

PROPERTY APPRENTICE

NZ's first & longest running Lifetime Property Coaching Company
Run by a team of experienced investors & independent financial advisers
Designed to help you reach your full financial potential




Top Mistakes
Investors Make and
How to Avoid Them

**CLIENT
TESTIMONIALS**


Top Mistakes
Homebuyers
Make and How
to Avoid Them

www.propertyapprentice.co.nz

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Our Story

Paul & Debbie Roberts - Founding Owners of Property Apprentice

We started investing in Residential Real Estate in 1999, and spent a small fortune educating ourselves in the first few years, learning the ropes of how to treat property investing like a business. At the time that seemed like a huge risk, as we were not high income earners, and to be honest, we couldn't really afford it.

However, we discovered that investing in ourselves was one of the best decisions that we made in those early days, because it enabled us to make educated choices about how to move forward with our investments, rather than just hoping for the best and trying to learn from our mistakes.

After a few short years of investing in property, we realised that the initial money that we had spent educating ourselves had more than covered it's costs, as we had created far more than what we had spent.

We also undoubtedly avoided making several very expensive mistakes that we could have made if we didn't have that background knowledge behind us.

Property investing has given us choices that we simply wouldn't have had otherwise, and we wanted to be able to share our experiences and knowledge gained with as many other people as possible, so that you too could create the financial future that you dream of. We decided to create the Property Education and Coaching Company that we wished had been around when we were learning how to invest - and that is how Property Apprentice was born (in 2010)!

Our vision was (and still is) to not only be the best education and coaching company available in New Zealand, but we also wanted to have the **best value for money program**, so that we could help as many people as possible to achieve their long term goals. (But don't worry, we won't charge you anywhere near the \$40,000 that we spent in our first few years educating ourselves!)



Participants during a Boot Camp event

We continue to work with a wide range of both first-time purchasers through to property investors who have already attained a high level of success - without any of the hard-sell, hype, oversell and under-delivery, and smoke & mirror techniques that are often associated within the Property Mentoring/Coaching industry.

We are New Zealand's **FIRST** and **LONGEST RUNNING** Lifetime Property Education & Coaching Company, and we are still a **100% NZ family-owned and operated business**. Property Apprentice brings to you a wealth of experience and knowledge that our team of approachable, highly experienced and successful investors are more than happy to share with you as your coaches and financial advisers throughout your personal investment journey. The team at Property Apprentice are all dedicated to delivering the truth about what it takes to become a successful property investor, and are all committed to helping you to achieve your dreams and goals - whatever they may be.

Our aim is to teach you how to think like a professional investor in the shortest time frame possible, but still provide you with ongoing one-on-one coaching support and continued education for as long as you want.

PAUL & DEBBIE ROBERTS

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PROPERTY APPRENTICE CONTENTS



05 TOP 5 MISTAKES HOMEBUYERS MAKE, AND HOW YOU CAN AVOID MAKING THEM

02 OUR STORY

We started investing in Residential Real Estate in 1999 and spent a small fortune (approximately \$40,000) educating ourselves in the first few years, learning the ropes of how to treat property investing like a business.

04 TOP 5 MISTAKES INVESTORS MAKE & HOW TO AVOID THEM

Many new property investors make the same common mistakes. Improve your chances of success by avoiding them

07 MI TEAM

Your team for the best mortgage and Insurance Advice

09 INTRODUCING THE TEAM AT PROPERTY APPRENTICE

Get to know the people behind Property Apprentice



04

WHY BUYING A HOME SHOULD BE PART OF YOUR LONG TERM PLAN

We compare two scenarios to show you how much of a disadvantage you will be in if you don't own a home by the time you retire



08

WHY YOU SHOULD USE A MORTGAGE ADVISER TO ORGANISE YOUR HOME LOANS

We outline the reasons why you should not deal directly with the bank ever again

10-11 PROPERTY APPRENTICE LIFETIME COACHING PROGRAM

What's included: One-on-one Coaching Program and Theory Training Sessions

12 WHAT MAKES US DIFFERENT

how we can help you to achieve the results you want.

13 YOUR NEXT STEPS

14 CLIENT TESTIMONIALS & EVENT REVIEWS

15 BEGINNERS GUIDE TO PROPERTY INVESTMENT EVENT

16 PROPERTY APPRENTICE PODCAST & AM SHOW

17 PROPERTY APPRENTICE: BUSINESS FOR GOOD

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WHY BUYING A HOME SHOULD BE PART OF YOUR LONG-TERM PLAN

Buying a home should be part of everybody's long term plan, because if you don't own your own home by the time you retire, you will be at a significant disadvantage compared to someone who does own. Why? Let's look at a direct comparison.

At the time of writing, the median house price in New Zealand is \$895,000 and the median rent across the country is approximately \$560 per week. Let's assume that Person A and Person B both have \$89,500 available to use as a deposit to either invest in a home, or to put towards retirement savings - just for the sake of doing this direct comparison.

