any business or investment difficulty. You have choice when you can attract money.

It defines Wealth - wealth is not the money you have in the bank, but how much you can attract from others around you. It defines abundance.

It shows true entrepreneurial spirit to investors - You attract money, and you attract talent. It is social proof. It removes barriers, limitations, objections and excuses - Never again will you say 'I can't'.

You can quickly cash in on trends - and resolve financial issues quickly and profitably.

Generate massive discounts on properties and businesses - The golden rule is the man with the gold, rules! Cash is king, especially in a recessionary climate or downward property and stock market

You will achieve greater wealth, with lower risk, in shorter time. You'll finance deals and businesses previously only a pipe dream for you. You'll work with great people, leverage your time or money: you'll be your own bank.



So what does this mean to YOU?

It means that if you are planning to buy property, have no funds, and you can create some time - which doesn't have to be full time - then you can make a lot more money by simply partnering with joint venture and private investors, which will allow you to buy a number of properties by completely bypassing the banks.

You simply "connect the dots", they make more money, you get a cut of the money they make and by doing so you can literally make a fortune out of thin air [which is where all money is made] by "brokering" property deals.



Why Joint Ventures Will be Huge in 2017

The right partnership can take a Property business that only had “potential” going for it before, and turn it into a million-pound enterprise much quicker than you could do it on your own.

And it can happen for you if you're willing to take action on what you're reading right now...

Very simply, Joint Ventures are absolutely the fastest and most effective way to:

- 1. Buy a number of properties very quickly**
- 2. Absolutely dominate your local goldmine (a local area, where rents are high, cashflow is high and where you can get a great ‘deal’ to offer your joint venture partner) market**
- 3. Brand your company [or yourself] as being very credible in record time**
- 4. Generate cash-flow and build your momentum**
- 5. Spread the word about your product or service to generate more private and joint venture partners**
- 6. Buy deals you wouldn't have been able to finance, that in turn attracts more deals**
- 7. Confidence to view, offer and build a fast portfolio without bank limitations**

In essence it is the new **No Money Down** investing strategy, but it doesn't change every week and you don't risk going against lender or mortgage protocol.

And because they are all built on relationships, the wash-rinse repeat nature is so scalable.

Strategy 01

Finding the 'Right' Deal



As a general rule, you should be looking at properties that are 8% yield minimum, depending on the cost of finance



This is easy right?

Just copy the reality TV programs that will have you believe it's easy as smacking your offer down on a property, do this a couple more times, and you're a millionaire Rodney!

Far from it.

So what does work then? What are the right types of properties you need to be focussing on to attract JV finance, areas and strategies that will make money and save all the mistakes?

All you need to remember is C.A.S.T.L.E.D:

C.ashflow – Not treating your property acquisitions as a business is a recipe for disaster. We know the old adage that cash flow is king and without a healthy flow of cash you won't have a business, period.

As a general rule, you should be looking at properties that are 8% yield minimum, depending on the cost of finance [your mortgage, opportunity cost of cash or deal with your JV partner]. This will ensure, with all your other costs, that the property positively cashflows from day one, and with better rates and future property and rental growth, that cashflow will keep going up.

A.menities - The availability and accessibility to local amenities and facilities such as local transport links, employment opportunities, local businesses, retail parks, supermarkets, schools and colleges, new industry and

Property Tip

The number of properties you own is vanity, the cash flow you make is sanity and the cash you have in the bank is reality.

technology, an influx of employment, bars, restaurants, clubs, culture, museums, art scene, sports facilities – all will ensure your investment has strong tenant demand & the highest capital growth potential.

Supply – Ensure properties in your micro-area have the strongest (and fastest growing) level of tenant demand relative to the supply of properties of that type

Tenants – You can buy the best properties in the world with the biggest discounts, but have them empty long enough and you'll be giving the keys back, along with all your money.

Your tenants pay your mortgage, your cashflow and fund your lifestyle, so the right types of tenants, managed the right way make the difference between income and shortfall.

A simple thing you can do to check high tenant demand in an area is to put an advert in the local paper for a property which you propose to buy

List the type of property and the rent and put your mobile as the contact. Gauge how many calls you get and monitor the number of enquires. Clearly lots of calls means that it is likely to be a great area, none means that there may be low tenant demand!

Your risk is vastly reduced as you know whether it will rent BEFORE you make the decision to purchase

Local – Buy as locally to you, or within a tight geographical area as possible. There are Goldmine areas all over the country, even in London, from top to bottom.

You'll have a better understanding of tenant demand, actual sale price, who the local surveyors are, best and worst Estate and Letting Agents, refurb teams, solicitors, competitors to keep close, actual achievable rentals, best streets with highest uplift potential, and so on.

Existing – At Progressive we have been refining a business model for a combined period of over 10 years now. We have bought many properties of all types in that timeframe: New Build property, Off Plan property, Overseas Property, Cashbacks, Rentbacks; you name it, we have tried it. In all of our experience in property and judging the performance of our own portfolio, all of the existing

Property Tip

You make your
money when you
buy Property

properties that we have bought have consistently out-performed all of the other types of property quite considerably.

You will focus better on 1 or 2 property types in an area, say EXISTING 2 or 3 bed terraced houses, as you will likely end up knowing the prices better than the surveyors, agents, vendors & investors. This means when something is priced cheap, you'll be able to spot it right away whilst others don't. And generally speaking, the properties at the cheaper end of the market will give you the best yields and are more likely to cover the mortgage payment with your rental income with a nice margin left. The higher you go the less likely this is.

