LEARN, INVEST, RETIRE

THREE TYPES OF INVESTORS. WHICH ARE YOU?

If you want to discover the traits of the top 1% investors who get access to the Top 1% property deals read below.

From my experience, I'd say there are three different types of landlords:

The Landlord by accident
The Average Investor
The Property Renegade

So, let's talk a little bit more about them:

The Landlord by Accident

I'd say that at least 70% of landlords are where they are by accident.
Some of them inherit their properties and some of them just buy because "that's what needs to be done" but have no a long-term strategy to maximise their profits.

Landlords by accident include people who buy to keep their properties empty (there are plenty of them) ...

...the ones who have no idea about planning and normally, taxes, exit strategies, diversification or have no intention of building a portfolio.

By the same token, Landlords by accident are the ones getting the lowest yields in the "property food chain".

The Average Investor

This investor is in a better position than the landlord by accident yet he still moves very slowly compared the pros.

The average investor has better management of his properties however his challenge is to find sources of finance for his next property because all he knows is to use his own money leveraged **(Cont. Page 3)**

THOUGHT OF THE MONTH

Delegate all the low value activities in your property business and only focus on what provides financial speed and growth.

IN THIS ISSUE

CALENDAR

Property Massive Bootcamp, Aug 23

1 day with the investor, July 22nd

Inner circle Call, CIP, July 11th

Property Elite Mastermind, July 30

6 week master class, Sep 15

"Did you or did you not know that nibbling, but not swallowing, a fisherman's worm is illegal in this county?"

A £115K Property for £21K?

By Noel Cardona

We just finished a super big HMO at the beginning of February which has 8 rooms, 3 bathrooms and a basement. It is a massive property which we are forecasting a final valuation of around £230K.

This property didn't start that way. You can see a before and after video here **(https://bit.ly/2N1qGD8).**

The investor we made it for, bought it for £115K with a down payment of circa £38K and invested around £77K in refurbishment and other expenses, taking the full final investment out of pocket amount to around £116K.

If the property achieves £230 (which is a conservative value) and then a 75% mortgage is taken, around £95K net will be released for the investors.

So the money math tell us this:

£116k Total in - £95K out equals £21K.

So the money left in the property by the investors will be £21K.

This property has what I call a **Noel Index** of 82. Meaning that the investors will be able to take 82% of initial investment out.

PROPERTY MATH

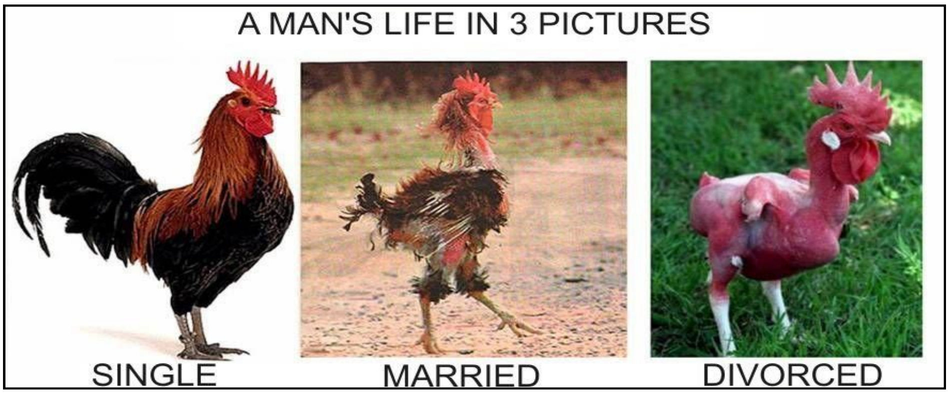
You see, when I talk about **Property Renegades** and the type of numbers the investors who use my strategies are getting, this is what I mean.

