

“Dear Chief Secretary,
I’m afraid to tell
you but there’s
no money left.”



Liam Byrne the outgoing minister’s letter of warning to the new government, May 18th 2010.

FREE SEMINARS

Contact 020 8996 6700
for further details

June 2010

1-3:	Gatwick	Business Success Systems
2-3:	Dublin	Rich Dad Education
8-12:	London	Business Success Systems
8-10:	Gatwick	Rich Dad Education
14-17:	Manchester	Making Money from Property
15-17:	London	Rich Dad Education
22-24:	Gatwick	Women in Wealth
22-24:	Birmingham	Rich Dad Stock
29-3:	London	Women in Wealth

July 2010

12-15:	South West	Rich Dad Education
20-22:	Birmingham	Building Wealth
20-22:	London	Rich Dad Education
27-29:	Gatwick	Rich Dad Education

Now, we wrote last time that we do not take political sides in the government of this great country, but we have brought this ludicrous comment and letter to your attention for one reason. Can you honestly trust the institutions to look after you now, in the future or even your family’s future?

We have previously written about the state of the pensions and the black hole that was already believed to exist. Mr. Byrne may now describe his letter as a joke, but your future is not, so if you ever needed a push to realise that you **MUST** look after your financial future then we must thank Mr. Byrne.

It is going to be a long time before the nation’s finances get themselves back into shape, and unfortunately the legacy that this will leave us will be around for our retirement, our kids’ retirement and probably for ever. We have some amazing areas to be thankful for in the UK, a free health service, education and a pension system, but the question that you must ask yourself is:

“Do you want to rely upon the state, do you want to rely on your employers or others for your financial well being, for what choices you make, for what will happen in your future?”

If, as we believe your answer is NO, then you must start or continue to take action, to build that future.

WOMEN IN WEALTH 3 DAY TRAINING COURSE

I can, I shall, I will! I am ready! I am no longer just imagining what I can achieve, but I am actually taking action to achieve it!

Shelley Tristram

RICH DAD STOCK TRAINING COURSE

Thank you for an impressive and educational weekend. Every minute spent with you guys was worth its weight in gold and attending was one of the best decisions that David and I have made in 2009.

D. A. Lynch

BUILDING WEALTH THREE DAY PROPERTY TRAINING COURSE

With the training, we were able to make very sound financial decisions when we chose our mortgages. That's really paying off now. We're getting the full benefits of interest rate decreases. That's really helping us build up a fund to carry on investing.

Norman & Karen

In today's market it is obvious that the need to be a professional property investor is more apparent. I thought I knew what I was doing with my small portfolio built up over the last five years, but these were costing me money. Now I have learnt so much more and already this weekend has shown me a couple of simple solutions that will make me positive cash flow.

B. Thompson,
Tigrent Basic course attendee

Learn to read the signs and act upon them!

Media Doom or Joy for Property

Depending on which day you review will depend on which sign is flashing, but what are the positive signs that you should read into the headlines? What other signs can we see and how do we act on them?

If we learn how to read the signs, if we learn to understand the diversity in property and if we learn about our business then we will overcome the one downside in the property market at the moment – **fear**. If you do that then you will see the opportunities all around you, and if you know what you are doing then you take these opportunities.

Buyers markets, rents rising, tighter financial restrictions, media indecision and economic speculation! All the signs needed to make a real property investor look at developing and building their portfolio.

Why?

- **Buyers market** – you get to name the price that makes the deal work for you.
- **Rents rising** – re-opens Buy to Let as a viable strategy, another exit route.
- **Tighter financial restrictions** – Amateurs and general public have no idea about how to create, preserve and utilise their credit rating. They may compete on a deal but will often fail to get the finance, leaving the deal open.
- **Media indecision and economic uncertainty** – keeps the amateurs and general public out of buying, makes the seller more negotiable.

So are we reading the signs? Is it a good time to buy, or sell for that matter if this is in your strategy?

Firstly, what is your strategy? Do you run a couple of strategies concurrently? Do you need to modify or even change it altogether for that matter? Are you in a position of strength financially, are you cash flowing, do you have a great credit history, and is your network and power team good enough? If the answer is no to any of these, do not despair. See the sign and at least begin to improve on it.



For example, many individuals feel that there is no money around to invest – Wrong!

There is money; you just need to read the signs that tell you how to get it and where it is. Firstly, it is just that money is only being lent to those with great credit history, so see the sign – improve your credit rating. With a greater credit rating you can negotiate a higher LTV, negotiate the interest rate, and put yourself in the driving seat to negotiate and complete on the bargains that are appearing.

Buyers are down – not so good if you are flipping, but why not rent out instead? Again this depends on the cash flow, you must make sure that rents cover all costs and leave you with a surplus. With rents rising in parts of the UK the Buy to Let market is returning in some sectors, just read the signs to find out what these sectors are. i.e corporate rentals in West London.