D.iscounts - By getting a good level of discounted properties whilst ensuring a number of greater comparable units are selling at open market values, you've got instant equity and a buffer if property prices were to fall further. It also allows you to remortgage and remove your initial deposit as soon as circumstances allow, thereby significantly reducing the risk of losing money in the short term, as you will have left none of your own money in. 0% risk on funds, infinite ROI.

Strategy 02

What to offer the JV partner



The structuring of the deal should be as simple and clearly laid out as possible...

Try not to complicate things just for the sake of being "official". Yes, leave no stone unturned, and discuss [and put in writing] every aspect of the partnership - but avoid making the actual partnership process a burden. How will the JV Partner make their Money?

There are 4 ways your JV partner can make their money:

1 They can take a split of the profits – when the property is sold or remortgaged, they will have a % stake in the profit.

2 Take a straight monthly interest charge – The private investor lends you the money directly [i.e. pays it to you or into the property, as opposed to buying the property]. You will pay the agreed interest per month until the full loan is paid back.

3 A mixture of the two – Because the profit split scenario may be uncertain, they may be a mix of the two and you may opt for a more predictable and steady monthly rate to be given to the JV partner.

4 A long term equity share – They are looking for asset value and long term growth, so they share in equity and rental income, leaving part or all of their cash in the deal.

Strategy 03

Reducing the risk, creating certainty



Ultimately, when networking and attracting finance, you have 2 unconscious goals that you need to help every potential partner meet: risk threshold and certainty.

Think about it, if your partner was certain of a successful venture and significant return, they would do it every time without blinking, right?

Your job is to help them find that certainty, therefore breaking through their risk threshold.

Even more powerful than learning HOWTO structure a property partnership is knowing how to handle and elegantly overcome the partner's objections. And more powerful still, is inoculating them in advance, or mind reading them. We'll come onto that in a minute...

Before that, it is vital to understand that everyone's needs in a partnership are different and unique.

Yet people always assume, very wrongly, that what they would want in a property partnership, is what a JV partner would want. Wrong and very bad!

Let me explain...

When we run our property open days, I ask people in the room what they want from a property partnership. Everyone assumes that what they want, everyone wants, yet the answers vary significantly:



If you don't choose the right people or get the legals right, it can be messy. Carefully vetting the person and spending time on the legal framework is very important.



“Trust. Got to be trust. Security is vital. It’s all about the returns. I’ve got to get on with the person. It has to feel right. I want control. Leverage. It’s all about the money, honey. Risk reduction. Fairness. Adding value and helping people.”

Each one of these, though you will read in your own way, is totally different. If you're building a case based on your needs, unless you are just plain lucky, you'll be un-selling your potential partner. They won't care.

If you are looking for trust, and so you're trying to connect with your JV partner, but all they are interested in is the money: no deal.

If you keep showing them figures and proof but they are looking for a feeling about you as a person, no deal. Ever. WIFM.

When networking and finding potential joint venture partners, you need to build your whole proposition around what will make the potential partner go into the deal, and at the same time meet your own needs.

Networking Polarity – the Risks

It IS important to remember polarity, and there are a few points to be aware of when it comes to networking and meeting potential partners for your property deals: You have to work with others; hopefully you've got that part so far ;-). If you're a lone ranger then you may find this hard. If you're a stubborn, inflexible 'what's in it for me so and so' you may find it tough going!

If you don't choose the right people or get the legals right, it can be messy. Carefully vetting the person and spending time on the legal framework is very important.

Be clear. We've had failed property JV's as well as successful ones, and in almost all cases it was due to a lack of clarity, communication and understanding of the deal upfront. Most deals don't break down because people screw each other over; it's mostly because their visions of the JV was different. When you have a very clear legal agreement, there is less room for varied perceptions.

Oh, and you have to do some work!

Networking 'Do's'

Always do your diligence on your potential partner, even if you are the one asking for the money.

Choose your partners carefully: it's not just about liking, it's about having OPPOSING skill sets. You'll only have yourself to blame if the person you are working with doesn't end up being right for you.

Be clear on your outcome of the deal. Clarity creates confidence and avoids things being changed or reneged later on. Communicate clearly what you want. Be clear on the roles of both or all parties. Be honest about what works for you and what doesn't. Try and see problems in advance and include them in your property partnership contract.

Thrash the deal out UP FRONT and don't start work until the deal is signed. A deal is not a deal until it is signed, and you'll end up wasting time negotiating on technicalities of the deal instead of the deal itself.

Under-promise and over deliver and finally, ensure you fulfil your side of the bargain



Strategy 04

Giving the JV Partner what they want



Demonstrate to your potential partners that you do have credibility in successful areas of your life. Sure, if you can demonstrate this directly in Property Investment that is a big bonus.



Introducing the Progressive C.R.E.S.T model:

C.redibility - People will invest in YOU if you demonstrate to them your credibility.

What makes you knowledgeable in property investment, other than your interest?

Or credible in life or business? This is a valid question that many Joint Venture partners may ask you.

Demonstrate to your potential partners that you do have credibility in successful areas of your life.

Sure, if you can demonstrate this directly in Property Investment that is a big bonus, but actually to some JV partner's credibility doesn't just mean what you have done in Property in property investment.

It may mean you have been successful in business, or you're a successful person.

The great thing about this is that you don't necessarily need any previous experience in Property or Joint Venture partnerships to meet many JV partner's needs.

R.eturns /Return on Investment – As explained above, the great thing about private investors is their flexibility and willingness to help you make the deal work for everyone involved.