This type of numbers are the ones that lead to speedy financial wealth because the money released, if well invested, with a clear strategy and high leverage systems should lead to the next property and **(Cont. Page 3)**

(From Page 2) the next to the

PHRASE OF THE MONTH

HE DIDN'T PAY SUCCESS ITS DAILY RENT, HE THEN ASKED WHY HE GOT KICKED OUT.



From Noel Cardona's Dictionary

Freedom: the mental ability and financial position to chose what you want to do next and execute it without hesitation.

(From Page 1) with that of a bank.

The average investor gets average returns because the sharks in the pond take very quickly the best opportunities only leaving the breadcrumbs behind.

This type of investor still suffers from limiting beliefs dictating what he can or cannot do, hence the slow pace.

This type of investor is risk-averse and still sees money (instead of his Quality of Thinking) as the more precious asset and therefore saving pennies but losing pounds.

Property Renegades

And Finally, we have Property Renegades. The ones that belong to the top 1% club.

This herd has a mindset that guarantees speed. You see, property moves slower than other business but still requires as much velocity as possible.

Property Renegades have raised their Quality of Thinking to a level that allows them to see beyond their resources and to focus on potential.

They can see the hidden value in projects where others will only see average returns, therefore being able to pay more if necessary but still making more money than others.

Property Renegades can combine investment strategies to get synergetic results.

They know the financial market, have powerful members on their Trusted Team and know the areas where the money is multiplying faster.

Finally, Property Renegades, have clarity as to the sizes of the portfolio they want to create and how they will exit.

They see the big picture and don't stop until they make it a reality.

So, let me as you a question, which of them are you?

If you want to be a Property Renegade, keep an eye on your emails because my Renegade Inner Circle will open its doors soon.

A £115K Property for £21K?

next. That is exactly what I talk about in my book "**The 12 Most Powerful Ways of Investing in UK Property**".

The Property Renegade will aim as much as possible to find deals with such high yield that a self growing portfolio is possible to be created where the money is recycled at the fastest possible speed.

However, doing so is not easy. Because you need to use the framework I describe on my book the "**10 Golden Rules of Property Investing.**" which is available to my private Investor's Circle CIP.

One of such rules is to identify your High Growth Area (HIGA). If you can locate, by following the trends, one or more HIGAs then you are a step ahead of the average investor who only gets below average yields with no outlook of rapid growth.

One example of such a growth areas are the midlands which are catching up with the property market in the rest of the UK.

That is exactly what I mean. If I had to give it a name I'd say is called, **Compounded Speed,** because you create high profit when you buy with the right strategy and that wealth is accelerated by the market and all investors pouring money in your HIGA raising prices at a out of ordinary speed.

We can find a project like this for you. Ping me an email to info@propertycashflow.co.uk.

SNEAK PEAK OF MY NEW BOOK

By Noel Cardona

I've been working quite a lot to publish our next book, which I told you about on the last newsletter: "**The 10 Golden Rules of UK Property Investing".**

One of the rules we talk about is **"Know Your Numbers".**

The reason why we've included this as one of our Golden Rules is because is important for the investor to know where he is and to decide where he wants to get to.

In fact, the more money you make the more you'll need to know your numbers if you continually want to break the glass ceilings of income you'll find on your way.

Knowing how much your liabilities, income, assets, expenses are is critical and, even more important, what those numbers can tell you such as passive income ratio to expenses, debt ratio, net worth, net monthly cash flow, your global return on investment, among others, become your scorecard to know how well you've been playing the game of wealth, in your case as a property investor, Monopoly in Real life.

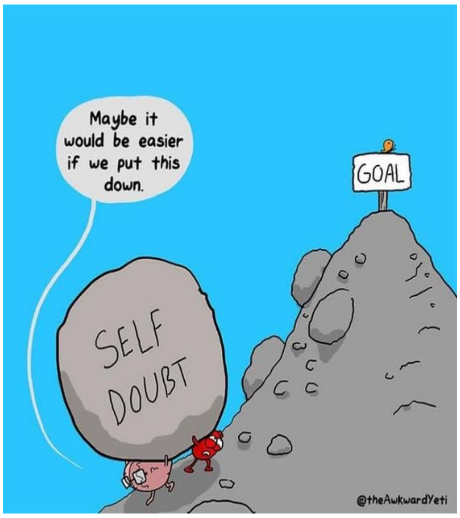
To get more you first need to know how much you have and to be able to manage it properly. That is you success door.

