

FREE SEMINARS

Contact 020 8996 6700
for further details

June 2011

29-30: **London** Making Money
From Property

July 2011

2: **Heathrow** Making Money
From Property

5-6: **Tunbridge Wells/Croydon** Making Money
From Property

9: **Gatwick** Making Money
From Property

12-14: **West Midlands** Women In Wealth

12-14: **East Midlands** Rich Dad
Property

19-20: **Dublin** Rich Dad Stock

Turning Point Experience

The Bald Truth in conjunction with Tigrent Learning UK Ltd, is proud to announce the launch of the UK's first transformational personal development training, merging entrepreneurial with personal excellence. Incorporating Dr Rohan Weerasinghe's first book *Turning Point*, defining **WHY** and **HOW** you can make the **RIGHT TURNING POINT** in every aspect of your life.

The Bald Truth's three day intensive Turning Point Experience is designed to address the imbalances in life that many face on a daily basis. Over the three days attendees face and overcome the emotional, spiritual, financial and practical blocks in their life. Finding the perfect balance between personal and professional success is achievable and the Bald Truth program has been designed and built with this in mind. No longer do individuals need to feel "married to their work" and have trouble attracting and keeping the "right" relationship, as The Bald Truth provides tangible solutions.



Dr Rohan Weerasinghe

Studies have shown that the most successful business people can only maintain professional excellence with balance elsewhere in their lives. And without the correct mindset they can only make but not hold on to money, a mate or success. This revolutionary product shows down to earth and achievable balance is possible for everyone.

The Bald Truth training program will show men and women of all ages and backgrounds, HOW and WHY there can be a healthy balance between wealth, health and love, without having to make excuses for one part of our lives dominating another. And how statistically, such a balance can lead to enhanced business and personal success as well as emotional and physical health.

When asked about the Bald Truth program, Dr Rohan Weerasinghe said the following: "I have found that most people who pursue financial independence forget to work on their own personal development to overcome the inner blocks and limiting beliefs that have developed through their career and upbringing. They carry these beliefs and fears into their investments and often this stops or slows down their success.

Often this shows up as challenges raising money, fear of doing deals, struggling to find deals and investors to work with or not having the belief to step up and break free from the rat race. It is my personal belief that in order to be free, we each must develop a healthy relationship with self, money and our beliefs about money. If one of your goals is to create a Turning Point in your financial life and be free through Property, Trading the Stock Market or Business Start-Up, then these three days are essential. My goal is to help you re-programme yourself for change and success in any of these areas."

Dr Rohan Weerasinghe in conjunction with Tigrent Learning UK Ltd has created an intensive three day seminar designed to produce maximum results. It has been designed from hands-on practical knowledge and the experience of working with thousands of people. All ages from eighteen to eighty, singles, couples, business partners or colleagues are welcome at this interactive and personalized training.

YOUR CHANCE TO BOOK NOW

The next three day intensive Turning Point Experience will be taking place at Heathrow on the **19th – 21st August 2011** and the limited seats are being taken up fast. More information on the program and the required investment for the three days will be available to a limited number of individuals who register and take part in three upcoming webinars to take place on the following dates:

Tuesday July 12th 2011 – 19h30

Thursday July 28th 2011 – 19h30

Tuesday August 9th 2011 – 19h30

For more information on how to register for the limited places available on the webinar or to book your place on the three day event, simply email baldtruth@tigrent.com or call Donna Hamilton in the Tigrent Learning UK office on **020 8996 6767**. Remember that places are limited on both the three day event and the webinars so book early to avoid disappointment.

3 DAY TURNING POINT EXPERIENCE

Bald Truth is an inspiring tool to transform people. It is already changing and affecting my life and relationship

P. Jasinski - June 2011

I feel so different in a positive way, lighter. I have stretched myself and had so much fun this weekend. It has been the most enjoyable and profound workshop I have done. I would recommend this weekend to anybody who is on their journey to become the best they can be.

R. Narozna - June 2011

I just started an amazing life journey. I am a new person walking out of this seminar. From the bottom of my heart thank you for changing our lives for the better.

