

FREE SEMINARS

Contact 020 8996 6700
for further details

October 2010

11-12:	Dublin	Rich Dad Education
12-14:	Exeter	Making Money from Property
16:	Heathrow	Rich Dad Education
19-21:	London	Rich Dad Education
26-28:	London	Women in Wealth
26-28:	Oxford / Swindon	Rich Dad Education

November 2010

2-4:	East Anglia	Rich Dad Education
6:	Heathrow	Rich Dad Education
9-10:	Manchester	Making Money from Property
11-13:	London	Rich Dad Stock
16-17:	Birmingham	Business Success Systems
16-18:	London	Rich Dad Education
20:	Heathrow	Rich Dad Education
23-25:	Milton Keynes	Business Success Systems
23-25:	St Albans area	Rich Dad Education

December 2010

30-2:	London	Business Success Systems
30-2:	North London	Rich Dad Education
4:	Heathrow	Business Success Systems
7-9:	Bristol	Making Money from Property
11:	Heathrow	Rich Dad Education
14-15:	London	Rich Dad Education
18:	Heathrow	Rich Dad Education

No Deposit - No Problem!

Many customers come to us with a common problem; they do not have the money for the deposits that are currently required on many buy-to-let properties. Yet they know that property can offer them a way out of their current financial or personal circumstances, so how do you start with no money?

Many of our most successful customers have started by sourcing properties for investors that have ready access to finance. Many of these 'armchair' investors want to invest further but just don't have the time to go out and find, negotiate and secure the deals themselves. In these circumstances they often turn to sourcing agents to do the leg work for them and then pay either a set fee or a percentage of the agreed price to the agent that secured the deal on their behalf. So the question is: how do you get involved in sourcing and what do you need to get started?

The first and most important thing that you will need is the education and knowledge to understand what constitutes a good deal to a professional investor and how to negotiate and secure these deals on their behalf. You need to understand what a motivated seller is and how to deal with them. You will need to learn how to structure a deal that suits not only the property, but also the seller and the potential investor and ensures that all parties come out as winners. Any professional investor will want to see the numbers done on the potential investment in order to understand the investment that you are offering them. You will need to show why it is a good deal, what work is required on the property and what the costing and timings are for the work to be done. Most importantly, you will need to show clearly and concisely what profit there



CONTINUED INSIDE

3 DAY PROPERTY TRAINING COURSE

Fantastic weekend! So much information, lots of which we can put into action straight away!

J. Richings, August 2010

These 3 days will certainly change my financial well-being as I have no more excuse to remain seated and yet expect my finances to improve. I am going out TO DO IT and will always look back to these 3 days as what set me on fire – because I truly am!

R. Chibanga, September 2010

Awe-inspiring sessions that challenged my mindset and forced me to re-evaluate my future!

J. Danielewski, September 2010

Thank you for giving me a new outlook on life and for the friendly, helpful staff that couldn't do enough for you!

A. Craig, September 2010

Fantastic. Money well invested!! Definitely the place to be if wanting to be financially and spiritually wealthy!

J. Straker, September 2010

Excellent course – Great value and it opened up the secrets of never being financially insecure ever again. Great incentive to go on and do bigger and better things!

J. Jaworski, September 2010

The introductory section before today was great and this surpassed it by miles!

C. Grove, October 2010

The course opened me up with lots of property investment opportunities and the right way to create wealth!

K. Dhandepari, October 2010

CONTINUED FROM FRONT PAGE

is to be made out of the deal and when the investor can expect to receive their 'Return On Investment'. All of this and more is covered on the Three Day Courses that we offer.

Secondly, you will need to develop a network and database of contacts. These are the people that will help you with evaluating the deals and costing the work. They are the professional investors that will take the deals off your hands. They are the professionals that can make or break a deal and as such, a good team is worth its weight in gold. When you attend the Three Day Training, finding these essential team members is covered in detail.