Person A decides to use their \$89,500 as a deposit to purchase a home valued at \$895,000. This would require 90% lending (which is possible even with RBNZ restrictions in place, subject to full loan application) resulting in a mortgage of \$805,500. Assuming a 4.5% interest rate (which is available at the time of writing), this would result in mortgage payments of \$941 per week (based on principal & interest over a 30 year term).

Person B decides to continue renting for \$560 per week, and put their \$89,500 into the sharemarket for a long term retirement fund, which on average achieves a 10% growth each year. By renting for \$560 per week instead of paying a mortgage of \$941 per week, they decide to also put the difference into the share market to obtain an average of 10% growth. That is an additional \$381 per week that is going into their long-term investment.

HOW WOULD PERSON A AND PERSON B COMPARE FINANCIALLY IN 30 YEARS TIME?

Person A would now be living mortgage free, and assuming a 5% average capital growth over the long term, their mortgage free home would now be worth just over \$3,683,000.

Person B would have a total of approximately \$1,685,000 in the sharemarket, and if rents had increased by an average of only 1% per year during the previous 30 years, they would now be paying just over \$747 per week in rent (compared to the \$0 per week that Person A would be paying in their mortgage free home).

Clearly, Person A would have far greater choice when it comes to their retirement. Imagine how many choices Person A would have if they had ALSO chosen to invest in property using equity in their home during the same 20 year period!

Now, I realise that this is an over-simplified comparison,

and that there are many other considerations to think about.

For some people it could make more sense to continue to rent where you live, while you invest elsewhere in rental properties (instead of buying a home as your first step). The key message I am trying to get across, however, is that the sooner you get your foot onto the property ladder (regardless of whether it is a home or an investment property), the better it will be for you financially in the long term.

Regardless of WHEN you purchase your home, you will need to understand that there is a significant difference between buying a home and purchasing an investment property. Buying a home is an emotional decision. Buying an investment property should be based on as little emotion as possible - it should be all about the numbers.

However, at some stage, you will (or at least you should) be in the market to purchase your own home.

Top 5 Mistakes Homebuyers make, and how you can avoid making them

1 Dealing directly with the bank

Banks have all got different lending criteria when it comes to calculating how much they will lend to you based on your provable income. If you go to the bank that you have “always banked with” purely because you think you have a good relationship with them, you could be making a huge mistake. If you don’t meet their lending criteria, they will turn you down for lending, and you will then have to disclose this to the next bank that you try to get a mortgage from. You are far better to use the services of an independent Mortgage Adviser (also known as a “Mortgage Broker”) who works with all of the different banks and non-bank lenders, so that they can find you the best lender for your situation.

The best part of working with a Mortgage Adviser is that they get paid by the bank, so they do not charge you for their services!

2 Borrowing more than you can afford

Just because a Mortgage Adviser or a lender tells you that you can borrow a certain amount of money, does not mean that you should borrow the full amount! You need to look at your budget to work out how much you can actually afford to pay each week/month for your mortgage, and also allow for additional costs such as rates, insurance, repairs & maintenance etc. Then have a look at how much a mortgage would cost you at today’s available interest rates, and also if interest rates were closer to the long term average of say 7% and check that you can still afford to pay the mortgage at that higher level. If not, you could be putting yourself (and your home) at unnecessary risk.



3 Paying too much for a property

Once you know your top dollar for purchasing a property, just remember that this is your limit - not your target!

Many homebuyers get so carried away by the excitement of purchasing their home that they focus on finding a property that they can afford to buy, rather than focusing on buying a home for a good price. Do your research on recent comparable sales in the area in order to be more confident about how much the property that you are interested in purchasing is actually worth, and then try to purchase it for less than that. Actual market value often has very little to do with the

Government/Council/Rateable value of the property, so don’t rely on GV, CV or RV to tell you what a property is worth, and don’t rely on the person who is selling you the property to tell you what it is worth either, as they have a vested financial interest in getting you to pay as much as possible for it!

4 Not doing sufficient Due Diligence prior to purchase

In order to reduce your risk of buying a lemon, you need to do your homework (due diligence). At the very least, you should do the following before you go unconditional on the Sale & Purchase Agreement for a property:

- Confirm an unconditional offer of finance for that specific property
- Confirm your ability to get insurance for that specific property
- Get a building inspection
- Get a LIM report and/or check the council file
- Get your lawyer to check the title etc
- You may also need/want to obtain a Registered Valuation for the property. Your mortgage adviser can arrange this for you if required.

5 Over-leveraging on personal debt

Buying the “dream home” is very seldom the best thing to do as your first step on to the property ladder. If you mortgage yourself up to the eyeballs on a home and other personal debt, then not only is that non tax-deductible, it may also impact your lifestyle and also your ability to borrow any further money from the bank in order to invest in property.

Buying a fancy home might impress your friends & family for a little while, but as our Mortgage Advisor once said to me, “People get poor trying to look rich”.



