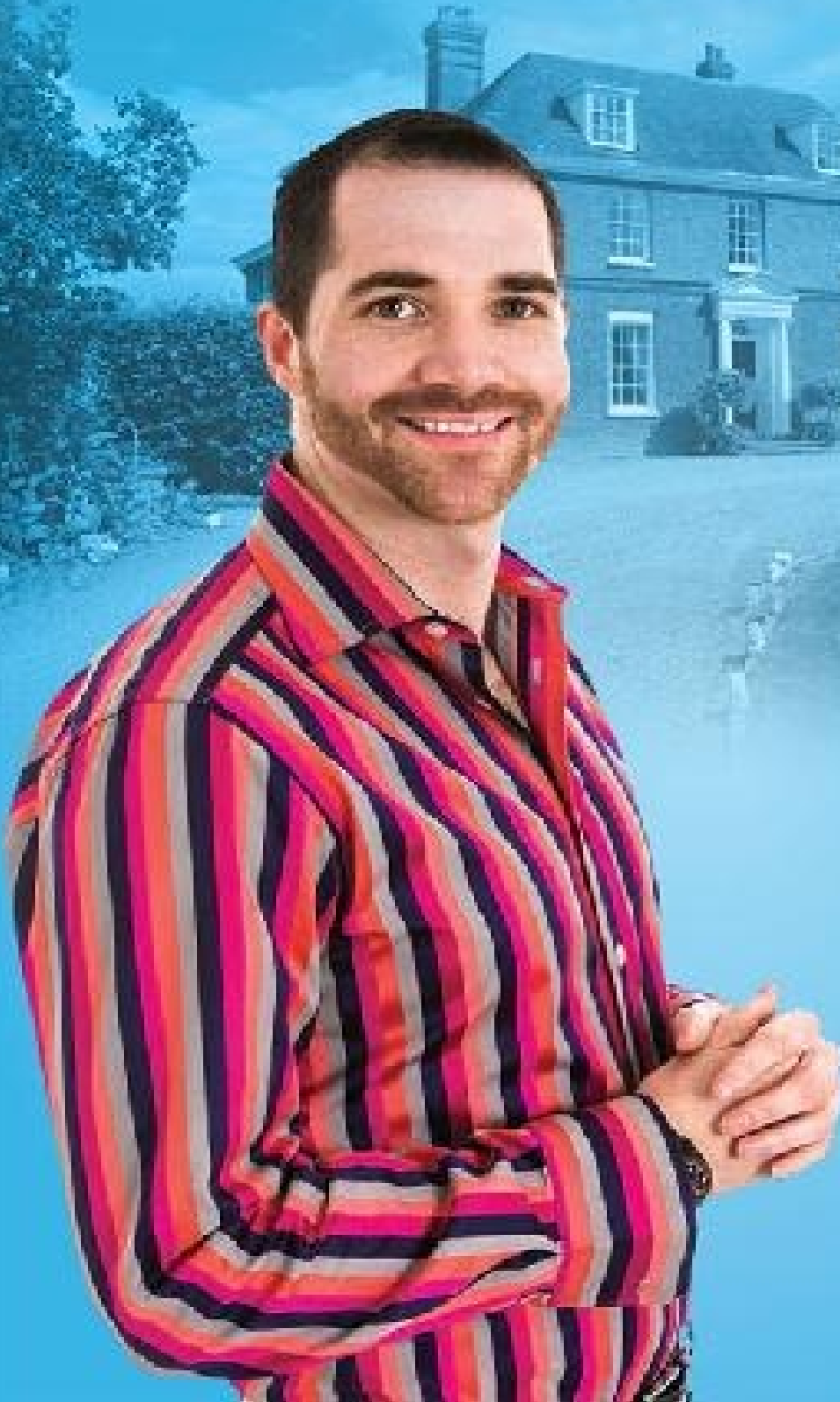


Multiple Streams of Property Income

by Rob Moore



*"While I was stupidly
messing around with the
FA, these young property
guys were making a
killing, it was a waste of
my time and talent"*

Lord Alan Sugar

Multiple Streams of Property Income

Rob Moore

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Cover design by RAW Creative, Peterborough
Photography by Roland Eva

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A catalogue record for this book is available from the British Library: ISBN-978-0-9559712-5-9

Printed in Peterborough, Cambridgeshire, UK

ISBN: 978-0-9559712-5-9

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For everyone who wants to be something, those who want to make a difference, those who have the courage to stand up for what they believe in and those who want multiple streams of income.

If it wasn't for you

If you're anything like me, you probably just want to dive into the nuts and bolts, and you don't want to read long Oscar speech style thank yous.

So let's keep it simple – thanks to Suneep, the best agent and most dedicated Progressive evangelist you could ever meet; thanks to Gemma and Bobby who let me out for long enough to finish this; thanks to the guys at Costa Hampton for supplying me with enough caffeine to get to the end; and the entire Progressive community, the thousands of you that inspire me every day to keep growing. I'm watching my back because you're all doing so well. It's my observations and training in the Progressive community that has taught me all that I know, and I'm so very grateful. Thank you.

And thank you. Yes, you. You're committed, focused and passionate; you've taken a risk buying this book. You could have bought the cheaper, more flimsy ones out there, and you may not know us well yet. You're putting a lot of faith in us.

I'm very grateful to you for that. I'm humbled and honoured to share this journey with you, and I'll give it everything to add value, inspiration and support to your life as a successful, multiple streams of property income investor and entrepreneur. Let's get straight in.

Rob

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Section I: Introduction

Introduction

Multiple Streams of Property Income is a book designed to open your eyes to the multitude of income possibilities within property investing. That is, the real genuinely achievable ones.

It is based on the 6 Stage Property Investor System that I co-designed with my business partner Mark Homer after 25,000 hours in the property business researching the systems that work and the systems that don't. Many mistakes and a few wins later, and the reality of which strategies generate income and which are just white elephants that end up costing you valuable time and money became clear.

You see, most people have unrealistic perceptions of what having multiple streams of income is all about. For the uninitiated, the naive and the dreamy, it's about having seven strategies at once and trying to do them all immediately, thinly spread and all stressed out, without the necessary grounding and experience to get one strategy producing income first.

For the hard working but 'un-leveraged' self-employed, they can't see that doing everything themselves will always hold them back and will only ever bring in one income stream.

They certainly don't see how much of a problem that is if they become ill, or bored, or tired, or if they lose motivation or the market changes, and how that could really hurt them financially.

"Never rely on only one source of income." - Warren Buffett

You're very exposed and possibly only a few weeks away from financial ruin if you rely solely on one income stream, especially if you're working and exchanging your time for that income stream.

Then you have the sceptics, 'Guru-bashers' and success suckers, who just can't see past what they see as a 'get-rich-quick' scheme. Anything that looks

interesting or exciting is immediately ruled out as 'hype' or even just plain old BS and therefore they never really strive for anything more than what is bland, safe and 'realistic.'

They're actually often the most scared people that I meet: forever fearful of failure and ridicule thus protecting themselves with failure-shielding, anti-success behaviour.

After all, you can't fail when you're very realistic and you can't fail when you're sceptical, right?

But you can never fly either.

So what's the reality? Are multiple streams of income unachievable and beyond human capacity? Are they only achievable when you've been in the game for four decades? Or can you grab easy passive income five minutes after you start in the property business?

There is a sweet spot, and that's what this book will uncover. There's ONE right way to pulling in multiple streams of income, and many wrong ways, which will turn into multiple streams of expenses.

There is a sweet spot that combines the perfect amount of focus and diversification, where the timing between systemising and leveraging each income stream and moving onto the next without jeopardising the existing income stream is perfect

There is a sweet spot where the timing and strategy are right for YOU, creating income from the things that you're good at, enjoy doing and which will get you 'in the flow.'

What you can expect from this book

This book is about YOU.

So this book is about you. Not just because you're reading it, and not just because I'm very grateful to you for investing your time with me when you could be doing so many other things, but because there's no right way to create multiple streams of property income – there is YOUR right way.

The strategies that will work to create your multiple streams of property income will need to align with your values, your vision, your skills and your passions.

Doing something you don't enjoy or something you don't have enough time for won't generate sustainable income for you even if it seems it does for other people.

My vision for this book isn't just to open your mind to multiple streams of property income, and it isn't just to open your mind to the strategies available to you to create multiple streams of property income, but to open your eyes to the strategies that are right for YOU to create multiple streams of income.

So don't just be tempted by the highest income streams or the easiest income streams. Pick the strategies that fit into your lifestyle, your vision, your existing transferable talent, your realistically available time and the way you want to spend that time.

When you match the right income stream strategies with your vision, it becomes fun and easy to bring in large amounts of recurring income.

Never let any dream snatcher tell you otherwise. I believe in you. I'm honoured to be working with you and I'm looking forward to sharing the success with you. And maybe the income too.

What's new?

There are many books out there, including our other three that give you the 'strategies.' Some of the books give you a good grounding on the fundamentals of property investing, some give you some good 'know-how'. Some don't.

But this is the first book of its kind that gives you the entire journey start to finish, from first starting out all the way through to multi-millionaire property investor entrepreneur from someone who's done it.

It's the first book to take you through all the stages, showing you the entire strategic plan, including how to break through ceilings and barriers at each stage that hold most investors back. Not just concepts, but systems and road maps, including all the road blocks and how to bypass them.

It's the first book of its kind to open up the property market and the property industry from the inside out, take you on a guided tour, and actually show you how the business side of the industry works. No one else would dare do this for fear of revealing their secrets that keep you addicted to their courses.

I want you addicted to results, not just our trainings. I want to help you believe more than you currently do, more than you did before you read this book, that your vision and dream of property investing could be WAY bigger than you are currently seeing it.

You may have started believing it couldn't be done and that you needed a lot of money to be a cash-flow generating property investor. You've probably broken through that limiting belief now, but perhaps you don't realise that there are more than 20 legitimate, sexy, leveraged income streams in and around property investing.

I'll take you through that journey and, piece by piece, reveal them all, including how we built a multi-million pound property business when all we ever really even dreamed we could do was 'Buy to Let.'

And I'll do it using a system Mark and I at Progressive have been refining over 25,000 hours and almost a decade. A system you can easily follow and

implement.

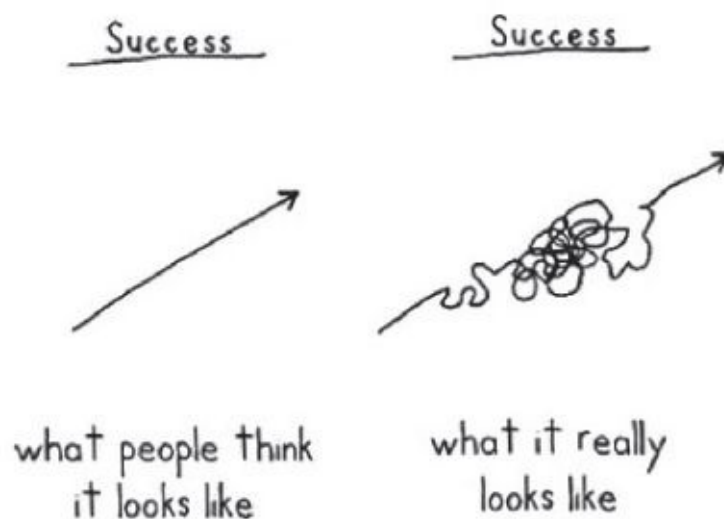
What you won't get from this book

You won't get unrealistic get-rich-quick-sit-on-a-beach-drinking-a-pina-colada-in-Marbella-and-come-back-a-millionaire BS.

It doesn't exist. Seriously. Sure, there is the shortest route to success, and we give you that straight line approach in this book. But that straight line is in fact full of hurdles that you must go through or over.

"You have to work hard enough not to have to work hard" – Richard Templar

We won't delude you about this. If you're not prepared to work, you're in the wrong business.