V. Pillay - June 2011

Feel inspired and committed since my breaking point to capture the love in my marriage, to grow my property portfolio and support my students to reach their goals and dreams.

C. G - June 2011

Buy-To-Let – Top 10 Tips

As Buy-To-Let yields in a number of postcodes continue to improve, and with more and more lenders particularly building societies, moving into the buy-to-let space is now the time for well trained perspective landlords to consider returning to the market? Much depends on the investment strategy, is the requirement long term or short term.

The truth is that buy-to-let is and always has been a long term strategy for the professional investor that understands the dynamics of the marketplace. These landlords are looking for the cash flow today and not at short term capital gain, if this happens it is a bonus. The professional investor knows and understands that historically speaking property values have always increased with time, but they do not focus on that as their main strategy. They are aware that property values can go down as fast as they can go up, they protect themselves from this by ensuring that they focus on cash flow over capital gains.

So what do you need to consider when evaluating buy-to-let as an investment strategy?

TIP 1 – Research the market: If you are new to buy-to-let, then the best advice that you can have is to get educated about your investment strategy. Learn how to professionally research the market and understand the changing conditions that influence not only the overall market but also local conditions. Speak to people that are already investing and understand their experiences and their lessons learnt. In order to properly and professionally manage your investments, you must first learn and understand both the risks and benefits associated with that investment strategy.

TIP 2 – Area: Learn how to choose and evaluate the correct area for your investments. This may not mean the most expensive or the cheapest, but rather concentrate on the service that you are providing and ensure that it meets the demand. Choose areas that have a special appeal, where people want to live. Look for good transport links, where the good school catchment areas are and are there good public amenities, low crime and is there employment or higher education facilities in the area? Look for areas that have solid, well thought out regeneration plans and where the government is going to be spending money and time upgrading the area or transport links.

TIP 3 – Running the numbers: Any investment strategy is only as good as the return that it yields. It is pointless putting money into a property that will not be offering a return or worse will be providing a negative cash flow, in other words taking money out of your pocket every month. Start simple, sit down and look at the cost of purchasing the property and look at the achievable rents in your chosen investment area. Remember that traditionally buy-to-let lenders want rents to cover at least 125% of the mortgage repayments and that in today's market many require a 25% deposit. Look at the type of buy-to-let mortgage products available to get an indication of the rates available, and then, only if all the numbers add up, start looking at the available properties on the market.

TIP 4 – Find the best mortgage deals: It sound obvious but the reality is that many would be investors simply walk into their local high street bank looking for buy-to-let financing. In today's market it pays to shop around for the best deals available. Consider using a specialist buy-to-let mortgage broker who will have access to a wide range of products that are not available through high street financial institutions. Discuss your circumstances with them and explain your strategy so that they fully understand what it is that you are looking for both now and in the future. Remember, that asking a professional broker for advice does not mean that you are obligated to use them to arrange your financial requirements. A good broker who understands what it is that you are doing will become an invaluable member of your team going forward.

TIP 5 – Think about who your customer is going to be: Spend some time thinking about whom it is that you are targeting as potential tenants. Make sure that your target market area and property fit in with who is going to be renting the property. Who are they and what do they want? Remember that you are not going to be living in the property, so do not choose to your own taste. Students in general will want a property that is easy to clean, comfortable but not luxurious and they will want to have easy access to the places where students socialise. Off street parking may not be as important to a student as it is to a young professional. Professional tenants will most likely want a property that is modern and stylish without being too

RUNNING THE NUMBERS:

A simple calculation to judge whether or not an area is worth looking into would go like this:

The figures below are a representation only and are not based on an actual property purchase

Purchase Price	=	£100,000
Deposit Required	=	£25,000
Mortgage Required	=	£75,000
Monthly Repayments @ 6% Interest Only	=	£375
Monthly Rental Required @ 125% Coverage	=	£469

If these figures add up start factoring in the additional up front costs required as well as factoring in your rental expenses to discover your potential rental yield.

overbearing and families who will usually have a number of their own possessions will want a blank canvas to make their own. Don't try to fit a round peg into a square hole, choose the tenant type and then find the property to match.