Top 5 Mistakes Investors Make & How to Avoid Them

Many new property investors make the same common mistakes, and they are easily avoidable. Here are the most common mistakes that new investors make, and how you can avoid making them, in order to improve your chances of success.

1 No strategic plan (or the wrong one!)

In order to reach your goals, first you need to know what they are. What is your desired outcome? What do you want to achieve from investing in property? Why is that important to you? What does success look like to you?

Remember that anyone that can get a mortgage can buy a property, but it doesn't mean it will be a good investment.

Once you know what your goals are, then you can start to work out what your purchase guidelines (sometimes called buying rules) should be. What Gross Yield, Net Yield, Return on Deposit, Pre-tax and After-tax cash flow (but remember that due to ring fencing, you will no longer receive a refund from IRD for any negatively geared property), type of property etc. do you need? Do those purchase guidelines fit with your lending capacity (based on both available equity, and also your provable income)? Once you know what your purchase guidelines are, then you can go about putting systems together such as where/how you are going to find those deals. Are you going to buy and hold, renovate and hold or buy renovate and sell (flip?)

Getting this information sorted can be tedious and missteps can easily derail you, why is why you need to consider working with a seasoned independent financial adviser like Debbie Roberts. Apart from making sure that you stay on the right path, you receive actionable advice even as the market changes.

2 Buying the wrong property

We often see new investors who have purchased the wrong type of property for their starting financial position, which can then result in them being unable to purchase anything else. Often these new investors have bought a "deal" from someone with a vested financial interest in selling that property to them.

This is why it is vitally important to obtain independent financial advice before you purchase a property. Independent advice means that your adviser won't benefit financially from any property you purchase, so you can trust that the advice you get will be in YOUR best financial interests, not theirs.

Everyone looks like a genius in a rising market - but a solid strategic plan will ensure that you look like a genius over the long term, not just the short term.

When you are confident that you have the best possible strategic plan, you will have confidence in your purchasing decisions, and you are less likely to fall for a slick sales pitch. Then you simply need to do thorough due diligence on the purchase to make sure that you aren't buying a lemon!

3 Incorrect structures for Lending, Tax & Asset Protection

Any mortgage adviser (mortgage broker) can set up a loan to buy a property, but there are very few mortgage advisers who understand the best way to set up mortgages for property investment. It is the same when it comes to Accountants. Surround yourself with a team of professionals who specialise in property investment, so that you can rely on the advice they give.

4 Inadequate insurance

Speak to an independent insurance adviser to ensure that you protect both yourself and your assets, just in case the unexpected happens. As a landlord, we highly recommend that you get the right cover for landlord protection insurance, in order to protect you for things that normal house & contents (even with landlord's extension) do not cover.

5 Not knowing what you don't know

"If you are the smartest person on your team, your team is in trouble"
- Henry Ford

Become an information sponge so that you can continue to learn and to grow as an investor. You will never reach a point where you know everything there is to know about property investing, but having an experienced coach who you can contact whenever you need to, and a team of specialist professionals, enables you to learn from other people's experience (and mistakes) rather than having to learn those lessons the hard way.

The former president of Harvard University Derek Bok once said, "If you think education is expensive, you should try ignorance."

We have had many people come back to us years after attending a free event to finally get help. They nearly always say "wish we had done this sooner".



YOUR TEAM FOR THE BEST MORTGAGE AND INSURANCE ADVICE

Introducing MI Team - your team for the best mortgage and insurance advice

Helping you to get ahead with the right products and support to meet your needs.

MI Team is a sister company of Property Apprentice - part owned by Paul & Debbie Roberts since 2018, with a team of mortgage and insurance advisers that they have personally used and recommended for many years.



Free Mortgage Advice



Assess My Borrowing Capacity

Check the amount of money the banks will be willing to lend.



Restructure My Loan

Adjust your loan term or interest rate to suit your current financial situation.



Break Cost Reviews

Find out when to break your loan or stay with your current rate.



Get a Pre-Approval

Confirm the amount of lending you will be able to get from the banks and/or non-bank lenders.



Refix My Loan

Find out if you should keep or refix your interest rates.



Top-Up My Loan

Increase the amount of lending for an existing loan.



Property Assessment

Stay ahead of the property ladder with the latest insights on current trends.



Refinance

Replace your current mortgage to get a better term and interest rate.



Construction Loans

Get the finance you need to build your dream home or investment property.

Free Insurance Advice



Life Insurance

A way to help your family cope financially once you're gone.



Income Protection Insurance

Income Protection guarantees an ongoing quality of life by protecting your ability to earn an income.



Home & Contents Insurance

A way to protect your most valuable and precious assets.



Landlord Protection Insurance

To protect your investments.



Business Insurance

It is important to ensure your business operates during the most challenging times.



Car & Boat Insurance

Protect your vehicles whether they are on land or sea.



Health Insurance

Health Insurance gives you peace of mind knowing you can pay for medical treatments when you need them.