That's the bad news. The good news is that if you treat property as a business, leverage wherever you can so that others are doing the work for you and helping you to your results using their time, build a great (leveraged) power team, leverage the Progressive community, pick the right strategies for you, and make the fewest mistakes possible learning from others who've been there... then you'll actually succeed way beyond your goals, and possibly dreams; certainly quicker than you'd have ever thought possible.

You won't get unrealistic dreamy fluff, but you won't get grumpy sceptical

moaning either – a healthy small dose of each at the right times is perfect. You won't get reams of boring stats or a book full of stories about me and my sensitive ego – a healthy small dose of both in between facts and strategies is what you'll get.

Our disclaimer:

We have taken care to make the figures and specifics in this book as accurate and relevant as possible at the time of writing; and of course we hope you understand that these can change dependent on market and economic forces.

The content, projections, figures and indications contained in this book are based on opinion and cannot be relied upon when making investment decisions. As with any investment, property values can fall as well as rise.

The authors offer this information as a guide only and it cannot be considered as financial advice in any way. Please refer to your independent financial advisor who is qualified to give you complete advice based on your circumstances.

The author Rob Moore is not qualified to give mortgage, legal or financial advice.

Please seek legal and financial advice from a qualified advisor before making commitments. Neither its authors nor 'Progressive Property Ltd' or any other Progressive companies accept liability for decisions made based on the contents of this book.

Of course it was necessary to get that out of the way and it is something that you know already. This book is a guide and you have the ultimate **choice**.

About Rob & Mark [Co-Founders of Progressive]

At the end of this book, there are a few pages that tell you about us. Because this book is for you, we thought that the back is the best place for them. What we do think is relevant to you now, is how we got to where we are and how you can do the same. A small introduction:

Mark bought his first property in 2004:

“I started buying small houses because I realised that the smaller properties (under £125,000) in our area were growing quicker when compared to anything over £150,000. I saw it as a reduced risk to chop my money into smaller properties rather than buying expensive ones, and knew that most people want to rent cheaper houses rather than five-bedroom mansions with swimming pools and cinema rooms (which I couldn’t afford anyway).

“Having spent ages researching (I have a bit of a habit of over-analysing according to Rob) I found **one street** in **one area** that I felt was massively undervalued compared to other streets in the same area of the same type.

“I must have bought most of this street and was only spending about £3,000 on a full refurb. I was buying the properties at around £75,000, and was able to add a lot of value to them.

“The more ‘minging’ they were, the more money I made.”

“I was getting them cheap anyway because I was negotiating good discounts, and I was **convinced** that they were worth up to £100,000.

I wanted to get all of my money back out of the properties so that I could keep buying more on the same street without any extra cash. I put them all on the market at the same time for what I thought they were really worth. I then got a surveyor round to value them and gave him the comparables of my other houses that I had recently put on the market. I had a couple that were not valued as high as I wanted so once I got a surveyor that valued one of my

properties at the price I wanted, I got him to value all of the others. He valued them all at the price I believed they were worth.

“As a result I was able to remortgage these properties almost instantly after revaluation and get all of my money back - deposit, all fees and refurb costs - and extra cash on top, because of the discount I had got and the value I had added by doing some small refurbishment work.

“I kept going until I had pushed the value of the whole street so high that I could not get the properties as cheap anymore. But that was fine because I owned a load of them and they were all free!

“And sure enough, as I had predicted, the market grew and the properties continued to go up. In two years the properties I bought had gone up over 50% pre-crash in 2007/8. Even after the crash these properties still have equity. But better than that, and my main consideration, is the cash-flow.

“The equity is great, and I know that in time the mortgages will erode and the values will continue to rise, but I also see equity as a protection against a downturn. Rob’ll tell you, I’m a bit paranoid, and always look at numbers pessimistically. We’ll detail all this later.

“I knew I now had a system that I could now replicate and scale up, both in our local area and then in other areas in the future. All I had to do was locate the areas that were undervalued with good rents using the model, software and system I had built and tested, and buy as many as I could using the same strategy.

“I’ve been using this model since 2004. We call it the **BRR** model. I bought over 30 properties in two years using this model before the crash, and refined it in 2008 to buy another 250-plus and counting, including large multi-lets, commercial and office blocks.

“I like to test, test, test, protect, replicate then aggressively scale up.”

“We have leveraged this model too to sweat it more – since 2007 we’ve been helping JV partners and clients own portfolios by having them enlist us to use

this model for them. Rob will share with you how to build your own business from property investing later.

“Since the downturn, and after an initial panic on my part the properties we were buying became much cheaper - £70,000 for the same house we’d paid £90,000 for, and the yields and cashflow shot up. The lending costs reduced, and as banks slowed with lending, we accessed more and more private funding sources.

“I now spend a lot of my time buying commercial property office blocks and bank buildings, and helping our lettings company Progressive Lets grow. It’s our sixth business now, and fourth that is an offshoot of buying our first Buy-to-Let in 2003/4.

“The properties and businesses now bring in many millions of pounds a year, and to be honest I never would have believed it in 2007 when Rob and I partnered, starting from a little two-bedroom house when Rob had over £30,000 in credit card debt.

“He had these huge and as I thought dreamy plans of many property businesses and many millions. I didn’t really believe him, but played along, as I was just looking for a few properties, some future security, and not to have a boss. I guess by default I felt property was my best chance. Oh how things can grow if you just stick at it, because we didn’t really do anything ground breaking except start, keep going, constantly test, keep investing in ourselves, and just give things a go.”

Rob started property investment in 2005 having thought about it for four years without taking any action.

“Every year in those four years my Dad kept prodding me to buy a house in a new development down the road from his pub.

“I can’t afford it Dad. And even if I could, I wouldn’t have a clue what to do and how to buy a house.”

“Just give it a try, the prices keep going up, you’ll make money. I’ll put half the money

up.'

*"But I don't have **any** money."*

"So this continued for years, and those new houses on Swan Gardens went up from £50,000 for the smallest ones when the plans were unveiled up to over £150,000 in less than 10 years.

"£100,000 left on the table because I said 'I can't.' Expensive word that.

"Within three months of learning the strategy from Mark that he's just shared with you, I had already remortgaged my house that I (finally) bought with my Dad. My house had gone up from £125,000 to £170,000 in two years pre 2007. The funny thing is that I had made £45,000 doing nothing at all, from that one property. Yet I never made that amount of money in three years as a full time artist, working fourteen hours or more a day.

"I was an 'accidental investor' like so many people who own their own house are. I didn't even know that I was sitting on a gold-mine, and that one house would help me build an asset base now worth many millions.

"Now anyone who doesn't know our world might say that it was all because of the boom years. Actually Mark and I bought our first 20 properties pre-crash and they are the worst 20, and not because we didn't buy well. The crash that hurt so many people was the biggest guardian angel we could have hoped for.

"But we were ready. Are you?

"I didn't even buy that first property at a discount; I was really good at negotiating the full asking price. And that is what I paid because I loved it and really wanted it. Maybe you can relate to that, and maybe you're smart enough to know why that was dumb. My Dad helped me raise the deposit. My diligence and market research went as far as: it's next door to Mum and Dad's pub, I want it!

"When I remortgaged this house my repayments went down from £750 per month to £550 per month, **and** I released £26,000 cash. This was because I had

not got the best rate at that time, and because I went from capital repayment to interest only. A good decision? Well there's a whole chapter coming up on that.

“With that single remortgage I paid off much of my credit cards and loans, which saved me around £1500 per month, and with what was left I bought another seven properties with Mark in the space of four months.

“We built a portfolio that was worth well over £1 million (which keeps going up) before that year was even over. We bought another 20 in 2006, and now have bought and sold over 350 properties, with over 250 left in a portfolio with Mark and other JV partners. We have never stopped buying property together and I can't see why that would ever change.

“I went from being over £30,000 in credit card debt to having a portfolio that could fund the rest of my life [before the crash kicked in, when things changed], all in less than nine months. I am certainly nothing 'special', I was no expert at the time, and Mark had most of the knowledge back then. The one thing I am proud of is that I was **decisive**. I found the strategy that worked and I took immediate action. All the mistakes were necessary and even action through mistakes is better than inaction. I have never looked back.

“And to be honest, partnering with Mark was the best thing I could have done, and I'm really grateful to him and all he knows and does. I had no experience or knowledge, no money, and several failed attempts at setting up my own business behind me. I was able to leverage his knowledge, shortening the time it took me to catch up with him. I was able to watch, listen, and learn every day. All the money we made I put back into the business or into Mark and our entrepreneurial education, because I wanted more and more and more of it.

“Since the crash, and the building of our portfolio, I've taken a backward step on physical buying, because Mark does that, and quite frankly I found viewing properties boring. My focus now is on growing the businesses around property – which I share with you in detail in this book.

“I really had no idea that you could package deals, write books, run training courses and trainings, build communities and develop so many ways of adding value to the world, and bringing in many millions of pounds with more free time,

and then give a load of it away.

“This all just spun off buying properties well and having people spread our message and a desire to help you do the same. I now spend my time building the team at Progressive and driving the vision and values, where we run about 150 days of events per year. The Progressive brand has also grown into the personal development and business world, lettings and public speaking with the same vision and values, and it’s the most fun thing to run businesses that require no work.

“I’ve packaged this into the 6 Stage Property Investor System.”

The main problems investors face now

Despite the huge contrarian investing opportunities since the crash and recession of 2007 and beyond, despite far higher cash-flow and yields, despite far lower prices and bigger discounts, despite much less competition and the low cost of finance, property investors are facing brand-new challenges that are holding many previous professionals back from genuine wealth and multiple streams of income.

Here are the very real problems and opportunist contrarian solutions:

Super-fast changing market and regulations: because the financial climate is morphing so fast, mortgage rates and products are being scrapped or updated weekly, the lending goal posts keep moving and regulations seem to constantly change, most middle-of-the-road investors just can't keep up.

Most people just get left behind.

"The only constant in property investing is change."

With change comes opportunity and with fast change comes faster opportunity. It's survival of the fittest right now, and for those without the stomach for it, it's hard. But for those with courage who make decisions and take action, the money that the helpless masses are losing is up for grabs, and there's more of it than ever.

The solution?

Embrace the change and commit to being at the forefront of innovation. Look for the opportunities in change, and look to get in early [not first, but near the front]. Use the change to provide a service that most people need and serve more people while they are struggling to adapt to the change.

Overwhelm & confusion: so no sooner does this contrarian investing opportunity become real, it becomes confusing and overwhelming.

There's just so much information out there. So much free yet conflicting 'expertise' on forums, so many downloaded eBooks unread, so many social media sites.

No. Just talk to me in plain, non-contradictory English, please.

How do you cut through all the noise and the information overload, and work out what is valuable and what is throw-away? How do you work out people's ulterior motives? How do you work out how much of that information is relevant to you and your life?

The solution?

This book will answer these in detail, but know that decision and action are the two antidotes to overwhelm and confusion. Decide forward. Fail forward fast. Educate yourself, make the decision and then act. Do. Go. Now.

Reduce the amount of information you're plugging into, but increase the quality of that information. Don't look to everyone and everything for clarity, look at those who are getting the results you want and model them consistently.

Get out of the void of indecision; any decision is better than no decision. If it's wrong you can make it right, and if it's right it can save your life.

Lack of F.O.C.U.S: the 'Magpie syndrome', chasing all that shines because it could be the next big thing that will save someone's life, often damages more than it serves. Add the information overload to this, and it's no wonder some people find it hard to Follow One Course Until Successful. And then repeat that same process *once* successful.

The benefit of running the Progressive community, is that you get to observe patterns of behaviour, both successful and not. I'd have to be an idiot, in fact, not to spot them because of the tens of thousands of people who've embarked on the Progressive journey. And you know the one thing that hinders most people's ability to F.O.C.U.S?

Strangely enough it isn't 'diversification.' It isn't 'spreading the risk.' It isn't the

desire for 'multiple streams of income.' It's simply fear. Fear of failing at one thing and having no fall back. Fear of getting it wrong and looking silly. Fear of the unknown. Even fear of success, sometimes!

The solution?