BOOT CAMP

For those members of my circle who want to start from scratch and get sound bases for their future property investing, We have available our powerful bootcamp. What is a good deal? Where to start in property? This outrageous boot camp will give you the big picture required to make the right decisions and get where you need to get to.

I am aware there is so much information out there that it causes the opposite of what it should do: show you the clear path to move fast and create money speed.

As a new investor in a sea of old sharks, the first step you must take is that of protecting yourself through the right knowledge and then get a mentor . My mission with Property Cashflow is to **fast-track your property journey** and help you create unheard wealth. Are you ready? Go to this link to start: **https://tinyurl.com/pcbootcamp**



2023 Property News

By Noel Cardona

There are several important news that we need to talk about, and they all affect one single thing that us Landlords, need to always be mindful of, that is, regulations affecting our pocket.

Renters Reform Bill

This reform is one that is still under study but it's very likely to be approved. In a nutshell, This regulation is proposing to stop AST or fixed term tenancy agreements and make them periodic and also, these proposing to remove section 21 which is the one that you use to remove tenants whenever you want. This and regulation that you need to watch out for Because it will make it a lot more difficult for you to manage your properties.

In the UK there are more than 200 different regulations protecting tenants and only a very few protecting landlords. And the renters reform bill is one of the former.

Inflation and Interest Rates

The time of writing this newsletter, the interest rates in the UK are above 6%, this is the difficult to

believe when in 2020 we could easily get an interest of 2% on a property.

Just talking just through the two of investor, very close friend of mine, he has a flat in long term thathas an interest of one point five percent, but now is renewing at about 6%, that means his monthly payments are going from about £400 to £1400.

The reason this interest rates are increasing that much is because the Central Bank of England is trying to fight inflation which at the moment is 7.9% for May 2023 when in Feb 2021 was only 0.9%.

The way the Central Bank of England fights inflation is but by increasing what is called the pace rate which is the interest rate by which banks themselves borrow money. Just to give you an example, in March 2020 this interest rate was 0.1%.

This basically means coorder if you want to see for a single Factor the effects property a huge, and therefore investors is the base rate of the Central Bank of England.

Rent Increases

Controlling inflation, Is a very complicated task. The reason for this is that if we take the current market situation as an example you will be able to see it clearly:

The increases in electricity bills and gas bills started

a growth in inflation, Then the Bank of England has tried to control inflation by raising the face rates, But then as landlords the additional costs that the increases in base rates brings to our mortgages are passed onto our tenants, which in turn also affects inflation.

This is why you must not forget to increase your rents if you are mortgages are increasing.

I just had to give back a R2RBecause the time came to renew and the landlord increases range by 30%.

Highlighted Video:

https://tinyurl.com/hidcost

I am all the time looking for new properties to evaluate and purchase. In this highlighted video I want to show you one which, if your eye is not trained well, it will not spot a hidden cost that can take your investment into the red.

This video is aimed to the Spanish speaking community which also follows me, for whom I have a special resources. The reason I do this, is because t here is a segment of our population in the UK who wants to invest in property but find their English as a barrier, which should not be a limit!

LOOK INSIDE MY PROPERTY BUSINESS

By Noel Cardona

I am currently going through a shift in my property business.

Such shift comes from having achieved an income level that comfortably allows me to choose which activities I want to dedicate my time to, in fact my business itself and my goals are having a conversation on the lines of "If you want me to grow to fulfil your vision, then you need to let go of the day to day control".