If this strategy will not work for you, look for another. First-time buyers are still fearful of the market; new build novice investors from the last few years are drowning in the market, no surprise then that Lease Options, Purchase Options etc. are becoming popular. As a company we began teaching this concept over seven years ago. If you know what you are doing, it works but again, like the property market, there are several different variations, and depending on the signs in your market will depend on which one works.

The government has failed in its plan to build hundreds of thousands of new homes over the last five years, as money ran dry. So we have local authorities now screaming out for private landlords as demand for property escalates. This is a boom area if you know what you are doing and at Tigrent we launched the new Social Housing advanced course this year to put our students ahead of the pack again.

As an investor you need to read the signs that matter to your market, to your strategy and then have the confidence to act on these signs. With knowledge and education you become great investors, because you gain the confidence, regardless of whether you are starting off or if you have been in the business for many years. With confidence you eliminate the fear.

RICH DAD EDUCATION PROPERTY TRAINING COURSE

It's transformed our lives. We've never looked back. We've built up a portfolio of properties, and we're looking to carry on buying. It's a proven system ... and it's saved us an awful lot of money and time.

Mark & Debbie Robinson

MARTIN ROBERTS, MAKING MONEY FROM PROPERTY STUDENT

I am fired up and I know that knowledge is power. I want to learn more and look forward to the future with renewed vigor ... on previous courses with other organisations I have felt completely out of my depth but this by far exceeds them all!

L. Holman

TEACH ME TO TRADE

I love your positive attitude - all of you! Alistair is brilliant at presenting a complicated subject in a clear + dynamic way. He keeps your interest + energy going ... FANTASTIC!!!

Sally Kember

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

3 DAY COURSES AND REFRESHER COURSES

June 2010

4-6:	Manchester	Rich Dad Education
4-6:	London	Building Wealth
11-13:	Milton Keynes	Making Money from Property
11-13:	Gatwick	Rich Dad Stock
18-20:	Dublin	Rich Dad Education
18-20:	London	Rich Dad Stock
25-27:	Gatwick	Rich Dad Education
25-27:	London	Business Success Systems

July 2010

2-4:	London	Rich Dad Education
9-11:	Heathrow	Business Success Systems
16-18:	London	Making Money from Property
16-18:	Leeds	Rich Dad Education
24-26:	London	Making Money from Property

ADVANCED TRAININGS

Held at permanent training facility in Richmond

June 2010

4-6:	London	Social Housing
11-13:	London	Buy To Let
14-16:	London	Commodities Trading
18-20:	London	Creative Finance
25-27:	London	Advanced University

July 2010

2-4:	London	HMO
9-11:	London	Lease Options
16-18:	London	Distressed Property
23-25:	London	Advanced University

CONTACT: Stacey Hill for advanced trainings on 020 8996 6705 or email: staceyhill@tigrent.com

Inflation hits 17-month high

UK inflation accelerated again in April to hit its highest rate in 17 months, official figures have shown.

On the Consumer Prices Index (CPI) measure, inflation hit 3.7% - well above the target of 2% and the highest rate since November 2008.

On the Retail Prices Index (RPI) measure, which includes housing costs, inflation was up to 5.3%. [Courtesy of MSN].

So what you have to understand is one simple fact:

“ If your investments and cash are not giving you a 5.3% return then you are losing money! ”

So what is economically going to happen in the short term that affects us as investors?

Well, earlier this month Mr King said he expected inflation to be higher in the coming months than previously forecast, but insisted that it would slow to below the 2% target before the end of the year.

Interest rates are also expected to remain at their current historic low, economists predicted, and with the need to maintain rather than contract the economy it is unlikely that the Bank of England will change rates for the rest of the year.

On the finance side, lenders saw more mortgages completed in April this year than they had for over 18 months. Paragon, one of the leading Buy to Let lenders confirmed that they would open their doors again to investors, and some lenders have actually offered 80% LTV products.

The housing market has moved again after the stamp duty stagnation at the beginning of the year, with London and the South showing considerable price increases slightly higher than the seasonal averages would have traditionally predicted. And the rental demand has seen a rising of rents in certain market segments.

Are there any negatives, well yes, in that with the new government we will undoubtedly see economic restrictions in certain areas with the governmental cost cuttings; this, however, is likely to be localised in its effect. We are all expecting the Capital Gains parameters to change from April next year, but again will this result in many amateurs selling up quickly before the deadline? And if so will there be many bargains to be secured? It is an enjoyable time for those that see opportunity; it is also a great time for professional investors. Now what you are doing, with the strategy that you have mapped out, the next few years could be very rewarding.