Follow. One. Course. Until. Successful. Then systemise that income stream before setting up the next one and repeating the process.

Finance: yes, every smart investor knows that there is an unparalleled contrarian opportunity to buy assets cheap, get higher cash-flow and returns, and have less competition in the process. But contrarian, by definition, means the opposite of the masses. It means *most* people don't know this.

The reality is that it is harder to get *conventional* finance, banks are tightening their criteria, loopholes are being plugged, and creativity is not being rewarded by the institutions. Relying on conventional, high street, 'sausage machine' finance is not the answer.

The solution?

Joint Ventures. Collaboration. Peer to peer lending. Creating partnerships with lenders. Getting more 'personal' with finance. Repackaging and restructuring deals to look good to 'private' investors. Going beyond the banks straight to professional investors, Angels and V.C's [Venture Capitalists].

Over-reliance on 'similar' income streams: when one income stream is relied upon, or more than one income stream but from the same/similar asset types, you're exposed to risk. Because of the fast changing economic climate, the rug can be pulled from under one and only one strategy, and if change isn't embraced super fast, that income stream can disappear.

This was a common story when the crash first became a reality in 2007, and it hurt many experienced investors. You may remember Mortgage Express' one day remortgage 'product.'

The solution?

Create robust, protected, multiple streams of income, in the 4 different income 'quarters.'

And the good news in that's coming up in the next section.

Special upfront offer

Joint Ventures [JV's] are the big thing right now, to invest with other people's money for none of your own money in deals.

When you get a minute, go on over to the page linked below, and there we have the Progressive Be Your Own Bank Joint Venture Blueprint – the 7 steps to successfully nailing the JV's and getting other people's money in your bank for business and investing, without banks.

Plus you'll find a 40-odd page document specifically detailing how to find the partners, where to find them, how to 'sell' to them gently but effectively, the different types of partners and a whole lot more, for free.

It's our way of thanking you, and a way we can stay in touch with each other:
www.beyourownbank.co.uk

Section 2: The concepts of 'multiple streams of income'

The concepts of 'multiple streams of income'

In this section we'll define the important concepts of 'multiple streams of income.' Each concept has its own main section.

The 4 Income Quarters B.E.E.P Model: there are four 'quarters' of income; four main streams or ways of generating income:

1. The Business stream
2. The Earned stream
3. The Equity stream
4. The Passive stream



Relying on one income stream, especially the one 99.987% of the population rely on [stats in *The 44 Most Closely Guarded Property Secrets*], Earned income, should carry a health warning to your wealth.

Building solid, lasting income streams in each 'quarter' compounds to huge amounts over time, protects against downside risk and economic changes, and leverages different asset vehicles to your single vision.

This *income variety* is very important for robustness, protection and longevity. It is also important for compounding your wealth and having it grow itself.

You rarely get huge spikes in all four 'quarters' at the same time. For example, in property investing, if yields and cash-flows are high, you often have slow to zero growth. When the market is growing fast, the yields reduce and the prices catch up with rents, reducing the net income.

If you want income protection against any market, any recession and any crash, AND consistent, predictable compounding growth, you need *income variety*.

'Passive' income: oh the great debate. Can you really create 100% 'passive' income? Can you really sit back and relax on a beach sipping your piña colada looking into the sunset whilst being waited on hand and foot, without having to do *any* work, but pulling in tens of thousands a month?

The technical answer is no. The actual answer is yes.

The definition of passive income varies according to the source. One definition is "*an income received on a regular basis, with little effort required to maintain it.*" Another is "*recurring income received without exchanging your time for it.*"

Wiki defines 'passive' income as only coming from two sources, according to the IRS: "*rental activity* or "*trade or business activities in which you do not materially participate.*"

The real, multi-millionaire proven definition is this:

"Regular, recurring income received with minimal maintenance and management required to maintain it, once set up and systemised."

There's a whole section on this, and the right way to create it, maintain it and then sit back and enjoy it.

Spotting leveraged, ‘add-on’ income opportunities: it takes a decent amount of work to set up a residual income stream from scratch. It could be a high end ‘Boutique’ HMO that requires a high end refurb; the deal could be nine months start to finish. It could be your property business, selling deals to investors or running mentorships and training. It can sometimes be months or years setting up your reputation, getting case studies and gaining enough customers.

Because of this, it is smart to leverage existing income streams and ‘piggy-back’ or add on where you can, rather than have to start each new income stream from scratch. Examples of this in property are setting up a letting agency once you’ve built a sizeable portfolio yourself, setting up a training business once you’ve gained solid experience, and selling deals to investors that you can’t/don’t want to buy yourself.

The key is that you have already done all of the hard foundational work in one income ‘quarter’, leverage that income stream and create add-on products, services and income streams with much less effort the second, third and fourth time around.

Fundamental tip No.1:

Only set up an add-on income stream once the first income stream is robust and systemised.

Leverage: everyone who’s ever made any money knows it’s not get-rich-tomorrow-afternoon-quick. But, there are non-get-rich-quick strategies and principles that the mass population simply don’t know.

Doing everything yourself, and working longer and harder are NOT what the rich do. These habits keep you employed and ‘leveraged’ by someone else.

You only have a set number of hours in the day, and you can’t buy any more, no matter how hard you pray. And if God gifted most people another four hours in a day, would it be fair to say that they’d fill it with the same fluff they’ve been doing with the other twenty-four?

There are four main assets you can leverage:

1. Other people and their time
2. Money [OPM, bank, JV, private investors]
3. Systems and software
4. Other people's contacts and resources

Leveraging these four assets creates more than 24 hours in a day on your time. It can create 100 or 500 hours a day being exchanged for your vision.

Bill Gates, who had 50,000 employees at the height of Microsoft, had those 50,000 people working eight hours a day, all leveraged towards his vision. That's 50,001 [assuming Bill did a full 8 hours, which he probably didn't: his mate Warren Buffett works no more than three hours] x 8 which equals 400,008 hours in Bill Gates' day.

At Progressive JV days, community networking events and one to one's on the Progressive VIP programme, people are always asking me to help them find more hours in a day. That's [politely] insane. I've not found a way to play God yet. So the best and only way to create more leveraged time is to utilise other people and the contacts of other people, and the 24 hours they have.

The poor exchange their own time for money. The rich leverage other people's time. You're either leveraging other people's time towards your vision or being leveraged by someone else, working to their vision.

The ironic, amazing, perhaps even unfair thing about leverage is that the *less* hard you work, and the more you get other people to work hard for you, the more money you make.

This is the simple proven reason why the rich get richer and the poor get poorer. This is the best and only way to free up your time to do the things you love, and still have recurring, passive and leveraged income streams.

And if the light-bulbs are going off for you but the voices keep saying:

'That's fine Rob, but I can't afford to hire people like Bill does.'

or...

'I've hired people before and they didn't do a good job. I had to babysit them.'

or...

'No one knows as much about my business as me.'

or...

'I'm too busy to train and hire people.'

or...

'I rely on the income I get, I can't afford to do it.'

These might be the exact reasons you can really benefit from this book.

Re-investing [cross-stream]: the longer you have income streams, the larger they become. Property values rise over time, as do rents, and money attracts money.

To keep income streams robust, it is essential to continue to re-invest into them to compound them. The best way to do this is to use the 'cross-stream compounding' theory.

Re-invest at least one third of your income streams 'cross-stream' into one of your other four income 'quarters'. This will help them grow themselves, and will accelerate compounding. It will continually leverage your initial set up time, and keep the income coming in and multiplying without any of your time invested.

Investing

Why not just spend your money on cars, conservatories, holidays, handbags, sex, drugs, rock and roll and feeding eBay and online gambling addictions and be done with it? After all, you only live once and you can't take it with you, right?

Fair enough. Go and join the lottery winners who won it all, spent it all, and ended up in more debt three years down the line. There was one chap who lived just a few miles from us who did exactly that. Oh, and don't forget your one in 3 squillion chance of success [14,000,000:1 actual figure – thanks Chris!].

Without investing in assets, you'll always be exchanging time for money. Without investing, your income will be directly related to your hourly worth. You'll always be tied to working, and never get a residual return on those hours you work. You'll only earn more by working more: there are only a limited number of hours in the day, and you'll be 'set' at an income level that will take years to grow out of, if you ever do.

And how sad is it that most people spend their whole life working to 'earn' the time and money to do the things they want to do, yet because they are so busy working they can't ever do the things they love to do. And then they die.

And that is how our society sets us up. Work hard. Earn a living. Do it for 55 years. And then have no support, not enough money to retire, and none of your life left. Then die.

To free your time to do the things you love, you need residual income from assets, and not earned income from a job. Investing is about building an asset base steadily and properly; investing your time and money at the start so that you can reap the rewards in the future through a continual income stream.

Build assets that you can set up once and earn on forever, rather than continually exchanging your time for money that only comes if you continue to 'sell' yourself and your time. Time you can NEVER get back.

Earn residually and continually on your time, not just once. Earn recurring income that becomes [virtually] passive once set up.

People work to free up time, but working takes up time. They work more and more to try and keep up with bills and debt, and have less and less of the time they are trying to create by working. It's in an inescapable loop that is self-fulfilling. The **ONLY** way to break the loop is to change the habit. The **ONLY** way to free your time is to have income without 'spending' your time.

Financial independence: it has been said that you cannot work or save your way to financial independence, which is defined as 'the length of time that you can comfortably live without the need to work or exchange time for money.'

Statistically, more than 99% of the working population have at one point in time thought about taking the first steps to financial freedom and achieving a vehicle to self sustainability, yet so few ever achieve it. These statistics are not good.

Yet I believe everyone has what it takes to gain financial independence. You probably know that there's enough money in the world for everyone to be a millionaire, so it begs the question: 'Who's got my bloody money?'

No, not me, before you ask.

In reality, there's a simple system you can follow, a system we at Progressive have developed over 25,000 hours in the business, and what we've learned from other experts, that can give you financial security, independence and ultimately freedom.

Investing is the **only** route to financial and time freedom. Working never gets you there, because although you could have money you simply won't have the time to enjoy it, and your living expenses will always creep up to consume all the extra money. We know plenty of poor people with expensive toys, and it doesn't make them happy.

Investing in property, in your power team and community, in your education and training, in your knowledge and experience, pays the best rate of interest and return.

“Education may cost, but ignorance is way more expensive.”

A savings account is no longer enough due to low interest and high inflation. As soon as you start to live from savings they diminish, and money from earnings will only come for as long as you can work.

Pensions are dying. The Government aren't going to look after you in your old age. Nor is the company you worked for 35 years.

By investing your money you are not spending it, like most of the population think, but putting it into a vehicle that will increase the monthly amount of money which will flow into your bank account.

And over time it compounds as values rise, debt reduces, cash-flow increases and compounding increases the capital that churns out the income.

People become wealthy **not** because of their earned income, but because of their investments. Take a look in the Sunday Times Rich List: sure, not *all* of them have their primary income from property, but *all* of them have property and **every single one of them** uses property to grow their wealth.

Think of a wealthy person you know. Do they have a big house? Do they own an office? We don't know **any** successful person that doesn't.

Lord Sugar, our guest and partner at the 2011 Property SuperConference said this:

“While I was stupidly messing around with the FA, these young property guys were making a fortune. It was a waste of my time and talent.”

Lord Sugar sees technology as the risky part of his business, and property, in which he has a JV with his son in his company Amsprop, as the secure part. He has over £300million of property as a part-time property investor. Tells you something, right?

Property is a vehicle that is going to increase your income every month through cash-flow and capital growth, whether you are Lord Sugar or the Lord of the

Manor, whether you start with millions or you start with £30,000 of debt and no knowledge.

You can do it too.

Knowing that you do have a **choice**, what choice is that for you now?

According to moneysavingexpert.com, the average person in the UK has £15,960 savings and according to UK debt statistics an average debt of £29,634. Figures do slightly vary from source to source, but the consistent theme is that the average person has almost twice as much **bad** debt as savings.

It is also consistent that most people have just a few months of no work before they are penniless. In fact the average person under the age of 34 only has around 2 months of savings before they totally run out of money.