Get in Touch!

Phone:
0800 882299

Email:
office@miteam.co.nz

Website:
www.miteam.co.nz



Why You should Use a Mortgage Adviser to Organise your Home Loans

Why wouldn't you? For standard residential lending there is no charge to you, so you get the benefit of leveraging your mortgage adviser's extensive industry experience for the grand total of \$0. Here are some more benefits of using a mortgage adviser, like our specialised team of mortgage advisers at MI Team.

More choice

When MI Team helps you to find a loan, we are not loyal to any particular lender. It is our goal to help you to get the best deal for you individual circumstances. This means that you won't get talked into something which isn't right for you, and it increases your chances of getting a "Yes" first time around (because all of the banks have different lending criteria, and they don't advertise that lending criteria publicly).

Experienced Advice

Our mortgage team has a combined experience of well over half a century in the industry, and our mortgage advisers can offer you advice and support right throughout the lifetime of your home loans. This means that you can save time and money, with better service and product choice. Whether you are looking to get the best loan for your first home, or if you are looking to grow a rental property portfolio, we are your specialist team, ready and willing to help you to achieve your goals.

Customer First

Customer satisfaction is the most important element of a mortgage adviser's success, with more than 70% of our business coming from existing and repeat business.

Ongoing Guidance and Support

We are in this with you for the long haul! Home loans are not set-and-forget, and should be regularly revisited to determine if you can pay more/less, draw equity to fund your next purchase, or look into leveraging your current position to purchase another property. At MI Team, we are only a phone call or an email away. We are here to help, no matter what stage you are at in your financial journey. You can rest assured that everything we discuss will be kept in confidence, unless we are required to share it with the lenders to help finalise your loan. Because we are not working on behalf of any specific lender, we are able to design all our advice to benefit one person - you.

How to get the best out of your Mortgage Adviser

Provide them with ALL of the information that they ask for, as quickly as possible, and preferably as attachments in one email (so that it is all in one place for easy reference). Different banks have different lending criteria, so in order for the Mortgage Advisers to provide you with your best option, they need to see your full financial picture - don't hold anything back, or it can dramatically affect your lending ability. Ask your MI Team Mortgage Adviser how you can boost your borrowing power (perhaps by reducing your credit card limits, cutting back on expenses, consolidating loans etc).

Protecting what is most important to you

Part of our service is a FREE insurance audit, to ensure that you have the right amount of cover to protect everything that is important to you. Again, because our experienced insurance advisers are not working on behalf of any specific insurer, you are our top priority! We will work in your best interests to ensure that you are not paying more than you need to in order to get the level of protection that meets your needs.

Get started with MI Team

Your journey to financial security starts with a simple conversation or email. Call us on [0800 882299](tel:0800882299) or email office@miteam.co.nz or via our website www.miteam.co.nz

PROPERTY APPRENTICE

Introducing The Team



Paul
Roberts

CEO, (FSP Number: FSP221285)

I left the UK to come and live in NZ permanently in 1997 a couple of years after meeting my wife, Debbie. I was a registered electrician, and later a Secondary School Property Manager. Debbie and I bought our first property in 1999, and quickly recognised the benefits of investing in residential real estate. We realised that although anyone can make money in a boom, not everyone financially survives the downturns, so you need to ensure that you are purchasing the right type of investments for your individual situation. As the property market has changed, we have been able to change with it because of the education that we have developed over the years, and share with our clients. We look forward to meeting you, and helping you to reach your personal goals as you navigate the property market.



Debbie
Roberts

CFO, (FSP Number: FSP221305)
Level 5 Financial Adviser in Residential Lending and Investments.

Together with my husband (Paul), I have developed a real passion for investing in NZ real estate. I was a Medical Laboratory Technologist, and then later worked for a company that taught Medical Personnel how to use the equipment we provided. It was during that time that we started to get serious about investing, and we have since bought and sold property as far south as Invercargill. Property investment has given us choices that we never would have had if we had continued on our previous path. We enjoy travelling overseas, and also spend as much time as possible at our bach as a family. We are proud parents of a teenage daughter, Ragdoll cat, and a Cavoodle dog. We thoroughly enjoy helping people to achieve their financial goals through investing in real estate, so that you too can create the choices that you want for yourself and your family.



Larissa
Ingram

Investment Coach (FSP Number: FSP434266)

My background was in television working in post production in Auckland. I left the industry and became a full time mother to our 3 children. My husband James and I have always had a passion for property, so early 2000 we bought our first investment. Having minimal education in investing, we sold that property – in hindsight, we should have held onto it!

After this time we changed strategy to relocating houses. However we still needed to further our education, so we enrolled in the Property Apprentice course. The skills we gained, including lease options, were invaluable to continue building our portfolio and doing it right!

After joining the coaching team I have been able to use my passion for property and knowledge learnt to help others reach the lifestyle they want through property investment.