I, as any other business owner, thrive on having control and, letting go of many of the things I used to do daily has been a difficult thing but none the less, necessary.

It's always important to zoom out of your business and understand what is limiting to get on your next milestone. Almost always on of those limiting factor is your most valuable asset: **time.**

DELEGATING

As you all know I live in London but my portfolio is spread to Liverpool as well.

In London, I have recently delegated the management of all my R2R and properties. So I don't have to deal with the day to day of tenant issues.

In Liverpool, I have an agent who has been working for me on the management of the properties. As his performance is not as good as expected, I am bringing two new people in, in an attempt to minimise the time I need to spend there.

Delegation is easy if you find great talent.

Once I remove myself completely from the day to day I want to focus full time on the next rung of my Noel Ladder: developing property for me and my investors.

If you read my book **"The 10 Golden Rules of Property Investing"** you can see why I am doing it this way.

TWO TYPES OF EDUCATION

By Noel Cardona

I've always said that the current school system makes people useless in the financial and wealth area.

Somehow, it looks like somebody took the academic program and removed the most important skills that are necessary to achieve financial wealth and personal growth at an early age.

It somehow looks like it's system to create employees and not business owners or entrepreneurs.

At first sight, you'd think the education machine is designed to produce good workers in mass whom are obedient, risk averse and incapable to lead themselves to higher place or push themselves to create assets on their own.

I believe it was purposely designed that way. Now, for the few lucky ones that understand that there is another type of education one that leads to freedom, to choice, **(Cont. Page 8)**

Ladder OF Success

Property Investment Mastermind & Inner Circle: These are not for the faint of heart. Are you ready to accelerate your results while working and discussing your strategies with me and other investors like yourself? Are you willing to be on the hot seat and put your ideas to the test? If so, **send a message to info@propertycashflow.co.uk enquiring about the Property Investment Elite Mastermind or Inner Circle (CIP).**

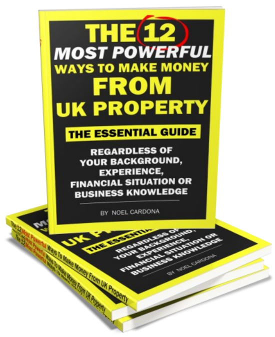
Let me Invest in Property For you: if you have neither the time or the experience but you do have the funds to invest in property (from £50K) at extraordinary returns and capital gains, then I can help you using my several years of experience building portfolios for me and other investors. I do everything for you, from the beginning to the end and you get the value increase and the monthly income. All from the comfort of your home. **Request a 30 mins Free consultation With me on info@propertycasflow.co.uk.**

Hunt Properties with me: Do you want to discover how it is to be in the trenches with an investor looking for properties which have the kind of hidden value that will yield extra-ordinary value for you? Are you ready for a full on day talking to real estate agents and investors, sifting the good from the bad and looking over my shoulder as I uncover the hidden value that the average invertor will never see? **Enquire about the next days available at info@propertycashflow.co.uk**

Attend my 6 week Masterclass: Want to uncover my most important secrets to start from zero and get to freedom in less than four years? Do you want me to break down my strategies, contacts, software, legal packs, everything you need to become a master in property? If you do, then you need to attend my 6 Week Masterclass. Learn about R2R, HMOs, deal packaging, raising finance, buy to let, investing mindset, service accommodation and more. All the tools you need to succeed in property. **Enquire about dates available at info@propertycashflow.co.uk**

Ultimate Property Boot Camp: For those members of my circle who want to start from scratch and get sound bases for their future property investing this is the second step of your journey (The first is to read my books). What is a good deal? Where to start in property? This outrageous boot camp will give you the big picture required to make the right decisions and get where you need to get to. I am aware there is so much information out there that it causes the opposite of what it should do: show you the clear path to move fast and create money speed.