These are seriously worrying statistics, and if you fit into these, you must do something now.

Another thing that really hit me was the relationship between money and stress. I looked at all the people I knew: parents, friends, mentors, business associates and so on. I realised that those who were stressed were the ones who were working longer hours, and much 'harder' for their money.

In fact the richest people I know [some billionaires] work less than people I know who don't ever get to six figures. I'm talking a few calls, emails and the odd board meeting per month. And lots of holidays and 'business' trips.

And the more these poorer people work for their money, the more stressed they become. The more they worry about money, the more this leaks into other areas of their life, including relationships with their loved ones.

What if you could earn money without working so hard? What if you could earn money without doing something you hate over and over and over, and without most of the stress?

My life has changed dramatically since investing in property, business and my

personal education. I owe it a lot, and succeeded in spite of my flaws, because property is so leveraged and forgiving. I have grown to have a burning passion for property investment, not just because it is a great business, but because it enables you to do all the other things you love to do, were born to do, and will leave a legacy from.

Income from investment: your first aim should be to have an income stream equivalent to your minimum monthly outgoings. This is because if you lose your job you will know for certain that all your debts/liabilities will be paid for. This is *financial security*.

Enough income to live a comfortable lifestyle and do the things you would like to do without the stress of earning is known as *financial independence*.

Enough income flowing to do anything and everything you want is known as *financial opulence*.

You can have any of these, and they can take less income than you think, depending on your needs.

So write down **now** on page 204 at the back of the book what your total outgoings are. Include everything and don't kid yourself. It is better to kid yourself by overestimating expenses and underestimating profits, than the other way around.

Do it now.

Once you have this figure, your goal should be to be financially secure by matching this level with income from assets, without increasing your costs of living.

Once you achieve this, your next goal should be '*financial independence*,' which usually means having an income stream that will be equivalent to [roughly] twice your total outgoings.

You will be able to stop work, do something you love and know all your monthly bills will be paid for. You will have enough income to do the things you

want to do, and re-invest some to compound the effects. You'll be surprised how quickly it compounds into '*financial opulence*.'

Take for example; your monthly outgoings are £1,500 per month. Your target would be to replace this figure by creating a rental income in excess of this after ALL costs; then keep going until you double it.

To replace this figure and be secure, you would need 7-8 rental properties churning out £200 net each or 2-4 multi lets. To become financially independent you would need 15-20 single lets, or 6-8 multi lets. This is very real and possible, even if you start off with just a few hours a week of time input, and you don't start with any capital.

Summary

The only way to achieve financial independence is to invest. The government won't look after you. Savings aren't enough. Stashing cash under the mattress will make you paranoid. Pensions are dying. You control your future; no one else will. Assets produce recurring income to free your time to do the things you love.

The 4 Income Quarters B.E.E.P Model

There are 4 'quarters' of income. You need to know them, know the difference between them, and how you create each one, as they're very different. Here they are:

1. The Business stream
2. The Earned stream
3. The Equity stream
4. The Passive stream



You can only rely on Earned income for as long as you work, or exchange your time for money, and therefore never break the shackled cycle of 'working to live,' but never being able to enjoy that life, because you're always working.

1. The Business stream:

The Business stream comes from businesses that YOU own. A business [also defined as a company, enterprise, firm or organisation] is defined as 'an organisation involved in the trade of goods, services, or both to consumers.' A business produces income, and if you have good systems, management and people in place, that income can be generated with little ongoing time input from yourself.

Working in someone else's business does not qualify as a Business stream.

Examples of Business income streams in property are letting agencies, estate agencies, deal packaging and sourcing companies, training businesses and paid portals or membership sites.

2. The Earned stream comes from money you work for, or exchange your time for. This is the least robust and most 'active' [non-passive] of the 4 'quarters', but not to say that it isn't a valid stream. If you can charge your time out at hundreds or thousands per hour, and then re-invest that money into one of the other 'quarters', you can compound your wealth fast, and create a degree of leverage on that time.

However this stream is also the cycle that the majority of the population are stuck in. It's the only stream they know, and they're working so much to try and earn enough money to do the things they love, but because they are so busy and so dependent on that income stream, they never make the time to do the things they love.

It's a sad cycle that only breaks when other 'quarters' of the income streams are set up, because that is the only way to free up enough time.

When most people start out in property, they may still have a job, or may only have knowledge of creating income through the Earned stream, so if that is the case for you, use it as a means to an end, 'sell' your time with an end goal of reinvesting into the other 3 'quarters', and reduce your dependency on this income stream.

The Earned stream has the least leverage, is the most exposed to risk, and lacks a recurring or investment nature. Your aim should be to build income streams in

the other three 'quarters' as quickly as is possible, as you may be a redundancy, illness or change of heart away from zero income.

Examples of Earned income in property are working for a property business, mentoring others for a fee and doing refurbishments yourself.

3. The Equity stream is capital in assets. Technically, it isn't an ongoing stream, as it will pay you in chunks periodically, rather than residually. Any asset that has capital of equity in, for example a below market value property, falls into the Equity stream.

This income 'quarter' is the asset foundation of significant wealth. Over time, vast wealth comes from owning assets, and equity is your capital ownership of those assets.

If you own ten houses at £100,000 with 50% mortgages on, you have £500,000 equity/capital. If you needed to sell fast you may have to take a small hit and only get back £350,000 of your £500,000. If you wanted to refinance you could access between 70% and 90% of the total value of the properties, dependent upon the economic climate. Fairly safely, you have more than £250,000 accessible cash you can get in 'one lump' very quickly. It will take far more than ten properties to pull that in through one of the income 'quarters'.

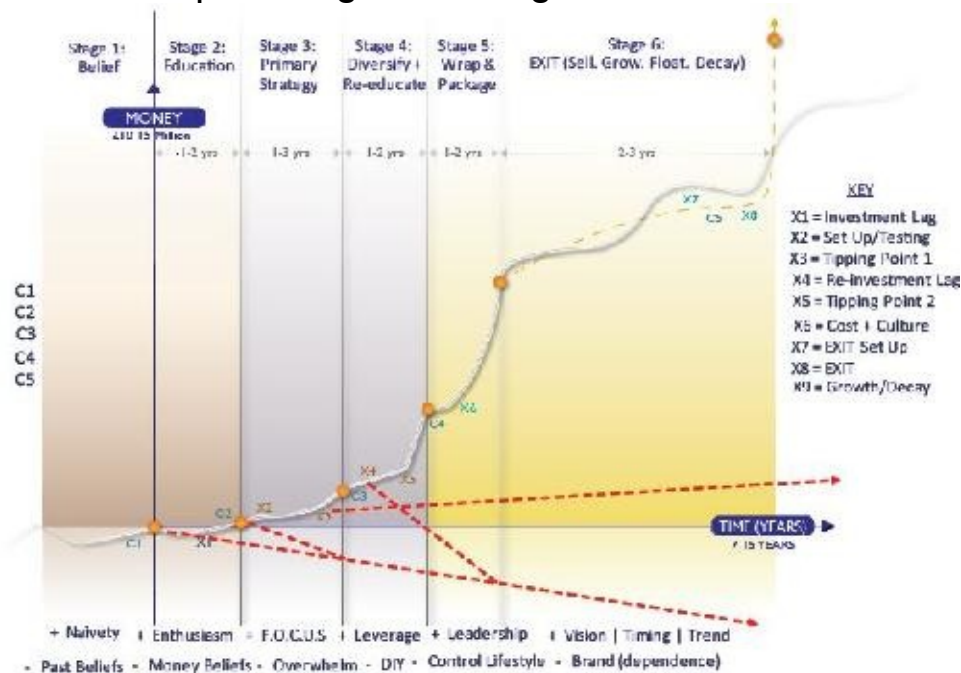
You can have equity in more assets than just property. I collect and invest in watches, and they don't pay a residual income through rent like property does, but you can buy them 'BMV' like you can property, and the right models such as Patek Philippe or certain sports Rolexes increase in value over time, and the Equity stream increases.

The Equity income stream compounds powerfully over time because inflation erodes any debt on it, or protects the cash locked in against inflation erosion. Powerfully, the right asset types, the best example being property, also grow over time, so you have a double effect.

Where else can you own assets where your cash [or a JV partner's cash] is protected against devaluation, and debt on the asset (mortgages) is being eroded over time (effectively 'paid off' by the government) AND the total asset

value is going UP year on year?

Certainly not in a bank, or under your mattress, or in a job. Let me tell you, this is the single most powerful wealth concept. Cash protection, debt erosion and capital growth all compound together to huge effect.



“Compounding is the 8th wonder of the world” Albert Einstein

Examples of streams in property are properties. You can also own equity in a property business.

4. The Passive stream comes from residual, recurring income that an asset or the Equity stream pays. This income stream comes in relatively predictably, without continually exchanging time for it, from assets.

The most obvious and simple example is rental income from properties. Any net margin from rent paid by a tenant, once all costs are paid off, pop into your bank on the same day each month. As long as you keep an eye on the various parts that make up that process, then the income will keep coming in, and it will be passive.

If you own a property related business that is fully managed, and you have

stepped out, that income the business pays you is passive. In the next chapter passive income will be scrutinised.

Building solid, lasting income streams in each 'quarter' compounds to huge amounts over time, protects against downside risk and economic changes, and leverages different asset vehicles to your single vision.

This *income variety* is very important for robustness, protection and longevity. It is also important for compounding your wealth and having it grow itself.

You rarely get huge spikes in all four 'quarters' at the same time. For example, in property investing, if yields and cash-flows are high, you often have slow to zero growth. When the market is growing fast, the yields reduce and the prices catch up with rents, reducing the net income.

Build your investing strategy around multiple income 'quarters', compound your income 'cross-stream,' and watch it multiply faster and faster, with less and less of your exchanged, Earned time input.

Summary

There are 4 income streams, as defined in the B.E.E.P model: Business, Earned, Equity and Passive. Build income in all 4 'quarters', and never rely simply on the Earned income 'quarter'. As you build income streams in each 'quarter', they multiply, and your time input diminishes as the income streams grow.

‘Passive’ income

Is any income truly ‘passive?’

We’ve touched upon it. Technically, I’d have to say no. If you completely take your eye off the ball with anything, it will eventually go wrong, or change, or stop.

But if half an hour a month ‘keeping an eye’ on your income streams, or ‘random checking’ while you’re travelling, playing golf, shopping or doing the things you love would work for you, then passive income is VERY real. Don’t let anyone tell you otherwise.

Passive income DOES NOT exist on a brand new, ‘black-hat,’ ‘super-spy,’ ‘plug-in,’ piece of ‘software,’ that found a ‘loop-hole’ in a ‘system’ that ‘even the experts don’t know about’ where all you have to do is buy it, plug it in, then retire to Marbella for life with sun, sea, cigars, sex and Sangria.

“You have to work hard enough not to have to work hard” - Richard Templar

You have to ‘set’ before you can ‘forget.’

You need real assets from the stream to pay you, and they need to be maintained. You don’t have to do the maintenance yourself, which makes the income passive. Some passive income definitions are as follows:

- Earnings from a business that does not require direct involvement from the owner or merchant
- Rent from property
- Royalties from publishing a book or from licensing a patent or other form of intellectual property, such as computer software product
- Earnings from internet advertisements on websites
- Dividend and interest income from owning securities, such as stocks and bonds, is usually referred to as portfolio income, which may or may not be considered a form of passive income.

- Pensions

As you can see from this list, many/most of these are possible in or around property investing: royalties from books, CDs, DVDs, online memberships, IP in trainings and educational courses, rental income and pensions. You're in the right business.

There are rules to passive income: here they are.

1. You have to set up the income stream first, from an asset. That takes education, knowledge, work and time; but it is still more leveraged than the Earned stream.
2. The 'set up' time diminishes each time you set up a new passive stream, because you have experience, cross-stream investment and people to leverage.
3. Passive income becomes more passive the longer you have it, dramatic market changes notwithstanding, through compounding and your experience managing it.
4. Passive income requires leveraged management to make it passive [systems, software, outsourcers, managers].
5. Passive income only becomes non-passive when your management and systems are not in place, or when they fail.
6. Passive income should have random checking systems to monitor and changes, such as tenants not paying rent, books no longer selling etc. otherwise it will stop.