Generally speaking, here are few basic ways for the investor

to make a return on their capital employed:

1. Straight monthly interest charge
2. Split of the profits
3. Mix of the two above
4. Equity & or cash flow in the Property

E.xit - Your business, your partner's business and your markets all change over time. A Joint Venture may be able to adapt to the new circumstances, but sooner or later most partnering arrangements come to an end and the JV partner will need to know at what stage this will happen. Is the exit a sale, remortgage, in 9 months, 3 years, for life? Is it a cash out deal or an equity share?

S.ecurity – Who 'Owns' the Property and how is the 'loan' secure for the JV partner in case things go wrong?

1.The property is under the name of the private investor:This is the most likely way an investor would want security to use his/her money.

2.You own the property under your name [your own personal Property or the Property bought for the JV] and the private investor takes a charge or restriction over it.

3.A simple legal agreement [DoT].There will be no charges in this example placed on any Property: you promise to repay the money back to the private investor when the Property has been sold or refinanced

T.rust – As briefly touched on above, trust is one of the important factors in any agreement.

A lack of trust is one of most causes in any given "failure to launch" – it's silent but deadly.

JV's require a persistent input on every level. When you're not talking to someone regularly, you have no idea what they're doing, how they're thinking and what stage the deal is at, or even if the deal is going at all.

This is the "deadly" part, because you might be on a

TOTALLY different wavelength altogether when it comes to what is going on, and what's supposed to happen.

So how do you combat this?

Communicate.

Schedule regular [but brief] times to talk. If things are in the "planning phase", then maybe once every 2 days is sufficient. If things are in the "rolling out" phase, then I'd say at least once per business day. Most problems in business are problems of under communication.



Strategy 05

How to structure the Joint Venture



This is the part where you can make a fortune just from what you know about JV's.

Not only will you know how to make a deal happen in almost all cases, but you will be able to use these structures to overcome the Joint Venture partner's objections – they are very flexible and give you 8 or 9 options for the partner, making a 'No' very difficult.

Here they are. Learn them and use them to weave a path of inoculating objections and offering choice and solutions to your potential partner. Watch as you 'sell without selling' and the JV partner chooses rather than feels pressured.

Great for us sceptical, anti-sales English folk, right? ;-)

Straight JV: Time vs. money – you use your time and sweat equity as your asset, your JV partner uses their cash but little time. In this instance they are looking at your aptitude and personality as the main asset, and don't care so much about your experience in Property.

IP JV: You use your knowledge & skills, your 'Intellectual Property' as your asset, and your partner uses their funds. If you have a little more experience, then people will pay for this. In this case the partner is more interested in your experience and knowledge than your personality attributes.

MH/DoT: If you can't get finance, or want to reduce the risk to an investor who has cash but is reticent to lend it out, allow them to take the mortgage in their name, becoming the 'mortgage host' and reducing their risk to almost zero.



Not only will you know how to make a deal happen in almost all cases, but you will be able to use these structures to overcome the Joint Venture partner's objections



You write a contract with them [Deed of Trust] to share or apportion equity, cash flow and loss.

In this case they have 'legal' ownership, but the contract, enforceable by UK law, apportions 'beneficial' interest, and the contract holds the power and splits the equity, cash flow, profit, loss and costs according to how you agree.

TiC JV: Tenants in common JV: You buy the Property equally with JV partner, 50% each on title deeds: equally shared risk & reward.

This is great if you want to 'get into bed' financially with a wealthy JV partner; it's like handcuffing yourself to Lord Sugar [not like that]. You'll really build a close relationship and learn a lot.

The downside you need to be aware of is that your credit files will be linked, so both parties need to respect this and keep the credit clean to avoid future lending challenges.

I for me I for you JV: You source for yourself and your PI [private investor] who is providing the cash. You source one for them for free first, then they fund your first one after that, and you continue.

This is your 'trump card.' Don't offer this first time around as your trousers will be to low too quick! You are taking on more of the risk here, so this will loosen even the hardest nosed, tight fisted, multimillionaire JV partner's grip on 'No.'

Important: Although I know friends who have done this on a verbal agreement because trust was present, we would never advise this.

Get an agreement written upfront clearly stating the terms of how the first deal works for them and the second deal works for you.

Chalk & Cheese JV: You partner up with someone who has opposing skill sets: Dealmaker with analyst, techie with people person, and so on.

Or one partner is an expert marketer or negotiator in trade for the partners' mortgage-ability, mortgage hosting, refurb

or management skills

This structure is immensely powerful, profitable and liberating

Roll up JV: You borrow money at a % per month, invest it in Property, and pay the interest 'rolled up' at the end of the agreed term and timeframe. The partner is not so much interested in Property, but a consistent return on their money.

Because most people, after inflation, are losing up to 4% of their money in the bank each year, they are more motivated than ever to lend their money out on safe, income producing assets such as property. Good news for you ;-)



Strategy 06

Identify the different Types of JV Partners



There are usually two private money lending circles for your joint ventures: the primary and secondary circle.



Private Money Lender Circles

There are usually two private money lending circles for your joint ventures: the primary and secondary circle.

Primary Circle:

The Sophisticated Investor:

1. Venture Capitalists [super heavy weight]
2. Angels [heavy weight]
3. Private investors [super middleweight]

These investors are the pros. They do it for a living. You don't need to teach or persuade them to lend their money, you'd be stuffing eggs in their mouths. The money flows. But you'll pay for it. They'll demand more returns and more control than a Non-Sophisticated Investor. But you'll learn from them. You'll get great contacts from them. They'll leave you to it [while it is going well]. They'll want to give you more and more [while it is going well].

But if and when it goes wrong, they'll apply more pressure than a Non-Sophisticated. You'll feel like you've borrowed from a bank. They'll have some nice tight security, and you won't mess them about.