Michael
De Courcy

Investment Coach (FSP Number: FSP371546)

I have an accounting and business background and have been purchasing property since 1988. I have significant experience with renovations with a specialization in the Auckland CBD apartment market – as well as investing in South Auckland and beyond. I am passionate about helping others to invest in the property market.

I am married with two sons – and get out on the golf course when time permits.



Kedey
Wells

PA & Customer Support

I am a born and bred Aucklander and I am dedicated to providing a high level of personalised service.

I am Paul & Debbie's Personal Assistant and also I am often the first point of contact with Property Apprentice clients. I manage inbound calls and regularly liaise with clients. I strive to ensure that we continue to provide the best possible support to all of our clients.

In my spare time I like to spend quality time with my nephews and friends. I have played Softball and Hockey at both Regional and National Levels.



Ronald
Kumar

Accounts Administrator

I came to NZ 10 years ago from Fiji with the intention of providing a better lifestyle, work and education opportunities for my wife, son and I. My background is in the accounting field and I have worked in the capacity of Debtors and Creditors Controller, Finance Officer and Accounts Assistant at companies such as Fiji School of Medicine, Hotel Grand Chancellor, Commercial Furniture, Farmlands Mathias International and Hire Pool Ltd.

I started work at Property Apprentice on my birthday in 2016 as an Accounts Administrator. I look forward to many more rewarding and fulfilling years here and providing an exceptional quality of work. I feel very blessed and am deeply grateful to have such an exceptional work environment and people to work with daily. Thank you all for your continued support and friendship.

Outside of work I participate in religious and fundraising activities at our community temple. I have a keen interest in sports and enjoy watching soccer and rugby matches. I also enjoy nature and go for long walks when time permits.

I am happily married with one son.



Michiko
Bito-on

VA & Customer Support

I am Paul and Debbie's Virtual Assistant and also provide customer support for Property Apprentice. I work on the back-end of the organisation. When I'm not designing handouts, bookkeeping or writing reports, I spend my time painting or baking.

I am currently working towards a Masters Degree in Public Administration.

PROPERTY APPRENTICE

PLATINUM

Lifetime Coaching Program

The extensive education and support that we provide is not limited to any one property strategy - we cover them all.

Since 2010, Property Apprentice's edge is in supporting clients for a lifetime, with no conflict of interest in any property our clients purchase

We ensure that the financial advice & coaching advice all aligns within the company's core values - we are here to help New Zealanders New Zealanders to improve their financial positions.

improve their financial positions, and we have many client success stories to back this up.

Platinum membership allows you to have peace of mind knowing you have the support of your appointed coach and the team here at Property Apprentice indefinitely without any hidden costs. You do not have to pay an additional coaching fee after payment is completed as often seen in the industry.

What's included

Statement of Advice

Debbie Roberts, Property Apprentice CFO and fully-qualified level 5 Financial Adviser in Residential Lending and Investments prepares your Statement of Advice (SoA). You will receive one-on-one time with Debbie to ensure that you receive an individually tailored financial plan, from someone with more than 20 years of investing and coaching experience.

Your Statement of Advice covers the following items:

- Kiwisaver and investment advice
- Budget and savings plans if required
- Assess your borrowing capacity, and give advice about how to maximise your financial position
- What sort of properties are best for you and where in NZ you are most likely to find them
- What strategy/ies are best for your position and your long term goals

This is filtered into a step by step plan, backed by lifetime coaching support and ongoing continued education.

Unlimited One-on-One Coaching Support

We know that things can change in the property and finance market. You simply can't succeed by sticking to one strategy forever which is why we give all our clients access to contact their coach for guidance and support, whenever you need to, as many times as you need to, for as long as you want to - without any extra cost.

Coaching support is via phone, email, in person, or via online video meetings.

We know the importance of support when it comes to your investing journey. This is why the platinum membership allows you to include one investment partner (i.e. spouse, life partner, family member or friend) at no additional cost.

10x Monthly Networking Meetings Per Year

***24 months access at no extra charge**

Continuing education is fuel for your progress. Held once a month (except December & January), Paul, Debbie and guest speakers who are specialists in property-related industries discuss market trends, innovation and policy developments.

All this and more under Platinum Membership

Fast Start Strategy Session

Meet with your primary coach to discover and discuss what you want to achieve from property and talk through the goals you are wanting to reach.

1x Complimentary Financial Review

With Debbie at either 12 months or 24 months (your choice) to ensure your Statement of Advice is still fit for purpose and to provide further financial advice to keep you on track towards reaching your long-term goals.

Personal Accountability Sessions with your coach

Evaluate your status and learn to prioritise your goals at every stage.

Exclusive access to Our Members only Website

***24 months access at no extra charge**

This special website is offered exclusively to Property Apprentice members inside the secure site. You will discover 250+ videos of content covering off the recorded training and the networking meetings, plus updates as we move forward. You gain access to a wide range of discounts that we have negotiated with major retailers nationwide.