Examples of passive income in property are rental from single lets, rentals from HMOs [as long as they are managed], royalties from books, CDs and DVDs, property business income that you are no longer actively working in and apps and software.

At Progressive, the 350 properties that we've bought and sold have had less and less personal involvement over time. I used to view the properties and make the offers in 2006. I used to get involved a little with the refurb team management and the paperwork in 2007.

I haven't viewed a residential property since 2008, and have had zero active

involvement since then, despite co-owning over 250 properties. I don't go on viewings, I don't make offers, I don't deal with mortgage companies, I don't deal with tenants or letting agents.

But that's NOT to say that they are not being done; they're just not being done using my personal time. In 2007 Mark took over the buying and management of the properties entirely himself. In 2009 we hired ex-estate agents to buy on our behalf, and assistants and managers to manage the entire buying process. That took my personal time down to about fifteen to thirty minutes a month [to sign papers, the odd short chat with Mark and, I have to admit, checking the banks regularly to see all the money come in – it was hard to believe it was that easy at the start]. That took Mark's time down to about fifteen hours a month, instead of it being full time.

Then Mark refined his Deal Scrutiniser software for buying deals and his refurb checklists systems and BoQ's [Bills of Quantities], to further reduce his personal time to about five hours a month. Mark's five hours a month are now spent doing random checks and managing the managers and systems that manage over 250 properties. And I'm even leveraging Mark's time so that my time input is virtually zero.

So you can see the stages we went through, and what needs to be in place, to create virtually 100% passive income. And nothing comes for free. In return for my thirty minutes a month, I am more actively involved in other areas of our property businesses: writing books like this, managing the entire Progressive team, running trainings, with which Mark has much less input, making it more passive for him.

If you put enough processes, systems, people and management between you and an asset, the income will become 99.9% passive, and you'll cleverly combine Passive income with income. And THAT is the secret that most people don't know.

Summary

Passive income is generated by setting up assets and creating systems and

management to monitor and maintain the income streams. Passive income requires virtually no work, IF set up and systemised correctly.

Spotting leveraged, 'add-on' income opportunities

It takes a decent amount of work to set up a residual or passive income stream from scratch. It could be a high end 'Boutique' HMO that requires a high end refurb; the deal could be nine months start to finish. It could be your property business, selling deals to investors or running mentorships and training: it can sometimes be months or years setting up your reputation, getting case studies and gaining enough customers.

Because of this, it is smart to leverage existing income streams and 'piggy-back' or add on where you can, rather than have to start each new income stream from scratch. Starting from scratch all the time is where you put in the highest amount of effort for the least amount of reward. Compounding hasn't kicked in. All the 'work' is 'front loaded,' and all the 'reward' is 'back end.'

That's why you **MUST** stay in the game. Most people give up when they've put a lot of the front loaded work in, without waiting long enough for the back end revenue.

When you set up additional revenue streams, and piggy-back an existing, tested income stream, you reduce the set up time, and accelerate the back end income. Examples of this in property are setting up a letting agency once you've built a sizeable portfolio yourself, setting up a training business once you've gained solid experience, and selling deals to investors that you can't/don't want to buy yourself, but have viewed with deals you are buying.

The key is that you have already done all of the hard foundational work in one income 'quarter', so leverage that income stream and create add-on products, services and income streams with much less effort the second, third and fourth time around. Don't re-invent the wheel, stick an axle on it and go along with the ride.

Fundamental tip No.2:

Only set up an add-on income stream once the first income stream is robust

and systemised.

Summary

To enhance leverage and reduce time consuming set up time, look for 'add-on' income opportunities from existing assets, companies or ventures. The biggest wastage and delay in income is the work at the start; reducing the start time generates income streams faster.

Leverage

Leverage: Most people think that what they are doing now is earning them the money they're earning. The hours they spend working are earning them their pay.

It took me many years to work out that this is NOT the case.

"It's not what you're doing now that earns your wage, it's what you're not doing." – Rob Moore

It's not what you are exchanging your time for that is earning your income, it's all the things you are doing that is keeping you at that income level.

Let me explain:

If someone earns £3,000 per month working 50 hours per week, all the things they are NOT doing are where £5,000 per month, £50,000 per month, and £500,000 per month exist.

"If you do what you've always done, you'll get what you've always got."

The difference that makes a difference that the wealthy and successful really understand is where NOT to spend their time: what activities NOT to do that are not worth their time or value.

Most of the things most people are doing are not earning them money. 40 of those 50 hours a week will be earning 5% -20% of the money, and two or three 'Key Result Areas' in just a few hours a week will be earning 80% to 95% of the money.

If you were NOT to spend your time in those 40 hours that only bring in 5% - 20% of the money, leverage those things out, and replace that time with higher value tasks, management and further leverage, you'd like compound your income by a factor of five or ten, in the same amount of personal time.

You would have earned five to ten times more NOT by doing more, but by doing different. NOT by working harder, but by leveraging and changing the focus of your time. NOT by demanding more hours in a day, but by doing less.

This concept should be very exciting to you.

There are four main assets you can leverage:

1. Leveraging other people and their time
2. Leveraging money [OPM, bank, JV, private investors]
3. Leveraging systems and software
4. Leveraging other people's contacts and resources

Leveraging these four assets creates more than 24 hours in a day on your personal time. It can create 100 or 500 hours a day being exchanged for your vision.

Remember, you don't *need* more time, you need more time from other people working for you.

The poor exchange their own time for money. The poor use that time on low value tasks, where most of their time brings in little to no money at all. The rich leverage other people's time.

"You're either leveraging other people's time towards your vision or being leveraged by someone else, working to their vision." - Rob Moore

Put simply, the key is achieving more, with less. More money with less money. More time with less of your personal time. More results with less of your personal effort.

To many this concept is just not believable. They've been brainwashed to believe that 'working harder' means you'll earn more money. But everyone experiences leverage in acceleration or reverse.

You see, either you're utilising leverage in your favour, earning on OPM [bank, JV partner], getting results on **time invested** and OPT [other people's time], and

these leverage points are helping you to your vision. Or this is happening to you, in reverse, and you are working for someone else's vision, being leveraged by them, getting paid an hourly wage for time you've given up and will never get back.

If you work for someone else and you're not happy, or you work for money and that money stops when the work stops, and no one works for you, then you are being controlled by others' leverage. They are earning from you, you're bottom of the food chain, and earning the least while probably working the hardest.

You probably have the least control too, and possibly you're the unhappiest.

Now this is not to say that working for someone else is wrong. We all need each other, and we are all interdependent. The banks need us and we need them. The cleaner needs the boss and the boss needs the cleaner. Earned income is still income, and it's most commonly the first step on the income 'quarters' ladder.

If you can master the art of leverage then you will be wealthy beyond all of your expectations, plans, goals and quite possibly dreams. You will earn vastly more on your portfolio than you would using your own money.

This is what millionaires and billionaires know and do. And you can learn the same strategies and systems they know, and have learned too.

Leverage is becoming more and more important in our society. We have the internet, a huge vehicle for leveraging time. You can outsource any task for pounds and pence on sites like Elance. You can employ a VA [virtual assistant] who you can pay by the hour or even by the minute, to do tasks for you to free your time to focus more on Income Generating Activities [IGAs]. Five hours a week leveraging non IGAs that might cost you £40 can be spent viewing and offering on properties that might bring you in £30,000.

Leveraging really is easier and more accessible to the everyday person. The main things holding people back are lack of knowledge, lack of belief, overwhelm and information overload, and fear.

It can be a hard shift; many people take real ownership of things that they have built, they have identity and importance from being the boss and getting stuck in, they can get precious about handing tasks over to other people because no one can do their job as well as them, they think they can't afford to pay people to do things, or that they can 'save money' by doing it themselves.

Of course we're not saying that's you. But perhaps you can relate to this?

When I [Rob] first got into property, I thought viewing properties, buying them and dealing with mortgage brokers, and refurbishing and renting out and managing tenants was going to be my daily grind.

Property can be a job like any other if you let it, with crappy stuff to deal with and people who don't value you. I decided early that I didn't want to have my property *business* like this, and looked at ways I could get other people to view, offer, buy, rent, refurbish, manage and maintain my properties, whilst still making most of the income. More later on *how*.

Professional property investors' success is down to how much or how little they leverage, and this section will help you start with your outcome clear in your mind, and give you the shortest possible route to financial independence, or even financial opulence.

You see, when we first started in property, we did everything ourselves. We probably didn't do too badly, because we kept costs really tight, we protected the downside and we reduced risks. But looking back, we could have achieved more, faster and smarter, without increasing risk too much, if we got out of our own way and farmed out most of the boring and difficult jobs to others far better than us, at a much lower rate of pay than us doing it ourselves; if we'd started off doing the things we hadn't been doing that had held us back from the income we hadn't been earning.

This is shown in how fast the Progressive community members and VIPs get results – the proactive ones do so well so quickly if they pick up on leverage early, and fast. Many of them are now full time property investors and many are even now training others and are respected experts in the industry.

If you'd have been with us in December 2006, you'd have seen us sourcing our properties, arranging and doing the viewings, finding the tenants [to save the money on fees – poor leverage], checking the properties, even doing the maintenance and ongoing management.

We were also doing all our websites ourselves, our own admin, management accounts, post, going to networking events, marketing, pay per click; you name it, we did it, ourselves, the hard way. Sweat beats regret – or so we said.

After a year or so the time we were spending doing everything was actually holding our business back, costing it money, and repelling huge amounts of money we didn't know we were losing, because we couldn't see it.

As my Dad says: *"Ignorance isn't bliss, its ignorance."*

We were in so deep, there was no view outside.

The business couldn't grow because we only had so many hours in a day. As we got so busy our time was taken away from IGAs, and we started making mistakes through fatigue and lack of focus. We kept getting in our own way.

And besides, the whole point of working for ourselves was so we could free up some time to do the things we really loved, right? But we were too busy working to be able to do these things, and the dream of property financial independence was starting to slip. We'd actually just bought another full time job.

We thought that was how every business was. Work hard or go home. We didn't realise that it was our *behaviour*.

We needed to create our business so it would work independently of ourselves, if it was ever to grow, and be congruent with our lifestyle. We needed to continually increase our IGA value by ensuring we were totally strict with what we did, and what we leveraged. Anything that brings in less than our IGA [you'll work out yours in a minute] must be outsourced, or you go backwards and become poorer.

Fast forward to now and property for us, and for Progressive, is a leveraged business. Katherine, the Progressive GM, manages the business and the team of 35 at Progressive House. Wayne, ProgressiveLets manager, manages 250 odd tenants who rent our properties. Personal assistants and team members in every department take on the roles in the business we tried [and failed] to juggle in the early days.

Refurbs are managed by Caroline; buying by Mark P. using our Deal Scrutiniser™ software; accounts by Sue, Sue and Anita; events by Gemma, Hollie, Nina, Gary and Trina; and some of Rob's email accounts by Sharon [his Mum], though you can still get him personally on:

rob.moore@progressiveproperty.co.uk

The list goes on, but we certainly don't say this to blow our own trumpets. When we started we did everything, and it cost us a lot of money. I'd say we'd be twice the size if we started again, read this section, and stuck to the rules and models we're about to share with you.

But before we do, this is just as important in your private life too. If you iron your clothes, that's time away from making money. If you cut the grass or clean the house, that's time away from IGAs. If you drive to an event rather than have a driver or get the train, that's dead time you can't leverage or earn from. And if you saw either of us try to iron a shirt, you'd see us lose 7 months off our life expectancy, waste 17 minutes and succeed only in adding burn marks in to perfectly acceptable stripy Duchamp shirts.