They'll probably expect a little less return and you'll make a bigger difference to their life when you make a bit of money together.



Secondary Circle:

The Non-Sophisticated Investor:

1. Family
2. Friends
3. Solo-preneurs
4. Biz Opp Seekers

These investors are not professional lenders or partners. They may never have done it before. They need persuading on investing first, you need to take a step back. Sometimes they've been brought up to save, work hard, pay off their mortgage and retire – the exact opposite of leverage.

They'll be a little more worried about where their money goes, they'll want more regular communication and they'll feel the ride of the rollercoaster.

But you'll get more flexible terms, they'll be more forgiving to market changes, and if things go wrong [which they always do], you can talk to a real person and you can come up with solutions.

They'll probably expect a little less return [bank beating 5% might be good enough] and you'll make a bigger difference to their life when you make a bit of money together.



Strategy 07

Finding the JV Partners



When you're looking for JV partners, it's important that you find someone that is both willing to partner, and has the resources to actually make you money.

These are places where we have personally found JV finance

Before you read on, it is vital that you commit to getting yourself out there and go and find these people, they won't fall on your head whilst you meditate ;-)

Despite the fears you may have, or that you may think you are not a great networker, it's actually easy because these environments are safe where everyone has similar goals and is in similar positions, and you get to meet amazing people who are positive.

Visibility is credibility my friend.

Warning: it will be easy in this section to judge: I personally like points 1, 3 and 6. Our suggestion is to read the next section with an open mind, you may just be surprised where your next £100K JV investment comes from.

1. Family –You can assess how resistant/open minded your family are by using one of the structures in this section to best overcome the objections, sell your proposition and reduce the risk to your family members. Keep it professional and go into a JV with a family member as if it were a professional deal.

The key to making more JV's happen with your family is to NOT ask them for money, but convince them of the benefits to THEM of a JV partnership with you. If you've begged your



The key to making more JV's happen with your family is to NOT ask them for money, but convince them of the benefits to THEM



family for the last 15 scheme's you've been into ;-) then it's time to create a professional business with them that makes them money too.

2. Early Inheritance – a variation on the above: money that family will eventually die on and not see the benefits of, and money that you or close family will be paying IHT on can be used much more effectively to the equal benefit of the private investor and you, the investor.

Again, it's about convincing them that investing in a JV with you is a smarter financial decision that waiting until they die. Here are the major benefits to THEM to help you along this road:

1. They get to enjoy the money while they are alive.
2. They get to see you enjoy the money while they are alive [if they love you, that is ;-)
3. You save a shed load of tax.
4. There will be no family arguments over the Estate.

3. Charity Balls – a great place to meet wealthy people. It will be clear where the money is, and as the drinks flow and egos rise, opportunities to build relationships increase. Pissed wealthy people make good JV partners ;-) Yes, we did just say that!

4. Flying Clubs – Mark and I fly the helicopter and are members of a flying club, and we get to spend time with many people who are also very rich. We have met the second largest steel magnate in the UK at our club, and members of our community have met Lord Sugar and other multi-millionaires... If you don't fly it doesn't have to stop you. Get a Bomber Jacket, some stitch on wings, put on your Aviators & mingle ;-) Ha!

In all seriousness there are many non-flying members at every club, and they won't know the difference. The great thing here is that the multi-millionaires guards are completely down because they are not expecting to be pitched at a social club.

5. Property Networking Events – Because private investors can't get returns on cash in the bank, they're out



“ We actively promote JV's and private investors at all of our Events, and as a result we attract people looking to work and invest in and with you. ”

there actively looking for investments. They're motivated. At Property Events you meet people already sold into the idea of investing in Property and you also meet people who need the help of Property investors to get more return on their money. Start networking and never stop

6. Progressive Property Events – At Progressive we actively promote JV's and private investors at all of our Events, and as a result we attract people looking to work and invest in and with you.

Come along. www.progressivepropertynetwork.co.uk

7. Dating Websites – One of our students in her single days would subscribe to the high end dating sites, carefully select the profile of the people she would want to meet, making sure they met the criteria she was looking for [£250K plus a year salary, nice car etc]. Of course she maintained she always made it clear that she was 'only looking for friendship' ;-)

Needless to say this is the one we haven't used. And don't go blaming us when your partner busts you on dating websites – “Rob & Mark told me I would meet JV partners here Love”

In all seriousness we tell you this because it proves that you can actually attract JV finance from almost anywhere. One of our community members met a £50K JV partner on an Easy Jet flight!

8. Lifestyle Management/Concierge – Using a specialist lifestyle management service will enable you to get into the best events, restaurants, launches, openings and social occasions where higher net worth individuals [HNI's] will frequent.

9. Business Networking Events – Tap into the world of business and network with people who have profits to invest: Chamber of Commerce, Institute of Directors and so on.

10. Launches, Functions, Clubs & Openings – Think where wealthy people may regularly go and be, and spend time there building contacts and relationships. We will now go to the opening of a door ;-)



The Progressive community is also a great place to meet JV partners, both online and off-line and on Facebook.



11. Business Angel Networks – in no other room will you rub shoulders with so many millionaires per square foot, other than a Philip Green birthday party! This is a real life Dragon's Den, where professional Angels go to invest their money. 6 business cards could be worth £100Million.

The best 2 we have been to are London Business Angels & Angels Den, though there are many more in most major cities.

If you take action and go to the places we mention here, now, then we will meet you there in person.

12. Referrals [WOM] – This is possibly the most powerful form of marketing: and certainly the cheapest. Don't underestimate it. Ask people. Even better, find people who know people with money, and ask them!

The Progressive community is also a great place to meet JV partners, both online and off-line and on Facebook.