TIP 6 – Don't be greedy: Many amateur landlords only look at buy-to-let as a way to make short term capital gains, i.e. buy a property, rent it out for 12 months, sell and make a profit. In today's market this strategy does not work and the days of double digit year on year growth in the property market seem to be well and truly behind us. Run your buy-to-let portfolio as a cash flow vehicle and do not concentrate on capital growth. Price your property in the middle of the market to encourage prospective tenants, too low and they will think that something is wrong, too high and you will out price the majority of the market. Don't be greedy with your expectations on yield and as a result reduce your potential void periods.

TIP 7 – Look outside of your comfort zone: Most would-be investors only look in their own area for potential buy-to-let deals, and while this may be comfortable and well known, it may not be the best rental area. Spend time learning how to evaluate areas outside of your comfort zone, learn how to run the numbers on paper based on your research and if they stack up, visit the area to get a good feel for it. Remember that if an area is not near to you but has the potential for higher yields then it may be worthwhile looking at a management agent to help with the day to day running of your portfolio. Finding a group of like minded investors with which to network will prove a valuable asset in helping you determine and identify potential investment areas outside of your own.

TIP 8 – Negotiate the best possible price: Buying a property as a buy-to-let investment gives you an edge over traditional purchases when it comes time to negotiate the best price for the property. Unlike traditional buyers, the potential landlord is not dependant on selling their own property first and as a result there is no threat of the chain breaking and disrupting the sales process. To a buyer this can be a big negotiating tool, as buyers who are in a chain are more than likely dependant on selling their property prior to proceeding with their next purchase. Don't be afraid to ask for the discount, the worst that the seller can say is no.

TIP 9 – Consider the risks: As a potential buy-to-let landlord it is imperative that you know and understand the potential risks associated with your chosen investment strategy. You need to factor in the cost elements associated with your rental properties including repairs and maintenance and potential void periods. You must consider your exit strategies and how you would react to substantial shifts in the market conditions in your chosen area. Look to see if there is the possibility to add value to the property, change the use of the property or execute a quick sell should the need arise. You must learn to identify and understand all the potential exit strategies relating to your strategy and how to plan and implement them if required.

TIP 10 – Management: It is important to consider whether or not you will manage your own properties or utilise a management agent to do this for you. Self management will increase your cash flow, but you need to be prepared for the late night calls and to roll up your sleeves and resolve your tenants' issues in a professional manner. If you intend to invest outside of the area that you live then factor in the travel cost of visiting your portfolio and if the cost savings is worth the time spent away from your family and friends. Professional management agents will often have access to a large number of contractors and suppliers and will often be able to negotiate better trade discounts than you could as an individual. It is their job, and you are paying them to ensure that your property is looked after and that you remain compliant with ever changing legislation and regulations. Often the cost is well worth the peace of mind that a good management agent brings. Remember that investing in positive cash flowing properties is intended to put money in your pocket and free up your time to do the things that you want to do, or are you intending to swap one job for another? If you are considering self management, ensure that you get trained and understand what it entails.

Tigrent Learning UK offers a wide range of training designed to aid and guide would-be buy-to-let investors in understanding how to get involved in this powerful investment strategy in a professional way. All Tigrent trainers are investors themselves so they understand and appreciate the fears and difficulties faced by those who are just starting out.

For full details of the next courses available in your area visit the Tigrent website at www.tigrentlearning.co.uk or call the Tigrent Learning UK office on 020 8996 6700.

Just an amazing weekend and the most transformational of my life. I have been to many development courses, but none of them have had as much intimacy and support as this one.

H. Karia - June 2011

This has been an awesome learning experience for my present and future. It will walk with me, talk to me, sleep with me and finally change me for a greater good.

J. Lake - June 2011

All testimonials can be reviewed in the company offices if required.