Yet pop down to Peter's cleaners and you get 3 shirts pressed for £5. That's cleaned **and** ironed! That's 51 minutes saved, 7 months of your life back and £5 invested. In 51 minutes we could probably make 4 or 5 figures doing some kind of property or business deal from that £5 invested, if the time was used wisely.

Plus we add to the flow of the economy in our area and support local businesses too, giving many hundreds of people jobs and houses and contracts, which we believe will in turn come back to us.

But you might think it's OK for us, we're in the position to do that, but you

don't have the resources for that. Yes, and that's exactly why we're spending a good amount of time telling you this, because the longer you leave leverage out of your life, the longer people leverage you. The longer you stay poor.

Here are the models and systems to put this into *action* and make it a *reality*. Ready?

Don't be too busy to be rich: too busy means poor. Too busy means zero leverage. Too busy means head-down-doing, and no captain can steer a ship with his head down. Don't be so busy doing that you 'earn' the time to do the things you love, but forever be too busy to actually do them.

Most people live their whole lives like that, and then die. Make the decision and change NOW.

Calculating your IGA [Income Generating Activity]: the first stage is to calculate your Income Generating Value [IGV]. When you know exactly what an hour of your time is worth, you can calculate accurately what tasks you should do yourself, and what tasks you should leverage out, pay for, or inspire others to do for you.

Taking a step back though, the following exercise is important. This is a book of **action**, not just a book of hypothesis, so are you prepared to take some action?

"When all is said and done, more is said than done."

Good, then let's begin:

For the next two weeks create a simple work log of how you are spending your work time [career and/or property]. Have a simple word document open or a sheet of paper or notes folder on your smart phone. Every hour that you work in a day, note briefly what you did. Be honest with yourself, and at the end of the day put the letters IGA next to the parts that were income generating.

At the end of the two weeks, work out what percentage of your time is spent on IGAs. If you're anything like me, you may be shocked at how just a few hours bring in most of the money and results, and a huge amount of time is virtually

wasted, with little or no financial benefit.

Now, to calculate your IGV [Income Generating Value], total up the amount of hours you spend working every week. That includes your job/career, any part time work, and any time you're putting into property or asset building – the entire amount of time attributed to earning money. You might have something like 55 hours.

Now calculate, or roughly guess, how much money you earn in that timeframe. If you find it easier, calculate the same figures: hours worked and income generated, in a month, it doesn't matter as long as there is consistency. You may have £850 in a week. Make sure that all income that is not a loan is added, any asset or passive income should be included.

Now divide the amount of income by the amount of hours, and you have your IGV – your time value per hour. Every hour you work brings in, on average, £x.

Now you have to be strict with yourself, and have faith in this algorithm. OK, it's not that fancy, but still you should be disciplined: any task that comes your way that you feel will or could earn you more than your IGV, then do it yourself, because it will pay you to do it. If you keep doing that, your IGV will go up and up and up.

But even more importantly, every task that comes your way that will or *could* bring in less than your IGV, you **must** leverage or outsource it. Blag a favour, do a reciprocal deal, or pay for the task to be done. If you don't, you'll get poorer and you'll actually repel more money than you pull in. We promise you this – stick to this and it will change your life forever.

“What you earn has nothing to do with what you're doing, and everything to do with what you're not doing.” – Rob Moore

It's not what you are doing that is bringing in money; it's all the things you are not doing that could be bringing in much, much more. You're probably working far too hard to be rich. The things you are doing are probably blocking what you could be doing that earns all the income.

Your network & net worth: if you ever want to grow, or upscale to the next level, whether in business or investing, you need the help of people: their money, time, resources, systems and contacts.

Many of the greatest investors never actually use any of their own money, but invest millions. Many of the biggest business owners don't work day to day yet employ thousands of people. Other people's time and money are being utilised and leverage to a single person's vision.

In investing terms, relating this concept to property, leverage is 'utilising other people's time, money and skills to gain greater advantage, result or wealth than you ever could on your own.'

Think of buying a property now. Do you think you would be able to find it, survey it, do the conveyancing, find a solicitor, organise the mortgage, do the gas safety check, vet the tenant, do the inventories and so on, all on your own?

The more people you can 'utilise' especially experts in the areas that perhaps you aren't as strong or as specialised in, the better and faster the results you will get. You'll find your property business will grow into an automated system and run much more on autopilot without you.

More will be done in less of your personal time.

"Yes Rob, but it's alright for you. You have a team already. You can afford to hire people. You have managers. You have experience. You have time. You already have income from your portfolio to free your time."

So the first person we recruited at Progressive was Mark's Mum, Catherine. She helped us because she loves her son; it was a cost-effective way for us to leverage. She still works at Progressive [though she gets paid now before you say it!].

The second person we recruited at Progressive was Rob's Mum. She still works with us too. We hired estate agents to buy for us and paid commission only, we offered properties for design work and I.T. services and a host of other 'contra' deals – we did what we had to do to get leverage even when we didn't have

much cash spare to pay people

But looking back we were far slower than we should have been, and you don't have to be. You can even leverage this book and the mistakes we made.

Fundamental tip No.3:

Leverage now. Leverage before you're ready, because you'll never be ready. Pull in all resources you have, not necessarily financial, to get other people working for your vision.

We managed to get people working for Progressive's vision because they felt part of it. Because they can grow with it. Because our vision is aligned with their vision. That was more important than the money, and still is today for many of the team.

Fundamental tip No.4:

Money is NOT the only thing that you can leverage to achieve your vision.

Leverage language: here's another model for leverage. It's changing one or two small words in your thought process, but a huge difference in your results and outcomes. Most people, when they have a task to do, ask themselves:

'How can I do that?'

Fair question, right? Better than 'I can't do that.' But still, the problem with this is that they are asking themselves to do the task, so that the only way they can get it done is to do it themselves. It's also likely that they don't have the answer yet.

If you ask a different question, you get a different result. Here's how to ask the same question, a question that you've had a hundred opportunities a day to ask:

'Who can I get to do that?'

A great leverage question. Train yourself to do this. Give yourself diary reminders or stick it on post it notes on your desk. If you make this a habit, you'll make success a habit too. You'll achieve more by doing less.

Gentle word of warning: not **everything** can be leveraged. I know what you're thinking!

L1. M2. DL: this leverage model could change your life. Use it with caution, because your results will change very fast for the better, in all areas, not just property. Are you ready for that?

L1. – Leverage First

You probably have a task list or to do list, whether in old fashioned pen and ink, or on a computer, app or on software.

If you're smart, and you've read all the time management books, then you probably ensure you only have five to seven rather than 507 things on that list, because everything else is probably not important.

You do that, right?

And if you're a real student of time management, you probably order that list in importance.

If you're an expert in time management, you probably order it in importance and urgency, even categorising it as such in a numerical system, and you NEVER move to the second task until you've completely finished the task.

No matter how many distractions or urgencies or people or emails or Facebook updates etc. interrupt you every waking minute, you shut off the world to all those distractions and systematically go down the list in order.

You do that, right?

What you certainly DON'T do, just like I NEVER did, is jump around ticking off the easy [translate: unimportant] tasks first.

What you definitely DON'T do, just like I NEVER did, is remember things you did yesterday, write them on the list, and then cross them straight off, just to make sure you *feel* like you're making progress.

And I bet you NEVER ended the day with more things on the list than when you started, and all the urgent ones were still there. Because that NEVER happened to me either.

So here's the magic: take your list of five to seven things and leverage as many of them as possible, FIRST: *'Who can I get to do that?'*

Leverage, outsource and delegate as many of those tasks as you can. Perhaps that might be three of the seven. Even if it's only two, it's around 1/3 less tasks YOU have to do. That's 1/3 of your time back to do the things you love, or to fill that time productively on IGAs.

"But Rob, it's not that simple."

Reserve judgement for a minute, and stick with me here. Or pretend that it works and humour me.

Leverage as much of the tasks as you can off your list, consistently and with discipline. Don't get sucked back in. Don't D.I.Y because you think no one can do the task as well as you. Don't D.I.Y because you think it'll be quicker. Don't D.I.Y because you haven't got time to train people. All these reasons are the things that keep people *small* and overworked, and the very reasons they should actually DO it.

M2. – Manage Second

So once you've leveraged half your task list, the task comes back the next morning all wrapped in a bow and smelling of perfume and perfectly done. No, it comes back *better* than you expected. Right?

No.

It often gets done wrong, or not at all, or late, or worse still you have to wade in

and help and you end up doing what *you paid them* for. Know a song about that?

“Rob, I’ve tried hiring people, it didn’t work”.

“Rob, I had a big team once and it was so stressful, I don’t want employees anymore.”

“Rob, no one can do my specialist job as well as me.”

“Rob I hire people and they just can’t do the job.”

A smart businessman, who pissed me off at first, once told me, when I was having a rant about things like this, that my team would only be as good as I let them or as I trained them to be.

Who’s this guy? Telling me that *I’m* getting in *their* way. Telling me it’s *my* fault that *they* aren’t getting the results doing a job *I* could do standing on my head.

Well of course, because he was smart and I was naive, he was right.

So, once you have L1 first, you need to M2. You need to manage those tasks and projects and people that you leveraged. You need to see them through to completion: help them, train them, nurture them, support them, watch them, deadline them and remind them.

Sound like a lot of work? Rather D.I.Y? Well, if you have a manager in place, all you have to do is manage the manager managing the tasks, and you’ve compounded leverage and reduced your personal time input further.

This might take a little more time than L1. But it won’t take anywhere near as much doing as doing, once set up.

DL. – Do LAST!

ONLY do the task, if you have thoroughly assessed if you can leverage first or manage second. Never get sucked in to doing unless it’s a last resort [or you simply love doing it].

Or, if the task has a high IGA, by all means D.I.Y, as it will bring a greater, more leveraged return on your time invested.

And talking about return on time, here's another time leverage model for you: Ti. Vs. Ts.

But just before that, a quick reminder. If you don't do any of this, it doesn't work. And I know I've skim read many books and not done much/anything with them. I can't blame the author for that. It's better to read less and do more than it is to read everything and do nothing.

And if you've ever met me in person, you'll know I'm a 'disruptive,' action orientated kind of guy. I don't want you to go around telling everyone you read a good book. Not good enough for me. I don't want people saying 'Rob's got some useful knowledge.' Knowledge doesn't change the world. Knowledge doesn't get results. Action does.

"To know and not to do is not to know – just go." – Rob Moore

So with that in mind, why not turn to the back of the book where there's space to note action steps from this book. Go right now and make a note of your 'light-bulb' moments, and what actions you're going to take, and by when, on them. Turn to page 203

Ti. Vs. Ts: Time invested vs. Time spent.

There are essentially 3 ways to use time: Invest it. Spend it. Waste it. We won't be talking about the fourth time utilisation strategy in this book, let's leave that for *Hollyoaks*.

Ts. – Time spent is time that has zero residual or recurring benefit.

Ti. – Time invested is time that pays a recurring, residual benefit long after it has been 'spent.'

Ts. – Time spent is time that you waste, time that you lose, time that you are not doing what you love. The most common form of time spending is

‘exchanging time for money.’

‘Exchanging time for money,’ is a job, or a contract, or work that pays a set wage, or per hour rate. Even salaries with uncapped commissions still require time activity to ‘earn.’ Even highly paid sportsmen or people who charge very high consultancy fees still exchange time for money.

Spending time doesn’t make you a bad person, but it doesn’t make you rich, very often. It certainly doesn’t protect you from any risk, it certainly isn’t passive, and it definitely doesn’t last forever.

In fact, this is how our educational system is built, and most people you know only earn money this way. It’s the only way they know.

The obvious problems earning this way, or ONLY earning this way, are illness, lack of motivation, change of direction, change in the marketplace and change of regulation or law.

All of the above can come anytime, from any angle, without any warning, and pull your income rug from under your feet. You can either make a war cry for injustice, hide, pray, or get some recurring passive income streams.

Ti. – Time invested continues to pay you long after you’ve spent the time. You leverage your investment of time for residual gain.

Rental income comes in monthly, once the property is bought and rented out. A business that you’ve taken a backward step from pays you residually. Someone working for you, who you’ve invested time in training, can earn for you financially, or free up your time.