There are thousands of active investors looking for partners just like you, many with cash. You can find them here:

www.facebook.com/progressiveproperty

If you get the chance to meet us personally at a local or national Progressive property event, you will meet and network with many of these partners yourself in a safe, comfortable and like minded environment

Strategy 08

Attracting Finance like a professional



Sell 'Through' Don't Sell 'To'

The best way to network and attract finance is to 'sell through' instead of 'selling to.' If we are honest, no one likes their pants being pitched down at networking events.

We want to feel comfortable and relaxed. Never directly sell at a networking event; you'll end up repelling people fast. But if you never say what you want, ask for what you want or communicate what you want, you'll never get what you want. So always 'sell through.'

"Hey, I'm [insert your name here]. I'm a property investor; I help people out of financial troubles and invest professionally. I'm looking to help more people out of debt, do you know anyone who may need help? I'm looking to help investors get a better return on their money through Joint Ventures, do you know anyone who might want a better return on their money?"

Play with the script to suit your needs.

Clarity of communication and brand are essential.

Most people when talking to potential customers or partners turn into Chameleons, making out they are all things to all men: that's the worst thing that you can do.

Instead be individual. Be unique. Have a clear position.

Focus on a niche. Be the clearest and best to a particular demographic, and to all others, politely decline. Ironically, people will start to sell themselves to you when you are clear on your position



Isolate

It is far better to build a relationship after an event than try to 'go for the kill' there are then.

Always 'isolate,' which means that you should only ever talk serious business, finance and property relationships out of the 'salesy' environment. Follow up afterwards, meet for a drink or for dinner at the bar, or on neutral grounds at a later date, where the walls will be down, and people will be naturally more receptive.



How to 'Sell' when Networking

We've covered the 'selling through' not 'selling to' strategy above, but let's turn up the heat and give you some gold that will make you some cash when networking under the radar.

If that's OK with you, of course!

As a contrarian investor you will "Observe the masses, do the opposite" right?

'Selling' to potential partners when networking is exactly the same. Let's observe what the masses do:

Wear T-shirts with 'I need your cash' written on it. Push vista print biz cards under your nose before they talk to you.

Hand you bags full of brochures and flyers that you don't want to carry. Try to sell you network marketing/MLM/ something that has already been pitched to you 10 times. Want your money want your money want your money.

So you get the picture. You with me?

Please don't get me wrong, I'm not knocking people who get out there and give it a shot.

Attrition will get you there, and I was one of those to the tee a few years ago. But I want you to be elegant, smart, under the radar. I want people to partner with you and fight for the right to, and for you to influence them and have them believe it was their decision.

That is the power I want you to have ;-)



Selling Without Selling

The art of sales in the modern world, where we are bombarded with a zillion offers a second, is to 'sell without selling.' Like Bruce Lee who believed in 'fighting without fighting.'

When networking, if everyone is pitching each other's pants off, by not selling, you have a point of difference.

At our VIP events it is almost unanimous that people rather 'buy' than be sold to. But if you're not selling or pitching, you're not going to meet any partners, people aren't going to know about you and what you do, and someone else is going to get your money baby!

So here's what the smart people do. They Isolate [already explained], the build rapport, they ensure they get their 'this is not a pitch, pitch' articulated, so that in a conversational manner the potential partner knows exactly what you do, how it benefits them, what is unique about you, and who you want to work with.

Then they use the '3 Lunch Rule' and find 'neutral ground' to build the sale.



The 3 Lunch Networking Rule

The 3 Lunch Networking Rule is about the length it takes to really get to know someone, how they are, how they act when the guard is down, and for you to gauge if you want to work with them. It is enough time to get all your 'what is most important to you in the area of...' questions asked, and to have built your 'this is not a pitch, pitch' around it.

On first lunch they are still 'acting.' They are not yet feeling natural enough to just be themselves, and you can't see over their walls. By lunch 3 observe how they treat waiters and waitresses, how they talk about others: remember: how they do anything is how they do everything.

Once you have spent this amount of time, then rapport and trust starts to connect, and your 'selling without selling' and



It is then important that you are in a neutral, comfortable environment, far away from the contrived, salesy arena.



'reverse selling' strategies will really start to kick in ;-)

Neutral Ground Networking Isolation

It is vital that when you begin to network about a potential deal, when selling an idea, some partners will not like the salesy networking events. It is then important that you are in a neutral, comfortable environment, far away from the contrived, salesy arena.

Although not necessarily consciously, the walls will be 15ft high and thick in front of anyone who wants money at a forced or situational networking event. Imagine if you had a few million in your pocket and people were coming at you every 5 minutes after a piece, you'd probably want to walk around in a tent.

Always find a neutral, comfortable and non sales environment to talk business and network if you want a really good chance of getting finance from your potential partner.

Selling Without Selling Continued

So how do you sell without selling at networking events? Here is the blueprint:

1. Know what you want & who you want to work with – be ultra clear
2. If you need money, act like you don't need it. Not disinterested, just relaxed
3. Know exactly how to talk about your sexy, unique offer, in one minute or less
4. Engage, fast. AIDA: Attention, Interest, Desire, Action
5. Understand what is in it for them, and always talk in their interests



You need to act like you're there for others. You're there to enjoy yourself, do some business and have confidence that you'll get the right result.