The final piece of the puzzle is time and a desire to succeed. A simple fact is that the more time that you put in and the more your desire to succeed the greater the potential reward. Although the amount that you can charge for the sourcing of a property is very much dependent on the deal itself. Our customers, on average, can achieve results between £500.00 and £1,500.00 per deal that they successfully source onto an investor. Ask yourself how many of these would you need to do per month in order to free up your time? So why not invest in your future today by educating yourself on how to create cash flow through sourcing?

Business Success System

In the current climate of economic tightening in both the public and private sector, starting your own business could offer you the security and satisfaction that few other traditional jobs would. So, is starting your own business from home a viable option? Looking at recent reports the figures seem to indicate that it is, and shows why the Government places so much emphasis on helping start up businesses.

- It is estimated that family firms account for 65% of the total 4.6 million private sector enterprises in the UK.
- It is estimated that family businesses account for 42% of private sector employment, providing employment to an estimated 9.5 million people.
- It is estimated that they account for around 38% of GDP in the private sector and 31% of GDP in the overall economy.
- Including taxes paid by employees of family firms the total tax receipts paid to the Exchequer by family run business amounts to £73bn or 15% of the total.
- There are an estimated 2.1 million home based businesses in the UK accounting for 28% of employment.
- Over 60% of new businesses are started from home. This is equal to 1,400 new home businesses every week.
- The highest growth in home business is coming from mums, young people and the over 50s.

Looking at the above statistics starting your own business seems to be the ideal solution, but how do you insure that yours is not one of the many businesses that fail every year? The answer is simple: treat your home business like a business. Ensure that you have a well thought out strategy that is clearly laid out and explained in a

comprehensive business plan. Research your potential market and have a clear route to sell your product or services, watch your costs, remembering that profitability is the most important thing to any business and always, always remember that the customer is the life blood of your business.

The most important item that you need to give your business the best chance of success is a System. Look at MacDonald's: they have taken a simple idea and product and turned it into a successful multinational business, and it's all down to having a Business Success System in place.

For more information on Tigrents' newly launched Business Success System training, where established business entrepreneurs will share their experience and knowledge with you, or to get details on the next 2 hour free preview in your area, call the Tigrent Office on 020 8996 6700 and soon you too could be one of the 1,400 new businesses that start every week.

Are You Paying Too Much Tax?

One of the biggest contributors to the estimated £552 million of unnecessary tax payments is the untrained property investor. This is primarily down to poor Capital Gains Tax (CGT) planning and once again highlights the importance of getting properly educated in your business.

An independent website, unbiased.com recently reported that the latest CGT increase announced by the Chancellor, George Osborne, has added an estimated £36 million to this figure of unnecessary tax payments.

CGT is currently charged on the disposal of investment property including sales, gifts and transfer of ownership of all or part of the property. The rates paid have recently been revised to 28% for higher rate taxpayers and 18% for lower rate taxpayers. The chancellor also indicated that CGT rules are likely to remain the same for the lifetime of this parliament, giving well-trained investors a perfect opportunity for tax planning.

Remember that, when considering CGT the following currently applies:

- The first £10,100 of capital gains each year is exempt from tax.
- There are reliefs available for property that was originally a main home or Principle Primary Residence (PPR).
- Certain expenses can be offset against CGT, so keep good financial records.
- There are advantages to be had when transferring property between spouses.

There are, of course, many ways to reduce your CGT liability, but understanding the minefield that is the tax system is imperative when considering your strategy. It is often more difficult to undo the mistakes made when initially setting up your property portfolio, than learning how to start investing in a tax efficient manner to start with. Paying tax is part and parcel of the business of investing in property, but paying too much does not have to be. Learning how to structure your business from the start, in order to take advantage of the tax relief available, can be the difference between profitability and making a loss on your investments.

For more information on the specific courses offered by Tigrent, contact the Tigrent offices on 020 8996 6700 or visit a free preview event at a location near you.