Anything that can, or has the potential to pay you long after you’ve done it is an *investment* of time. This is a far more leveraged, protective and beneficial use of your time. In property investing the following are Ti. tasks:

Buying property, controlling property, managing property, renting out property, leveraging a business around property, training staff/team, hiring, outsourcing, writing a book or licence-able piece of software, creating educational products,

running training courses and so on.

Of course all of the above can be time spent tasks if there is no long term strategy and they are treated like a job, without leverage. The more time you take out of Ts. and put into Ti., the more time you buy back in your life, the more you leverage, and the more time or money you earn on the time you spend.

That's another one for your post-it-note on your computer screen. Love it, cherish it and use it.

Financial leverage: make your money and your wealth work for you. If most of it is stuffed under your mattress then it may be going down in value by 5% or more per year. The average inflation figure since 1948 has been 5.8%.

A simple Buy-to-Let mortgage in today's market will require a 25% deposit (subject to what can often seem like weekly change).

The bank will lend the other 75% (again, that's in the current climate, this may go up or down in the near future) of the purchase price needed so that you can buy a given property. Banks are willing to lend such a great amount on property as opposed to shares, bonds and other vehicles because it's secure and stable. The banks know they have a good chance of getting their money back if things go wrong as their loan to you is secured.

You will use the money received from your tenant renting out your property to pay the bank back. Here you have twice effectively used leverage. Then you will have net cash-flow remaining that the tenant is paying you too. More leverage.

You will earn your return on the full value of the property having only paid out 25% of the full price.

And that is only the start. If you use bridging, private investor or JV finance for the 'deposit' [or full value], you have 100% leverage. All the income has come from none of your own money, and you could earn on that asset for the rest of your life.

The asset could grow and grow and grow; doubling every 10 years or so, paying you large chunks periodically, or simply sitting as a protection.

The rents will go up over time too, so your income will increase, without you having exchanged time for it. Sure, you'll need to set up management systems, but you had to do nothing for the market to rise the rents, the market does that by itself.

How could it get any better than that? Someone's financed it for you, someone is managing for you, the market is putting the price up, the market is putting the rent up.

Well, it does get better. Inflation is paying off any debt on the property for you. If there is a mortgage or a JV partner, then inflation is paying that off for you at 5% or more.

Seriously, would you really want to be in *any* other market? Would you want to be investing in *any* other asset? And why doesn't everyone know about this?

Well, it took me 27 years. And in the last few I've been getting all the benefits of all this leverage thanks to the systems of property, the whole world still doesn't know about it. Not even 1%.

Are you sitting on an asset right now that you can leverage? That asset could be cash, existing properties, an existing team or your own time or experience. Or simply your desire and drive.

Think of your own property now. If you don't own one, perhaps you have friends or family that do. Over half of the people we regularly speak to at Progressive events and in the Progressive community have enough equity in their home to buy more property, and earn much more using leverage. And if not theirs, their friends' or families'.

Some of our investors' and community members' homes doubled in the 5 years before the crash. Some are still going up in London, and until recently they didn't realise that all that locked away, leverage-able cash was doing absolutely nothing for them. Hidden from leverage. No major benefit from inflation-erosion.

You probably have enough equity, or other assets sitting idle, or those of potential JV partners, to buy more property, get the tenants to pay your mortgages and your monthly cash-flow, and generate additional equity on perhaps two to five properties or more, rather than just your own home.

Whatever equity you have made on your house now, multiply that by two or ten and imagine what that means to you. Think of £500,000 to £1 million now. Imagine 5-10% of that per year for the rest of your life. Would that help you for your retirement or the lifestyle you desire? Would that give you freedom, choice and independence?

At Progressive Portfolio builder, we effectively leverage the money loaned by the bank to purchase assets for investors up to five times the value you would be able to achieve with just their own money. They leverage us financially, but also leverage our time, knowledge and experience.

www.progressiveportfoliobuilder.co.uk

Leverage behaviours & systems [of the rich]: the rich have behaviours that make them so rich. They are the opposite of poor behaviours. And they've broken through their walls or barriers before. Here's how they do it, and how you can too.

As property investors grow, build portfolios and make money, and generally bridge the gap between a previous job, grumpy boss or life lived on two cylinders, they all hit 'The Wall.'

'The Wall' is totally unavoidable if you want to be rich. You have to hit it. Sometimes you have to smack it, and sometimes you have to completely crash into it. Sometimes you try to climb over it, but it's too high, sometimes people spend years thinking about how much it hurt when they last hit it.

This 'Wall' is the 'Wall of Leverage.' It's your ability to get more done in less time by more people, in more ways, in more places, better, faster, harder bigger and stronger. Here are the 'Rules' to get over the 'Wall':

Leverage & outsource *before* you need to: Mark and I used to wait until

we were bursting at the seams before we hired or outsourced. Leverage and take small, steady, calculated risks. You can always reverse your decision, but you can't buy the time back.

Leverage projects not just tasks: most people hand out tasks. Leverage entire projects and create ownership, passion and importance from the 'outsourcee.'

Give crystal clear instructions: keep it simple. Can your seven year old understand your instructions? Have you given them all the info and resources they need? Never assume, always make sure, and get them to feed it back.

Get 'buy-in' on projects & roles: if the people you are managing and leveraging to think they created the plan, project or task, do you think they will own it and deliver on it with more passion and likelihood of results?

Let them crack on - don't micro-manage: tempting, I know. I've done it. I still do sometimes. Give them clear instructions then set them free. Let them make mistakes. They won't do it like you, but if you're good, they will do it better.

Constant feedback: when mistakes are made, they must be corrected otherwise they will continue to happen. Give constant feedback, and don't just point out improvements, praise the good stuff too, publicly if you can [the good stuff, not the bad stuff, that should nearly always be private].

Be consistent – surprise a little: inconsistency creates fear. Be consistent with your behaviour, whatever your style. But every now and again, surprise and shake things up a little to stop things going stale. Help people get through their own glass ceilings, and help them find their new challenges.

Hold them to the highest standard: I'm always being told I'm very demanding. Why? I expect the best. If people can't live up to your high standards, move on. Here's the thing though: if you expect them to live up to high standards, they probably will. They will thank you for it one day.

Lead by example – do what you want them to do: Actions speak louder

than words. Show them. Inspire them. Lead.

The recruitment lottery – hire on attitude or experience: the two don't generally mix, or rarely do you get both in a perfect blend. Hire on experience and you'll learn, but you'll have resistance to change. Hire on attitude and you'll get your pound of flesh, they'll be hungry, but they will need your help, time, and they'll only ever be as good as you train them to be.

Manage strategically not emotionally: how you feel doesn't matter. Reactive management will lead to regret, a lack of control and no buy-in. Praise even when you don't feel it. It's never about you, it's always about them, so don't let your feelings get in the way of doing the right thing.

Get rid of dead wood quickly – stay fresh: giving people too many chances because they are nice [or you are weak] will cost you money.

You know the saying about one bad apple. Be fair, be consistent, but if the results don't show, you're actually doing them a disservice by keeping hold of them: set them free and keep your team fresh.

And to sum it up, as the very rich Felix Dennis says:

“Talent is indispensable, although it is ‘always’ replaceable. Just remember the simple rules concerning talent:

Identify It,

Hire It,

Nurture It,

Reward It,

Protect It.

And when the time comes, Fire It.”

N.E.Time: No Extra Time. If you can do everything in this section whilst listening to audio in the train on the toilet, then you have 300% infinite leverage. N.E.Time is time leverage. Find those pockets of time when you can do more than one thing at once, to leveraged effect. Perhaps while you're on a train or plane, you could focus your energy to work for the duration, or listen to property, wealth and personal development audios.

Perhaps you can make all your calls on hands-free while you're driving? Perhaps you could record your goals and vision onto audio and play them while you sleep.

Find those pockets of time that you 'waste,' or where you can leverage and add other IGAs to them.

Summary

Leverage and outsource *before* you are ready. Whatever you can pay for to save yourself time, do it, because focusing on small economies is the fastest way to get poor. Invest your time rather than spending it, and use N.E.Time to fill wasted time with leverage.

If it feels painful, do it. Get used to getting other people to do things for you, without guilt. Think '*who can I get to do it?*' Build a team. Manage. Lead. Don't manage properties yourself, the opportunity cost is huge. Leverage first so that you can free and buy back time and utilise that saved time to make money and do the things you love.

Re-investing (cross-stream)

The longer you have income streams, the larger they become. Property values rise over time, as do rents, money attracts money and compounding compounds.

To keep income streams robust, it is essential to continue to re-invest into them to compound compounding. The best way to do this is to use the 'cross-stream compounding' theory.

Re-invest at least one third of your income streams 'cross-stream' into one of your other 4 income 'quarters'. These income streams have not had much of your time input, so come without much extra work and already leveraged, and compound each other, not just a single income 'quarter'.

They will grow themselves and each other, and the longer you do it the less front loading is required and the more back end benefit, reward and income you (passively) receive. You also get higher returns on your time invested [Ti] and can go and get the life in Marbella with sun, sea, cigars, sex and Sangria.

Sweet.

Section 3: The 6 Stage Property Investor Roadmap

What is the “6 Stage Property Investor Roadmap?”

It's the entire, real, proven property investing journey from zero, or much less than zero, completely new to property, from a standing start step by step road map to becoming a real, guaranteed and realistic property or cash multimillionaire investor entrepreneur.

The “6 Stage Property Investor Roadmap” takes all the concepts and strategies you’ve learned so far in this book and builds them into a proven track and system for you to follow and implement.

It's the ten to fifteen year cycle of the successful professional £5 million plus property investor. It's not a get rich quick hype or fad; it takes a little time as you can see on the graph, and you will encounter some dips, road blocks and barriers in your property journey along the way.



That's normal. In fact, it's guaranteed. And this book is NOT about dreaming or meditating them away; it's about being prepared for them, knowing that they're coming before they're coming, and having the strategies, tactics and mindset to deal with them. In fact to embrace them as contrarian challenges there to help you get to your goal faster.

Revealed are all 6 six stages to becoming a successful multi-million pound property investor and business owner, and all the critical points that make or break that success.

Also revealed are the ceiling points. If you've ever hit a ceiling point in your investment career, and maybe you're at one right now, it's often hard to know what to do, or how to do it to break through them to get to your next level. If you've never been there before, or never seen the other side of your current challenge, how do you know what to do?

The "6 Stage Property Investor Roadmap" shows you how. And you'll be prepared in advance.

It shows you where the 'work' is required and it shows you where the 'work' pays you back in leverage and the acceleration and compounding kicks in. It illustrates the timeframes (best and worst cases) to go through each stage, and where you should be at financially at each stage.

It shows you tipping points where you get paid disproportionately for the work you've put in: either more work and less income 'setting up,' or less work for more income as you progress.

If you've ever been overwhelmed, confused, frustrated, undervalued; if you're not sure of which strategy to use; if you want to grow to the next level and haven't been playing a big enough game; or if you want to build a business and a brand which means YOU can take what you're doing in your investing career to a bigger level, then the "6 Stage Property Investor Roadmap" is the system you've been waiting for.

I'm glad we found each other.

Read on if you want to:

- Make more money in less of your personal time with the correct strategy, focus, systems & leverage
- Use the "The 6 Stage Property Investing Roadmap' to take the shortest possible route to success & financial opulence in property

- Break through every glass ceiling and limitation you'd otherwise be held back by as an investor and business owner
- AND know how to predict them before they happen.

You don't have to settle for a mediocre life. Success involves seeking out and embracing new growth experiences. It's time for something different. It's time for something better.

How the Roadmap works: Before we get started on stage 1 and 2, let's set the scene and explain how the roadmap works:



Along the top of the graph you have the earning capacity of a professional investor. Along the bottom right hand side shows the time in years it can take to get there.