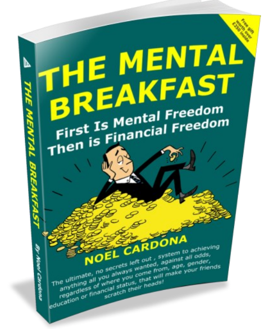
Other Resources from Noel Cardona



The 12 Most Powerful Ways to Make Money From UK Property. Get to know how investing in UK property is a unique ladder where you can start with no money and get to create a tremendous amount of value. My Story is all layout here for you to get inspired. **Buy the book in amazon:** tinyurl.com/Noelbook

The 10 Golden Rules of UK Property Investment will give you access to the 10 most important high leverage actions you must use to achieve money speed. Being busy is not the same as being productive and this book is the key to answer that puzzle. **Available to members of my CIP.**

The 5 Pillar of Successful UK Property Investing is about mindset, about the 80% that will make you successful: You. I've seen many investors fail because they retreat on the first sign of difficulty instead of pushing and winning the war. They give up too early. **Free here:** tinyurl.com/5pillarsbookNoel



The Mental Breakfast? This book challenges your beliefs about what you can achieve. This book works with the most valuable assets you have, that is, your mind and your time. If you don't know how to manage those two, you will just give up when problems come. **Free Download here: https://tinyurl.com/MentalBreakfast**

PROPERTY RENEGADE

Your goals should be those of becoming a **Property Renegade.**

Why? Because you'd be doing things differently to ***the average investor and the landlord by accident*** I talked about on the front page of this newsletter.

HOW DO I PUT IT IN PRACTICE

I personally do my best to focus on the most important areas of my property business and move away as much as possible from the legwork that is necessary but unimportant if you want to grow an empire.

A *Property Renegade* like me moves so fast he leaves gaps behind and finds others to fill them for him. (Noel can tell you I am a nightmare with paperwork LoL)..

But I do that for a reason: if I manage to spend at least 50% of my time weekly on value creation then my business will move faster creating wealth I can use to hire people and delegate the gaps.

It's a chicken or the egg situation: do you spend your time in low value to save pennies, or you lose some money and focusing on the generation of income so you can delegate the rest?

Penny wise pound foolish as the saying goes, is an important one to remember.

THE PRINCIPLE

The Property Renegade certainly understands that the concept of **"focusing on potential and not resources".**

One of the main traps for entrepreneurs is caused by not understanding that principle.

For example, the average, negative thinker will not invest in property because "it's just too expensive". The question he should be asking is instead *"how can I start without funds or where can I find sources or funds to invest?"*.

By the way, they don't realise that the first investment that needs to be done is in their mindset, Quality of Think and property industry education.

Many go for the cheap options trying to find free information and not getting mentors, sacrificing that way their main and most valuable asset which is time.

If you truly want to become a **Property Renegade,** you must raise yourself from the masses, do things differently, be serious about your goals so you can scape the gravity of the 9-5 early: not when you are 65 and without the strength or health to enjoy your achievements.

I will be opening my Property Renegade Inner Circle membership soon, if you are interested and want in early (limited spaces) send me an message to info@propertystrategist.co.uk.

Property Renegade Principle

The more time you spend raising finance, the faster your property portfolio will grow.

TWO TYPES OF EDUCATION

By Noel Cardona

(From page 6) to live in your own terms.

That education is out there with people like us, with newsletters like this.

We not only KNOW but most importantly UNDERSTAND that concept and have aligned all our actions to get as much of such education as possible: we pay mentors, we read the right books, we master the most important skills that are necessary to achieve leverage and money speed.

Nowadays, whenever I get a book on my hands, I instantly know whether it will help me or not. For example, right now I have two books next to me: **"In Search of Excellence"** and **" Built to Sell".** The first one is more for managers who want to know how best achieve their employers dreams, whereas the second is for entrepreneurs and "Freedom education".

Always be aware what you are feeding your Quality of Thinking with. Apart from your time. That is your most important asset.