

FREE SEMINARS

Contact 020 8996 6700
for further details

October 2010

| | | |
|--------|------------------|----------------------------|
| 2: | Heathrow | Rich Dad Stock |
| 7-9: | Belfast | Rich Dad Education |
| 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: | Yorkshire | Making Money from Property |
| 2-4: | East Anglia | Rich Dad Education |
| 9-11: | Manchester | Making Money from Property |
| 16-17: | Birmingham | Business Success Systems |
| 16-18: | London | Rich Dad Education |
| 23-25: | Milton Keynes | Business Success Systems |
| 23-25: | South Coast | Rich Dad Education |

It's a good time to buy property and here's why!

According to the Halifax, prices have been largely static since the beginning of the year and were actually 0.5% lower in August than in December last year. Look at the Nationwide Building Society, and we see a marked difference with a 1.2% increase over the same period.

So why should we buy?

1. The media creates the investor's market.

Perhaps unsurprisingly, for most people hoping to buy a property these statistics are not encouraging. They are likely to put some people off buying their own homes and opt to keep renting instead. Individuals are swayed by the institutions and by the media, and the signals here are negative and confusing. In that environment people will do nothing.

This is wonderful news for us investors as we buy to generate cash flow and this comes from a buoyant rental market.

We also like the concept of an individual waiting and being happy to rent, as this increases the demand for our properties. The chance to buy at a good price has also increased as the supply of purchasers has diminished.

2. Geographical and market segment movements.

What we should also realise is that the housing market works in different areas and at different times. It is also so vast that there is always an opportunity if you know what to look for and how to act.



CONTINUED INSIDE

SOCIAL HOUSING 3 DAY TRAINING

Ben and George exceeded my expectations. The depth and wealth of experience of these two very likeable people made the course fun, informative and interactive. I feel certain that in today's market, Social Housing is a real success ... Tigrent introduced Lease Options before its time, now you have done it again with another great strategy.

Edward L. 6th June 2010

ADVANCED TRAINING DISTRESSED PROPERTY

I was on a recent Distressed Properties course which you took and I thought you might find the following feedback useful.

As a result of a gold mine ad I have subsequently viewed some properties with 'oddities'.

One was just a complete mess inside and out, with plaster and skirting boards falling off the walls, cracked rendering, bits of polythene instead of external trays and the like.

Another was generally messy, with a partially completed two storey extension and a fully completed loft conversion which had been done without recourse to the building control officer.

A third was a house which had been converted to two flats, again without consorting with building control.

Had I not been on the course and had that valuable insight provided by yourself, the architect and the surveyor, I would have walked away from all of these as being too awkward/expensive/complex. However, I have offered on all three and am progressing with the purchase of them. That has only been possible because of the knowledge gained on that course and the confidence this gave me to assess the reality of these situations and how one deals with them.

So thank you for a very interesting course which certainly has very practical implications.

C. Leight 11th August 2010

CONTINUED FROM FRONT PAGE

At present there is about to be another geographical change to the markets. The last five years saw prices rising and then lowering again. But they also did this geographically, in that they rose up in the North, catching up those increases in the South in the first half of 2000 – 2005. The southern areas have also been affected more by the recent decreases. In the next eighteen months and with the new austerity measures that will hit the Public sector, it is likely that the North will now also see these decreases, whilst the South begins a resurgence. This means that bargains will appear in the North, but you will get good capital growth in the South over the next few years.

More important will be the actual market segment changes. The last two years have seen the first time buyer market almost dry up. You can therefore buy one; two and three bedroom terrace houses at good prices, since these are the mainstay of the first time buyer. But this blockage will not last forever, and like any dam, when the gates open the first time buyers will pour through. What we are waiting for here are the institutions to lend again more favourably to this market, and as long as the sun comes up each day, then we guarantee that the institutions will open up their lending to this market again. So what is the opportunity? Well, why not buy now, refurbish and get ready to flip, that might not be a bad idea.

3. Timing a market is not essential, but look at history and it will give you an added uplift anyway.

No-one likes to buy at the wrong time and see an asset plummet in value by 20% almost overnight, but amateurs do this all the time.

What we teach you at Tigrent is to always buy below market value, and we push 20% below as a realistic figure, so even during an unpredictable economic period your asset base is safe.



Remember that some people will have no choice but to sell, many houses are subject to probate, many to repossession, and so if you look and search you can almost always find a bargain each and every day at that 20% discount. You just need to get off your backside and look for them!

Timing a market, however, is not part of the business that we concentrate on in order to make an investment work. It is, in essence, an unmanageable event that you should protect against, not bank upon, as we have described above. That said though, you should understand and have a feel for market timings in order that you can reap any benefit, when it appears.

So, historically, in the early 1990s, a property market recession very similar to what happened in 2008 gripped most of the UK. By mid-1995 prices were static or still falling.