6. Be clear about what you don't want, what you don't tolerate and who you don't work with. This will reverse sell them back to you and create interest and respect

7. Under-promise and over-deliver

8. Be transparent and upfront about all the risks, and talk openly about them

9. As soon as the risks are 'mind-read' and brought up by YOU, overcome them immediately and irrevocably

10. Be realistic

11. Get them selling themselves to you by using desire, interest, intrigue and controversy

12. Create an Us vs. Them mentality in your partnership to create solidarity

13. Always get them to talk about the deal first

So let's talk about these points in a little more detail:

When you're networking but you're not clear about who you want to work with and what you want from a deal, people will not understand what you want, subconsciously of course, and you'll end up trying to fit in with what other people want.

Never ever go to a networking event trying to get money there and then for a deal unless it is a total last resort. If you talk about specific deals or handout specific materials on deals you need to find, people will see straight through you. They will assume that you only want to talk to them for the money, and you'll come across as desperate. You will have none of the negotiation power and they will ultimately end up pulling your pants down, even if you do by some miracle get the money for the deal there and then.

You need to act like you're there for others. You're there to enjoy yourself, do some business and have confidence that you'll get the right result. Be confident, not desperate. Be engaging. How many people are drab and boring in



99% of people over promise and under deliver when 'selling'. Just doing the opposite gives you a point of difference and uniqueness.



business? What can you do to get the limelight? How can you make people enjoy spending time with you? How can you create attention, interest and desire in you and your offer? In our attention deficit society we live in, this is more important than ever.

What's unique about you? What's unique and sexy about what you do and what you can offer? We've all heard a thousand things a thousand times, so we need something new and unique to excite us.

We need to clearly understand how the offer is different and how it can benefit us. And it needs to be crystal clear. Any confusion always leads to 'No.'

There's one word you should use above all when speaking to potential partners when networking, and that is 'You.'

Always talk in terms of them, both in building rapport and in a potential deal: always what is in it for them. People love talking about themselves, so allow them to do so and watch them warm to you.

Don't be afraid to have a very clear position: which means being as clear about what you don't want, as well as what you do. How will you not work, what will you not tolerate and what don't you do?

People will respect that you are open and honest, they will believe you are not selling to them [even though you are] when you talk about 'reverse benefits,' and you will build unconscious rapport and respect. Even more powerful is to align what doesn't work for you closely with what doesn't work for them: because then you build a strong, unconscious alliance: an Us vs. Them mentality with is powerful in cementing the property relationship.

99% of people over promise and under deliver when 'selling'. Just doing the opposite gives you a point of difference and uniqueness.

In fact, simply doing what you say you will do and nothing more is a huge benefit itself because most don't. Most people oversell. They hype up the benefits and what they



“

When you bring up and mind read objections upfront, you must overcome them there and then. If you bring them up but leave them unanswered, you're un-selling and highlighting things that will ruin your property partnership.

”

can do for you and how much money they can make you, and most of the time anyone who is smart knows it is very unlikely to materialise.

Therefore, playing down the benefits, creating worst case scenarios and making a point of looking at reality is actually now, in the modern world, a point of uniqueness. If it is too good to be true it often is and if your proposition is too good to be true people will not be interested, especially in the world of money and in the wake of recent financial turmoil.

And most people are secretive and the risks to the other party or their own ulterior motives; so a point of refreshing difference is to be honest and upfront. Tell them what their risks are before they ask. Stay with me here. When you do this you're more believable, and people will trust you much quicker: they will feel like you have their genuine best interests at heart too.

You'll also build unconscious rapport because you'll be telling them exactly what they are thinking; known as mind-reading. Their road to getting all of their objections answered is actually much shorter if you bring them up quite early, and thus the time it takes to do deals with potential partners is actually shorter

VITALLY IMPORTANT...

When you bring up and mind read objections upfront, you must overcome them there and then. If you bring them up but leave them unanswered, you're un-selling and highlighting things that will ruin your property partnership. You must do it when they are brought up too, immediately: known as objection inoculation.

Reverse Selling 101

When networking the best skill in 'selling' a potential partner into you and your deals or offer is 'reverse selling.' This is where you are so clever and unconscious about your 'salesmanship' that you actually have them biting at you, approaching you and asking you to be their partner. This is



Use the tagline:
'I'm not saying'
frequently,
then say it.



the artistry, but at the same time organic and much fun to play with.

Here are a couple of tricks:

1. If people ask you to 'sell yourself to me' – bounce it straight back: 'Why should I deal with you?!'

2. Become aware of the common objections to from potential partners for not investing, and inoculate them within the first 5 minutes of the conversation

3. Scratch the itch: identify problems and stir the pain

4. Build a reputation that precedes you. You plus who You want to become

5. Occupy as much mindscape in your industry as possible: visibility is credibility

6. Use the tagline: 'I'm not saying' frequently, then say it'

7. Be real, natural and almost accidental in your success. Make damaging, honest admissions and honest about your mistakes

As soon as people know you are selling to them, or request that you 'prove' yourself to them, they assume the power, and you are always looking to appease them. Any strategy you can use to redress this balance of power, to get them proving themselves to you, will give you the unconscious power and control.

There are many clever ways to do this. If they ask you to prove yourself, gently and elegantly throw it back, asking them to prove themselves to you. Do they have the funds ready to invest? Are they serious about making money? Are they credible enough to work with you? Get them biting back ;-)

Highlight and mind-read their pains. What do they need help with? Highlight them before they do, and scratch it. Cement that pain. Compound the reality of it. Once you have 'pain rapport' you can be the saviour with the solution. The need must be there if they're going to take your solution.

Quick Fire Tips: How Should Network for Property JV Success?