3 DAY COURSES AND REFRESHER COURSES

contact 020 8996 6700 for further details

July 2011

1-3:	London	Rich Dad Stock
1-3:	Leeds	Rich Dad Property
8-10:	Gatwick	Rich Dad Stock
15-17:	Taunton	Rich Dad Property
22-24:	London	Making Money From Property
29-31:	Brighton	Making Money From Property

August 2011

19-21:	Heathrow	Turning Point Experience
--------	----------	--------------------------



For more information or to find out if property could work for you, Tigrent run free 2 hour workshops in various areas around the country. For more information on these workshops call **020 8996 6700** and speak to a customer advisor.

Are House Prices Ready to Turn?

Confidence in the direction that house prices are likely to move is often the first sign of a change in direction. A recent survey shows that even though average property prices fell by more than 1.2% on a quarterly basis in April, 32% of the surveyed respondents expected prices to rise in the next seven months compared to just 23% that expected further falls with 26% expecting no movement.

Of those surveyed, 50% thought that it would be a good time to buy over the next three months - a figure that is three times that of those who feel it would be a good time to sell. This indicates an increased confidence on the side of buyers with those willing to sell remaining low.

The primary concern of those looking to buy remains the perceived lack of finance available in the market. Yet recent research indicates that while this area is nowhere near the highs of pre-recession, improvements are evident. The number of mortgages available to the first time buyer has in fact improved over the previous 24 months and the cost of such deals has been falling as the financial institutions struggle to get business on their books. As of the beginning of June this year, there were in excess of 180 mortgage products available for first time buyers to choose from, up from just over 60 that were available at the end of June 2009. The 5% LTV products that are so important for first time buyers have also increased to approximately 30 in June 2011, up from 19 at the same point last year. Finally, the average rate that a first time buyer can expect to pay on their finance is currently 5.22%, down from 5.63% only a year ago.

On the surface, these statistics would seem to indicate that the market, although not completely out of the woods, is at least stabilising if not trending towards an increase in the near future. Increased confidence in property price rises, coupled with an increase in the number of people who think that it is a good time to buy will create demand. A decrease in the number of people who think that now is a good time to sell will limit supply and the increased availability and lower cost of funding will encourage offers.

Look to the Future Today

Once again pensions are making headlines, and again it is the lack of provision that individuals are making towards their retirement that is of the most concern. Scottish Widows seventh annual pension report, which aims to measure the state of the nation's retirement savings, has shown that although the awareness of the need to make private savings has increased, the number of individuals who actively do so has remained static.

The report indicates that the average age that most people would like to retire is just over 61 and that most people would not like to work beyond 67, with only one in five saying that they would be happy to still be in employment at 70. And yet the report indicates that while millions are hoping to retire on a pension of almost £25,000 a year in their sixties, current savings rates show that many of them will have to remain employed well into their seventies and even then not achieve this kind of retirement income. The fact remains that even if you take into consideration a state pension of £7,500 per year, a pension pot in excess of £400,000 would be required in order to achieve an annual income equivalent to most people's expectations. The ONS is currently showing that the average savings for a 50-64 year old are currently £151,900 with average pension savings of only £91,900. Well short of the required figures.

So can property offer a potential answer? Judging by the rising rental levels being achieved the answer is a resounding yes. In May the average rent in England and Wales increased by 0.5% to £696 per month, up from the previous high of £692. This would mean that the average rent is now £30 a month higher than in May last year, an annual increase of 4.4%. But the old adage of Location, Location, Location is all important when considering a Buy-To-Let strategy. Rents in London for example have increased by an incredible 7.8% on average while those in the South West have fallen by 0.4% and by 1.2% in the East of England. The total annual return for landlords across England and Wales remained steady at 2.9% based on an average rent of between £4,891 and £7,414. However in London this rises to an impressive 9.5% or £22,339 per property. Statistical indications are that if property values continue on their current trend then the average landlord could expect to make a 5.7% total annual return over the next twelve months, equivalent to £9,404 per property.

The important factor to remember is that as with any investment there are always going to be risks, and Buy-To-Let is no different. But getting the knowledge required to effectively and confidently evaluate potential investment strategies will go a long way to mitigate these risks. Tigrent Learning UK Ltd runs a number of courses specifically designed around the experiences and best practices of real investors that are investing in today's marketplace.