Access to Our Clients-Only Facebook Group

Be connected with a community of Like-minded clients all over the country who are all passionate about property and have the drive to succeed. Ask questions, share your wins, and stay in touch.

Monthly Group Q & A's with Paul and/or Debbie

***24 months access at no extra charge**

Each month you will receive an invitation to join an online Q&A with Paul and/or Debbie, where you can ask questions you have about your property investment journey.

Theory Training

We want you to receive all of the support and theoretical training you will need in order to ensure your success.

We provide the Theory Training Sessions, as part of the Lifetime Coaching Program. Some of the subjects that will be covered during your training sessions:

- Sale & Purchase Agreements
- How to build a solid foundation for your Property Portfolio
- How to minimise risk
- Building a Team of Experts
- Trading Property
- Adding Value through Renovations
- Financing
- Insurance
- Structures/ Accounting/ Asset Protection
- Mindset for Success & Accountability
- Property Management
- Rent by Room & Boarding Houses
- Valuations
- Legals
- Auction Strategies
- Apartments
- Commercial Property
- Developing
- No Money Down Deals
- Finding & Analysing Deals
- Property Cycles & the Economic Cycle
- Negotiation
- Goal Setting and Time Management
- How to invest through the different stages of the property cycle
- Introduction to Options, Lease Options and Sandwich Lease Options

You will hear from our trusted professionals (mortgage & insurance advisers, accountant, solicitor, property managers etc.) during the appropriate training sessions. These are the professionals that we personally use and recommend to our clients. This is invaluable as property investing is not a solo sport and it is imperative that you surround yourself with a team who are experts in their field and understand property investment. F.Y.I. there is no requirement for any of our clients to use anyone we recommend.

You have two options as to how you receive the Theory Training:

Option 1: 10x Weekly Online Training Sessions

**Repeat any/all of these online sessions as many times as you like for no extra charge*

These group training sessions are run online via webinar. There are 10x weekly 3-hour training sessions, on either Monday or Tuesday evenings (you choose which group night suits you best) from 6:30 until 9:30pm.

Option 2: Live 3 day Bootcamp Conferences

These 3 day weekends (Friday - Sunday) are held in person 3 times a year in Auckland (Covid level dependent). These are the same training sessions as the 10x Online Weekly Training Option, just compacted into 3 days. You can attend 1x Bootcamp Weekend at no extra charge.

**The venue for Bootcamp weekends will be confirmed as early as possible. We will provide morning tea, lunch and afternoon tea at no extra cost.*

GOLD

Great value membership with 12 month coaching support.

As above, you will get either **Theory Training Option 1 or Option 2** for 12 months.

This membership includes 1x Statement of Advice from Debbie and additional support of an experienced coach for 12 months to help you to implement your plan, and 12 months access to a wide range of discounts .

Also included at no extra charge for 12 months:

- 10 x Network meetings during your 12 months membership for your continued education and to advise you about upcoming changes, regulations, finance, taxes etc. and we often have appearances from special guest speakers in the industry to update clients on any relevant changes.
- Access to the client resource centre which holds over 250+ videos including guest appearances from industry professionals.

SILVER

The accelerated learning membership or as we like to call it the 'D.I.Y.'

This level tailors to the clients who just want to learn the theory content, and don't require any coaching support or financial advice.

Silver members gain access to one of our live 3-day Fast Track Bootcamp Conferences, and/or one of our 10x weekly online training sessions where we cover 30 hours of vital information including covering a plethora of strategies, to kickstart your investing journey. From there, you are on your own to implement the 30+ hours of information! All our clients meet our recommended professionals.



Click [here](#) for more information on Silver / Gold / Platinum

What makes Property Apprentice different?

Honest & impartial advice and support
from a team of experienced property investors:



We pride ourselves in being able to offer 100% impartial financial advice and coaching support to our clients. Everyone's starting point and goals are different, which is why we strive to have a strong understanding of your situation so we can give the best, unbiased advice.

Regardless of where you live, or where you will invest in NZ, or what strategies you will use, we are here to help you when you need it.

Solutions Not Sales

Unlike many in the industry, we do not sell properties. Many others in the industry sell properties from developers, and receive payment anywhere from \$20,000 upwards per deal that they sell.

If a company or person is giving investment advice they should be following the FMA rules and be qualified to give that investment advice.

Property Apprentice has gone above and beyond to secure the necessary qualification for ethical practice. No matter how complex your financial needs are, we make sure that we only give you information that is verifiable, transparent, and complete, with YOUR best interests at heart.

Watch a video of one of our Three-Day Bootcamp

Some people are at the beginning of their investing journey. Others have been investing for years and want a clearer plan for retirement. Many others talk to us about getting family involved as a way to achieve financial security.

A common misconception we hear is that the Property Apprentice Lifetime Coaching Program caters only to investors or aspiring investors. The truth is that our program is individualised to cater for your personal needs whether you are a first home buyer or investor.