- 1. 70% Listening or asking good Questions. No more than 30% talking**
- 2. Make it clear what you are looking for but don't be too Direct [Long Game]**
- 3. Look to build a relationship/friendship first**
- 4. Always follow up on everyone you meet**
- 5. Don't be afraid to ask for what you want or for people they may know who can help you**
- 6. Mindspace: don't be afraid to promote yourself & be memorable**
- 7. Don't take promo material with you**
- 8. Buy them a drink. Smile. Enjoy Yourself**
And it's amazing how far other investors will go to help you if you just ask them nicely

Strategy 09

How to 'Network' Online: The Unwritten Rules



1. Add Value.

Regularly answer people's questions on forums, offer suggestions, recommend someone even if You can't directly help them.

Visibility is credibility my friend.

2. Ensure You don't make your first post a request for money – You will come across as desperate.

Requesting money at the point when you need it, where you don't build a relationship, don't have a profile picture, you don't let the JV partner know, with proof (see below..) what is in it for them, and how they can securitise their investment...will not result in a JV (no matter how much you beg..)

3. Subtely (without the big 'I'am') help people build their knowledge.

You will be perceived as a property expert

4. Share Your property deals, learning's and successes.

It will attract potential JV's as they will want the same

5. Trying to get to first base or hitting a home run won't work [unless You're in Peterborough] – don't go for the kill too soon. You will lose all credibility. You with me?

6. Joint Ventures can be done in many ways.

Don't assume JV's means a partner offering you finance.

7. Overcome any objections upfront and be prepared to offer security to the JV partner

8. Ensure you show as much real proof about your property deals [Mark Homer-spreadsheet-style!]

Evidenced discount, achievable rent, cashflow, graphs, returns [ROI], exit, spreadsheet data etc

9. Be REALISTIC about the returns .

10. Don't offer MLM

11. Look for Trust.

Is there any 'bad press' about this person online? You wouldn't jump into bed with someone you didn't know, would You?



Strategy 10

Keep going: Never give up



If you're worried things aren't going fast enough or You happen to be short on funds right now, then don't sweat the small stuff.

You're great and right where you need to be. Continue networking. Be patient. Property is not get rich quick BUT there IS a shortest route to success [as there is in anything].

That route is paved with hurdles that put others off, that we all have to go through – it's just part of the journey. And if You hit a hurdle, then there's something in your control that you need to tweak. You never stop learning, do you?

The more value you give, the more money you'll make. Find the best people, and you'll develop the best systems.

You haven't given up, because you are still here. The most successful investors I know keep going, constantly learning, testing, adapting and evolving with new trends and markets. The next person you meet could open the door for you and introduce you into a seriously wealthy and powerful network.

Just keep on keeping on. You only fail when you stop; so just don't stop. Sweat beats regret"

If you haven't yet, join our private Investor Community and Resource Academy on Facebook to 'commit to a lifelong learning' where You can network and introduce yourself to the most active and helpful property community on the net:

[www.facebook.com/groups/
progressivepropertycommunity/](https://www.facebook.com/groups/progressivepropertycommunity/)



We all know when starting out in property that it can be lonely or challenging without support or guidance. Your network will guide you or pull you down.



Well that's nearly it from us...

Actually it's not. This is, of course, only the beginning! It is what you do from here that really counts, isn't it! Remember, "To know and not to do is not to know" The more like-minded people in your network you know, will have a direct impact on your net-worth. It is said that you are the sum of the 5 people you spend the most time with. Observe the people you spend the most time with, it will have a strong bearing on your results.

We all know when starting out in property that it can be lonely or challenging without support or guidance. Your network will guide you or pull you down. The upside of your readymade network is the virtually leveraged building of your property portfolio and business.

The great thing about property investing is the experts are willing to share their knowledge openly and freely with you. You would not experience this in most professions or corporations, but because property is a local business, people are happy to share their ideas and strategies with you because you will not be in competition with them.

Imagine in the corporate world going up to your boss, sitting him down, buying him a drink and asking him to share with you exactly how to do his job. No chance. You'd get fired for your audacity. But most professional investors love to share; it's a great industry to be in.

Networking and working in partnerships never ends. You can continually grow and network into ever increasing circles of wealth and influence. One person you meet could open the door for you and introduce you into a seriously wealthy and powerful network.

The Progressive Property Network and community does exactly that, with a £65million Joint Venture network already in place, and with the six degrees of separation theory, You're only six steps or six people away from any contact you need, in any industry, on any part of the planet

A huge thank you for taking the time out of your busy life to read this report, it means a lot to us, we hope to meet you very soon personally...



About Rob and Mark

This report is not about Rob or Mark, it is about what you can do with your financial future and how you can have security and wealth through property.

So “Who are these guys, who are Progressive, and why should I trust them?”

Rob & Mark regard themselves as 2 ‘normal’ guys. In fact Mark is very boring [according to Rob ;-)

They’re not ‘Gurus’ or self proclaimed cult leaders or evangelists. They don’t have long C.V.s full of Master’s degrees and diplomas. In fact there are no such qualifications in the property ‘industry.’ Even if there were, they would probably mean very little to them, because they like to be able to give real life evidence and experience.

You see, investing in property has allowed them freedom and choice. Never again having to answer to anyone but yourself, knowing that everything you wake up to is your choice, not an obligation.

And do you know the best part? Better than the TV shows and media coverage and money and ‘the things that money can buy?’ The best parts are that they succeeded totally despite themselves.



They made so many mistakes. They bought some total kippers. But they succeeded not because of their superior greatness, they succeeded because of the vehicle and system of property investing.