3 DAY BUSINESS SUCCESS SYSTEM WEEKEND

A very good weekend to attend – learnt a lot and cant wait to implement. I feel as every business needs a top up and little reminder every 3-6 months. I am certain the best money we can invest is for our education towards stretching us and opening opportunities!

M. Aukhanizadeh, August 2010

I came onto the course without a clear idea for a business or a business in mind I did love the fact that I was given the tools to be able to assess business ideas and make them into viable, successful entities that I could grow and walk away from while generating me a passive income!

A. Ifeachor, August 2010

Thanks for giving me more ideas and clarity about running a business!

C. Grove, October 2010

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



3 DAY COURSES AND REFRESHER COURSES

October 2010

15-17:	Manchester	Rich Dad Education
22-24:	Newcastle	Making Money from Property
22-24:	London	Rich Dad Stock
29-31:	Belfast	Rich Dad Education

November 2010

5-7:	Exeter	Making Money from Property
5-7:	London	Rich Dad Education
12-14:	Dublin	Rich Dad Education
19-21:	London	Women in Wealth
19-21:	Oxford	Rich Dad Education
26-28:	London	Building Wealth
26-28:	Cambridge	Rich Dad Education

December 2010

3-5:	Manchester	Making Money from Property
3-5:	London	Rich Dad Education
10-12:	Birmingham	Business Success Systems
17-19:	London	Rich Dad Education
17-19:	London	Business Success Systems

ADVANCED TRAININGS

Held at our permanent training facility in Richmond, London

October 2010

29-31:	London	Lease Options
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November 2010

5-7:	London	HMO
12-14:	London	Advanced University
13-14:	London	Business University
15-17:	London	Master Trader
19-21:	London	Distressed Property

December 2010

3-5:	London	Social Housing
10-12:	London	Advanced University

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

UK Pensions Situation Worsens

A recent study commissioned by Aviva in conjunction with accountants, Deloitte, looking at the annual saving shortfall across a number of European countries, has placed the UK at the top of the table of countries with the biggest savings shortfall. The study revealed that an average UK adult now needs to save an average of £10,300 every year to catch up. Although this figure is an average based on the 31 million UK adults who are due to retire between 2011 and 2051 the scary fact remains that, the closer to retirement age you are, the bigger the required annual saving.

These statistics along with the Government's planned increase to state retirement age, has left many people facing the prospect of having to work for longer and further past retirement age than they may have initially planned to. The era of looking forward to a peaceful retirement, spending time doing what you want to do, when you want to do it, for many people seems to be long gone. And what about that legacy that you want to leave for your children and loved ones? The reality is that today only 16% of UK adults are now confident of leaving a significant legacy for their loved ones.

So what can be done to survive this ever growing pension crisis? Many people are turning to property as an effective way to not only boost their retirement income, but also in a bid to leave a legacy for the younger generation. But is this a realistic solution for the average man in the street?

It is true to say that, over time, and in spite of the peaks and troughs that any investment market will go through, property has always shown above average returns on investment. It also remains one of the few investment strategies where the true power of leverage can work for you and not against you. Demand for housing is at an all time high and the difficulty that first time buyers are facing in getting onto the housing ladder has resulted in high demand for good quality rental properties. Finance, although hard to come by, is available for the investor and with interest rates set to stay low well into 2011 the professional investors are snapping up property to add to their portfolios. All in all this sounds great, but how do you get started?

The first thing to do is to get properly trained, after all you wouldn't go into any investment strategy without first understanding it! Becoming a Professional Investor does not mean giving up your day job and changing careers, but it does mean taking the financial vehicle of your future seriously and taking control of your own financial well-being. Done correctly, with knowledge, well thought out and planned exit strategies, property may very well be one of the vehicles to provide the security and returns for you and your family, both now and into the future. And what better legacy is there to leave, other than an income producing asset that appreciates over time?