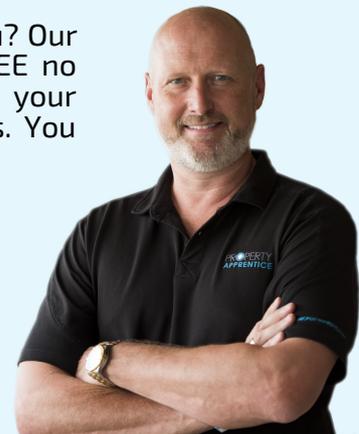
We want to ensure that you get the help and support that you need in order to achieve your desired outcome.

Not sure which Membership Option is best for you? Our company CEO is more than happy to have a FREE no obligation meeting with you to answer any of your questions about our different membership levels. You can also upgrade from Silver or Gold at any time.

**For further information about the
Coaching Program including dates etc
contact:**

Paul Roberts

paul@propertyapprentice.co.nz
Or book a no obligation consult at



www.calendly.com/paulroberts

YOUR NEXT STEPS

STEP 1:

SILVER, GOLD & PLATINUM MEMBERS

Complete the **Application Form** to select your chosen Membership Option and payment plan. Once the initial payment has been received you will secure your registration in the 10x weekly training group, and/or the Bootcamp Weekend of your choice (numbers are limited). Our Gold and Platinum members will also gain immediate access to our course content via training videos, and access to your primary coaching contact.

STEP 2:

(STEPS 2 - 7 ARE FOR GOLD & PLATINUM MEMBERS ONLY)

Please note we start working with all clients immediately so the live event can happen before or after the following steps:

You will meet with your appointed coach (either via phone, video call or face-to-face in our Auckland office). You will need to complete all appropriate compliance documents to allow us to give you the necessary and correct advice. Following this your coach will complete a fact find with you. As mentioned earlier this is to discuss your current situation and what you hope to achieve on your investing journey.

You will be asked to provide some information to our recommended mortgage advisers in order for them to generate a Lending Review for you. This will determine your borrowing capacity (based on both available equity, and provable income).

STEP 3: This lending information alongside the fact find curated by your coach is passed on to Debbie Roberts (Level 5 Financial Advisor & Property Apprentice CFO) to analyse and assess. This allows her to generate a **Statement of Advice (aka Retirement Plan)**.

STEP 4: Once the Statement of Advice is ready, Debbie schedules a meeting with you to discuss her recommendations. After finalising your plan, you will be sent a copy of the completed Document to download for future reference. Your next steps will also be clarified which helps to keep you accountable and on track with your investing plans & goals!

STEP 5: Your coach will become your primary point of contact from this point onward. They will help assist you to implement Debbie's action plan and advice. Feel free to communicate with your coach via email, phone, online meeting or in-person for any concerns you may have.

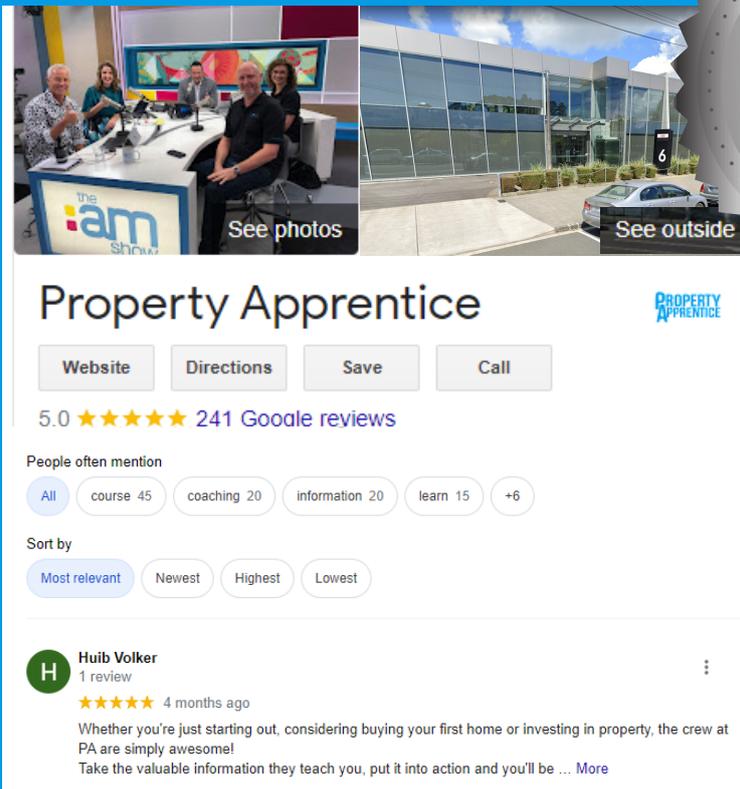
You also have the option to meet with our **recommended accountant** (1 hour at no charge, and no obligation) for advice on what structures are best suited for you to purchase properties.