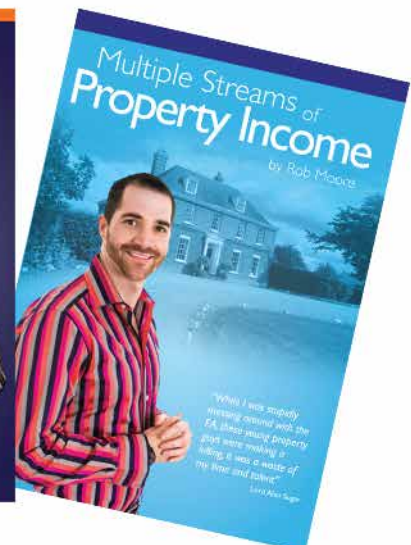
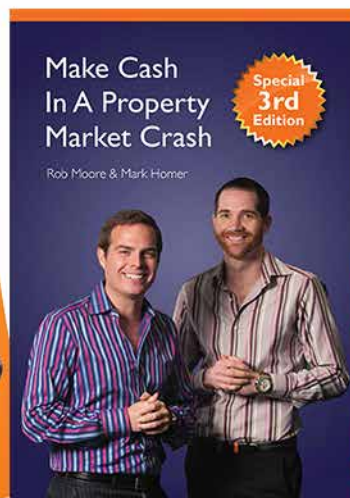
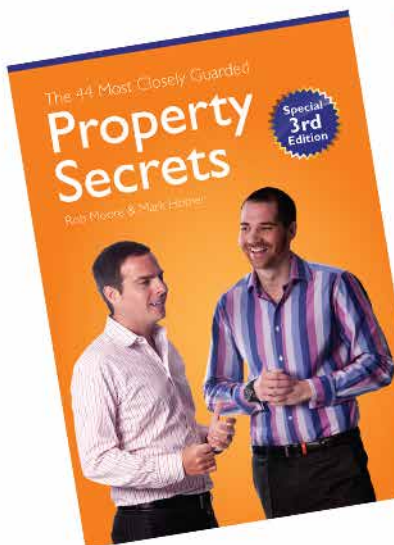
The leverageable, forgiving and limitless investment vehicle of property.

And you can too. All they did was take what people far smarter than them had learned, added their own special sauce over the years as they 'failed-forward,' and refined a system that they are teaching you in this book, and in other books and programmes too.

Over the years, going through their twenties and into their thirties, it's been a continual path of education.

"If you're green you grow, if you're ripe you rot."





Three Times Best Selling Authors

amazon.com

BBC

THE INDEPENDENT

itv

FINANCIAL TIMES

LIVING

Peterborough
Telegraph

Property Tribes

YourProperty



About Rob:

Rob is a self made Property Investor, businessman & public speaker, co-owning a £Multi-Million Property and business portfolio with Mark. He set up Progressive Property with just £300 in 2006/7, & co-authored the UK's 3 Best selling Property Books: "The 44 Most Closely Guarded Property Secrets", "Make Cash in a Property Market Crash" "Progressive in Property: From Beginners to Winners" and solo published: "Multiple Streams of Property Income"

Rob went from struggling artist £30K in credit card debt at the age of 27, to financially free by the age of 29, and a Property Multi-Millionaire by 31. Rob is a disruptive, impatient, never-satisfied entrepreneur who gets perfect later, decides forward and strives to continually improve. He believes his success is down to the Property system that he and Mark have pioneered over 20,000 hours [combined], and not degrees, diplomas or life long study, and is out to prove to you that you can do it too.

He is a highly sought after speaker on business, Property & personal development, having presented to over 100,000 people at paid Property conferences. Rob has had guest speakers Lord Alan Sugar James Caan, Bob Geldof, Karren Brady & Neville Wright speak at his events & has been featured in a prime time TV show for Living as a Mentor, on Channel 4, the BBC, The Independent and The Business Channel.

Rob's mantra: "If you don't risk anything, you risk everything."



About Mark

Mark has been the driving force behind buying 350 properties [& counting] for himself, Rob, his family & his investors since 2003. He has commented and been referenced in almost all major publications including BBC Radio, The Independent, the FT, The Wall Street Journal, as well as co-authoring the UK's 3 Best Selling Property Books. Mark quit corporate life in 2006 where he saw a long road to quiet desperation, giving up a good job that was above average pay to be a full time investor. Mark's degree in Economics, though a useful stepping stone, never prepared him for the real world of business and investing. He went down the 'traditional' education path initially, because that's what you're supposed to do if you can.

Mark is a paranoid spreadsheet geek and an analyst. Mark is obsessed with figures, details, economics, business and investing, and has been since a teenager.

Giving up a good career was a big decision for him, he is a bit of a recluse but he makes up for it in finance. He's been an Investor/Entrepreneur since the age of 15, has saved and invested considerable sums over a 17 year compounded period, and has had several successful small businesses and investments in every asset class.

He was obsessed and sleep deprived on finding the very best investment vehicle and at the end of 2007 his joint portfolio with Rob produced more profit than any of his other investments combined.

Mark's mantra: "Focus like a laser on one thing and be the best at it, it's the only way to get rich."

The necessary Legal Disclaimer

We have taken care to make the figures and specifics in this e-book as accurate and relevant as possible at the time of writing; and of course we hope you understand that these can change dependent on market and economic forces beyond our control. The content, projections, figures and indications contained in this e-book are based on opinion and cannot be relied upon when making investment decisions. As with any investment,

Property values can fall as well as rise. The authors offer this information as a guide only and it cannot be considered as financial advice in any way. Please refer to your independent financial advisor who is qualified to give you complete advice based on your circumstances.

The authors Rob Moore and Mark Homer are not qualified to give mortgage, legal or financial advice. Please seek legal and financial advice from a qualified advisor before making commitments. Neither its authors nor 'Progressive Property Ltd' accept liability for decisions made based on the content of this e-book.