Yet a careful look at Nationwide's own research shows that while property prices rose just 0.86% in the three months from December 1995 to the end of March 1996, they were up 4.13% by the end of June and 6.04% after three quarters. This is why we always hear the old saying that, "Property doubles every seven to ten years." History does repeat itself, so let's not complain again next time that prices are rising and you think that you missed the boat.

4. The one main argument – DEMAND!

There is, there has almost always been and there will generally be a fundamental shortage of residential property in the UK, which few experts believe is likely to be resolved any time soon.

In March 2009, the UK Statistics Authority published a report into so-called 'housing formations', or the way groups of people come together to live.

It found that:

- The number of households in England is projected to grow to 27.8 million in 2031, an increase of 6.3 million (29%) over the 2006 estimate, or 252,000 households per year.
- Population growth is the main driver of household growth, accounting for nearly three-quarters of the increase in households between 2006 and 2031.
- One-person households are projected to increase by 163,000 per year, equating to two-thirds of the increase in households.

By contrast, the same agency found that when it came to building homes, the UK was woefully lagging behind the number of 'household formations':

- Annual housing starts reached 98,500 in the 12 months to June 2010, up by 44% compared with the 12 months to June 2009.
- Annual housing completions in England totalled 110,210 in the 12 months to June 2010, down by 13% compared with the 12 months to June 2009.

In other words, there will be 150% more households being formed in the next 20 years than there are homes currently being built.

Which raises a question: what happens to the price of a commodity if it becomes increasingly scarce over time?

Obviously, a key driver for household formation is the relationship between income and affordability - what a person earns, relative to prices in the market.

If the multiple of income to property prices rises, many people will not be forming households: they will live at home.

But if affordability remains within sensible limits, parents support their children's home-buying aspirations and the supply of mortgages eases, demand will remain high.

3 DAY PROPERTY 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!

S. Tristram

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

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

CREATIVE FINANCE 3 DAY TRAINING

Fantastic to have such knowledgeable trainers. Great energy in the room and it is really reassuring to see how Tigrent success stories then go on to share and give back. A philosophy that is definitely one to be proud of.

J. Wright 16th May 2010

ADVANCED UNIVERSITY 3 DAY TRAINING

I love it that there are so many speakers and mentors involved who are all doing it and all started out just like me. I really believe I can do it too.

C. Searle 27th June 2010

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

3 DAY COURSES AND REFRESHER COURSES

October 2010

| | | |
|--------|------------|----------------------------|
| 1-3: | London | Business Success Systems |
| 1-3: | London | Rich Dad Education |
| 8-10: | Gatwick | Rich Dad Education |
| 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 |

ADVANCED TRAININGS

Held at our permanent training facility in Richmond, London

October 2010

| | | |
|--------|--------|---------------------|
| 1-3: | London | Creative Finance |
| 8-10: | London | Advanced University |
| 29-31: | London | Lease Options |

November 2010

| | | |
|--------|--------|---------------------|
| 5-7: | London | HMO |
| 12-14: | London | Advanced University |
| 19-21: | London | Distressed Property |

December 2010

| | | |
|--------|--------|---------------------|
| 3-5: | London | Social Housing |
| 10-12: | London | Advanced University |
| 17-19: | London | Creative Finance |

CONTACT: Rachel Haslegrave for advanced trainings on 020 8996 6744 or email: rachelhaslegrave@tigrent.com

Why do people do the Tigrent trainings?

On the three day training we often ask the students just to write down why they want to complete the trainings, why they want to financially control their lives.

What we receive is common to most people, and actually reaffirms why the human race is great. See if you can see your reasons for change below:

“I want to be a full-time MUM!”

“I would love to gain knowledge and understanding and confidence to change my family’s life. I want to make choices in my life. I want to feel inspired and I want to also inspire others. I want to spend more quality time with my family. I want to better my life, my wife’s life and my children’s future.”

“I want to stop running and start living at a pace that suits me, and financial freedom will allow me to do this. I want to spend more time with my children and stop paying most of my wages on nursery. I also have a book to write.”

“Mostly I want to get rid of all my fears. I want to be financially free, therefore to choose what to do and when to do it. I want to travel all over the world; I want to help other nations in need. I will set up my own charity.”

The last one reminds us of the belief of Donald Trump, a world renowned entrepreneur. “If you are going to think, then think BIG!”

We wish all our students good wishes in achieving their aims and we hope that with our help we can assist in some small step on the journey.

Refresher Courses

Demand for Tigrent courses in the last few months has grown drastically. The advanced courses at Richmond are full, and we are booking into next year. The demand for the three day basic courses are also running at excellent levels, as we have upgraded the presentations, the home study material and the advanced software products.

If any registered students want to redo their initial three day courses then we suggest that you contact Laura or Stacey in the office soon, as space is at a premium, but the information bang up to date.

Laura or Stacey on 020 8996 6700

Email: laurawillis@tigrent.com or staceyhill@tigrent.com