STEP 6: You may start your investment journey as soon as you are ready to take action. The coaching and admin team at Property Apprentice are here for help and support at no additional cost and with no expiry date

STEP 7: Accountability calls: Your coach will contact you every 3 months during your first year of coaching to review your progress and offer assistance if required. But if you need help at any stage, don't hesitate to contact them directly (you do NOT need to wait for them to contact you).

Premium Access to the Client Resource Centre: Gold Members have access for 12 months, Platinum Members have access for 24 months, at no additional cost. This enables you to attend the Monthly Network Meetings live online and/or watch the video recordings in the video library. Platinum Members also have access to monthly live online group Q&A sessions with Paul and/or Debbie for 24 months. Platinum Members can continue access to the Network Meetings, Q&A sessions and the video library after the 24 month period for \$20 per month (no minimum subscription period).

Additional Financial Plans for Platinum clients (if required) may incur a charge, and would be quoted up front.



Click to see what people say about our free events

CLIENT TESTIMONIALS

The authenticity certainly can't be matched. Property Apprentice never fails to outshine in services. I couldn't be more grateful; their support continues to blow us away. Always professional, up to date, serving with smiles and giving customised advice that is tailored for each persons circumstances

-Renee Wiles

Highly recommend Property Apprentice!!! thanks to them we are set up for a great retirement through investment property's. Thanks so much to Debbie and the team for all your help and advice, you have literally changed our life!

-Narisa Morrissey

I have personally been going to Property Apprentice since 2012. In every case, I have found the team to be fully up-to-date, professional, and doing everything in their power to help me make good decisions. With the advice and training that I received, my wife and I were able to purchase and renovate our first home in Mangere in 2014. We still enjoy going to Property Apprentice events, and would recommend them to anyone who wants to be equipped to make good decisions. Don't go if you aren't motivated to look after your own future.

14 -Chris and Lauren Dixon

We have learned so much and have bought and sold over 6 properties (including our own home) since we did the course. The continued support Debbie and Paul provide is also what helped us over the years.

-Dan Armstrong

Love Property Apprentice - they helped me through the quagmire of property purchasing and I am eternally grateful. I would highly recommend their property course, all you need to bring to the table is courage, they'll help with the rest.

-Marlise Shadbolt

Great, honest individuals who make up Property Apprentice. I wouldn't learn from anywhere else besides the individual shere. They will guide you through your property journey but at the end of the day, only you can decide the outcome.

-Anthony Eveni

We did the Property Apprentice course about 7 years ago. Their free events are great and the full course is amazing. The coaches are so supportive and we certainly wouldn't be where we are today if it wasn't for the training and advice they provided (and continue to provide). Highly recommended! Thanks so much Property Apprentice!

-Kellie Dawson

Attend a Free Beginners Guide to Property Investment Event

Looking to get into the property market, but worried about stuffing it up?

Get inside knowledge from one of NZ's most trusted Independent Financial Advisers who has been helping Kiwis to fast track their retirement plans for well over a decade now.

This isn't going to be some dodgy sales pitch about the latest opportunity to purchase something before it "hits the market".

If you are a first home buyer, a new investor, or looking to expand your rental portfolio, this is a training session you can't afford to miss.

[**SEE THE LIST OF UPCOMING EVENT DATES**](#)

If you have questions about the property market and how to reduce risk or are simply wondering if now is the right time to buy, the Beginners Guide to Property Investment Event is the right avenue for you.

Debbie will answer your questions, and share her insights as to what she sees as being the biggest risk in the NZ Property Market currently.

We've had over 20,000 people attend our free events in New Zealand since 2010. Open to total beginners to experienced investors.

[**CLICK TO ATTEND ONLINE FROM THE COMFORT OF YOUR OWN HOME**](#)



KNOW MORE ABOUT OUR LIFETIME COACHING PROGRAM

When it comes to investing in property, good decisions make for long-term success. Our Lifetime Coaching Program includes three membership tiers and various modes of learning so you can rest assured that you learn as much as you can, at your desired timeframe.

Simply join one of our Beginners Guide to Property Investment Events to know more.

[**JOIN A FREE EVENT**](#)

Not sure if the program fits your needs? We're ready to answer your questions. Book in a 15-minute meeting to speak with one of our coaches:

[**BOOK A FREE 15-MINUTE CALL**](#)



Listen on



Pocket Casts



Listen Notes



Castbox



Podcast Addict



Overcast



Apple Podcasts



Spotify



Google Podcasts



Amazon Music

See Debbie on the AM Show





Property Apprentice is proud to be a Business for Good. While we help you to improve your financial position through investing in real estate, we also help to reduce inequality by supporting children in NZ who are living in poverty. For example, every time a new client joins the Property Apprentice Lifetime Coaching Program, we provide 40 days of education support to disadvantaged children in NZ, providing them with food and clothing to encourage them to attend school regularly so that they will be better equipped to learn, and will one day enable them to break free from the poverty cycle.



**PROPERTY
APPRENTICE**



MI Team
MORTGAGES & INSURANCE