If at any stage you've felt road-blocked, or if you're not quite sure how to go from where you are to the next level, or if you feel like you've hit a bit of a ceiling, or if you feel you are not pulling in the income you want but you've been putting in the time, you will probably find yourself at a 'C' or 'Ceiling point,' or at the start of an 'X' stage.

'C' points or 'Ceiling points' are major roadblocks on your journey that take a change in strategy or significant new mindset or model to breakthrough. These

are the major critical points where most other investors either drop off and give up or their income gently [or rapidly] stagnates over time [as demonstrated by the red dashed lines].

‘X’ points are critical ‘pre-compounding’ growth points; cusps where the results are about to leverage fast. Again, points where many people give up or are never around long enough to reap the leveraged results. These ‘X’ points vary in nature as you progress along the roadmap, and morph into new challenges you’ve not seen before.

At the bottom of the Roadmap, you have the key skills to help you break through the ‘C’ and ‘X’ points, and also the biggest limitations and success sabotaging mindsets and behaviours.

The great news is as you break through each new challenge; the reward on the other side is bigger, sexier and even more leveraged.

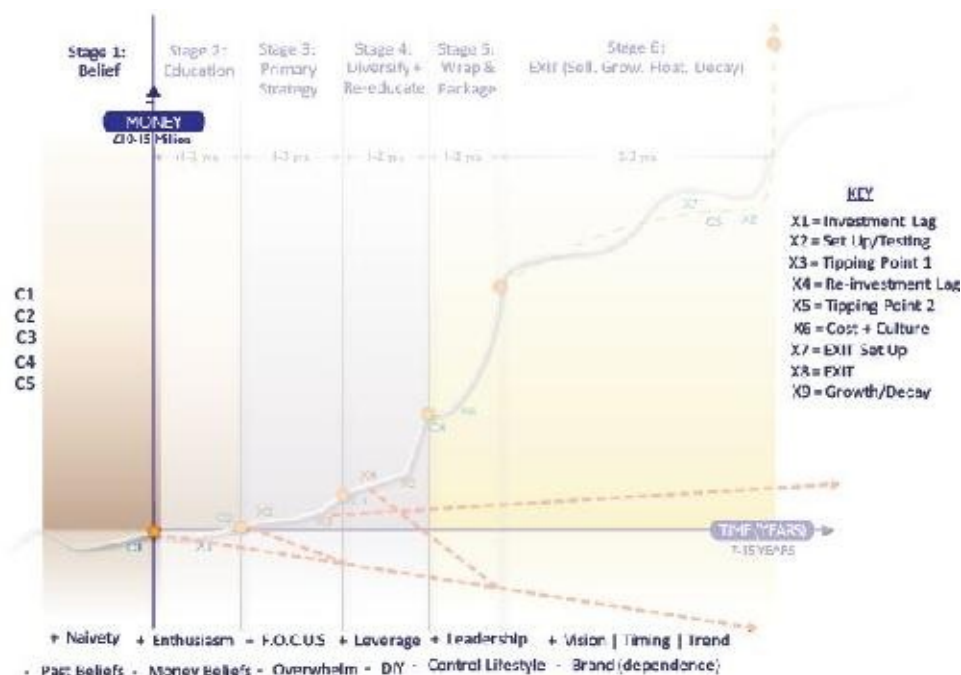
This roadmap has been created and personally experienced through 25,000 hours of on the ground bare-knuckle experience, and a shared vision of many of our multi-millionaire JV partners, friends and investors, worth billions between them.

The seven to fifteen year timeframe indicates the earning potential, and shows £12 million. This is *not* set in stone, and is different for every investor. Some investors will get to the £50 million point at the end of twelve to fifteen years, like my friend Andres Panayiotou did. Others will get £1million to £5million.

This all depends on your goals, motivation, stage of life, values, previous skills and experience, and how badly you want it.

Let’s move on to the first stage.

Stage I: Belief



Our results are directly related to our level of belief in ourselves to achieve them.

“Whether you think you can, or you think you can’t – you’re right.” Henry Ford

Stage I. The Belief stage, is the stage that 99.983% [taken from *The 44 Most Closely Guarded Property Secrets*] of the population never break through.

The belief stage is where you get the ‘Aha!’ moment, where you finally truly believe in property investing. Where you finally truly believe you can do it too, and you make the decision to be a property investor. For better or worse. For sure. For good. For real.

And you never turn back.

It is NOT where you are ‘dabbling’ in property whilst juggling your ‘real’ business plus doing a bit of stocks and bonds and internet marketing and gold and silver and forex trading plus bronze, silver, tin, lead and air spread betting.

It's where property is your main full or part time business (it can be run alongside your job or career).

It's where you take consistent action, even if you're just starting. You take that first step and join a property course and get properly, consistently educated. You make that decision to go to property networking events, raise capital from your home or JV partners, and you have the courage and conviction to take the leap of faith, because it's not proven to *you* yet.

This is the stage where you are convinced that property is your business.

Decision: And when you make that decision (i.e. now), you should be proud of yourself. It's a big decision. It's going to totally change your life, and the results you get. No one's saying it's going to be easy, but the rewards are infinitely huge, infinitely possible, and totally down to you.

"It's in your moments of decision that your destiny is shaped." Tony Robbins

Fundamental tip No.5:

Start now. Get perfect later. To know and not to do is not to know, just go.

It's a decision most people never even make. It's also a decision most people wish they had the courage to make. It's the decision that most people take decades to make IF they even make it. Ask anyone you know who's successful in property this question:

'Do you wish you'd started investing in property earlier than you did?'

How many of them give you a resounding 'YES!' In fact, more to the point, how many actually say 'No?' That's like asking a millionaire if they wished they'd started making money earlier!

Procrastination and indecision are diseases of progress and momentum. Both indecision and over-analysis essentially lead to the same thing: a long and winding road to nowhere.

'I want to wait to see what the market is doing.'

'I don't have enough money yet.' [So I might as well give up!]

'I don't have enough time.' [Less than everyone else?]

'I do want to invest in property but don't know where to start.'

'What if I make the wrong decision?'

'My mate Jonny told me down the local pub the property market is going to crash, so I think I'll wait.'

'It's too risky.'

We are all going to make mistakes. Mistakes are necessary. Mistakes are part of the journey to success that can't be avoided. Knowing that this is a fact of successful living, why not go out and make a few? Accept this as part of our journey; you can even start enjoying a few of them by seeing the funny side, or knowing that you've ticked another off the list and got one mistake closer to success, or you've got over one more hurdle that most people fall short of.

A great friend of ours **likes** to make as many mistakes as he can up front because he believes that the more mistakes he makes quickly, the closer to his goal he is getting, in less time. We really admire that attitude.

Fear, pride and ego are some of the biggest barriers to success. Enjoy listening, enjoy learning and growing, and know that we can all learn something from everyone. Do not fear the consequences of your decisions, and accept and enjoy mistakes. Be decisive. You'll learn as you go with the right mix of studying and doing and reviewing.

We call this the 'entrance fee.' You have to make mistakes, and you have to 'pay' for your education, one way or another. Wealthy people do not wait to make decisions; they make decisions and then refine their strategy and improve upon it.

Indecision leads to procrastination, which leads to frustration, which leads to more procrastination; and so the cycle continues. Ready, fire aim. Go. Just do it.

Fundamental tip No.6:

“Don’t wait to own property, own property and wait.” – Mark Homer

Property values have risen from a few thousand pounds in 1952 to virtually £200,000 as an average now. They’ve consistently gone up, and I know you know that. As have rents.

So here’s what I’d say to you IF you haven’t made that decision yet:

“How long will you leave money on the table before you decide to go and get your share?”

You see, the main difference between the amount of money a poor person makes, and Bill Gates [or anyone wealthy] makes is their level of belief that they can.

Now I’m not saying you can go out right now and make serious amounts of money in zero time and retire to enjoy a sun-kissed life in Spain, just by *believing*. I’ve never seen a bag of gold drop out of the sky by meditating it to happen. But I am saying don’t be like most people and wait to see results before you start to believe that you can have what you want. Because it never comes that way.

If you don’t believe, you don’t get. It takes YOU to break the cycle and believe *first*. Nothing happens until something moves, and you have to start the movement. If you’re waiting for the results and proof first, your whole life could catch up on you and before you know it it’s time to die.

And over time, and consistent action, results will come, and that will compound your belief.

“If you don’t believe in yourself, why should anybody else?” – Felix Dennis
[Multimillionaire author of ‘How to Get Rich.’]

One of the huge benefits of running the Progressive community and VIP programme, working so closely with investors, often 1 to 1, is you get to listen and spot patterns common in people that sabotage success. In fact I'd have to be an idiot not to notice them, because although they're personal, there are only a handful of common obstacles.

They boil down to values, beliefs, decisions, actions, strategies, patterns and self awareness.

Your money beliefs: What are your beliefs around money? What are your beliefs around you and your ability to be successful?

Let's say you're looking for a new job, or a pay rise. Would you go to your new employer and ask for a salary raise of ten times what you are currently earning?

Would you ask for £250,000? And if not, have a think about why not? And if not, why might you not be earning that amount now?

By the same example, would you go to that same employer or boss and ask for a salary five times lower than your current earning? Why wouldn't you go for a salary of £5,000? Probably because you're not worth that. Because your time is not worth the energy or effort for the reward. Because the 'world' is rewarding you according to the value you offer the world; at the 'comfortable' level you're 'used to.' And it's exactly these reasons that you wouldn't likely go for 10 times salary in one step; or achieve this level of income multiplier. Because you don't believe you can. Unconsciously you don't believe you're worth it. If you did or you were, you'd already have it. And the 'world' agrees. You get paid in relation to what value you offer, and that is measured by the money you make, and therefore believe you can make.

Believe more, and you earn more. Or start to believe more, start to earn more, and then keep increasing that belief.

Your beliefs about success: what do you think about wealthy property investors? DO you want to be like them? Do you dislike them? Do you stereotype them? Do you think that being wealthy is grotesque, arrogant and selfish? Do you believe that to get wealthy you have to crush people in your

path? Do you think rich people are fat and smoke cigars and never drive anywhere without a chauffeur?

Now I'm sure you don't, but imagine if you did. If you held any of those negative, limiting, false beliefs, of course you'd do *anything* NOT to be like that. You'd seek any way you could to be *nothing* like that. You'd be the *opposite* of that. The opposite of rich is poor.

And you think money doesn't make you happy?

If you have positive beliefs around money and property investing:

'I create amazing value for many people by being a wealthy investor.'

'Money makes me an even better, happier and more giving person.'

'With more money, I can help people more, and spend more time with my family.'

'People will look up to me and like me more if I'm richer and happier.'

You deserve it: do you think you deserve to be wealthy? Would you feel guilty if you attracted wealth?

Well if you think you do, or you think you don't, you're right.

If you can relate to any of the limiting beliefs, then how could changing them to one or more of the four in quotations impact your life and results?

You deserve it my friend. Your right is to be wealthy, because it is your obligation to offer value to the world. The wealthier you are, the more you can contribute. You deserve abundance and wealth just as much as anyone else. You have infinite capacity and ability to get what's yours.

And the decision is easy. You've probably already made it.

And you should pat yourself on the back, because what you have done takes courage and commitment, and most people don't have the steel to do it.

Well done, you deserve all the success you get and I believe in you.

By following all the stages in this book and by applying them with a heightened belief that you will achieve whatever you desire, your results will change accordingly and Progressively.

Summary

The first stage in creating multiple streams of property income is to believe you can do it for yourself. 99.987% of the population never get there, but it doesn't mean you can't. Decide now. Take action now. Start now. Get perfect later.

Bonus Chapter I: Be realistic (& unrealistic)

Set your vision and purpose big. Bigger than you. Then set goals and expectations realistically and take your time.

This was something that I found so hard in the beginning. I was so focused and excited and determined and energetic and impatient that I wanted everything yesterday and made these huge goals and felt amazing. It's not that the goals and dreams were unrealistic, but the timeframe and scale of them were.

Big vision; realistic goals.

Goals, dreams and vision are all essential parts of seeing your future before it happens and making plans to get there. Some of the greatest business people are those who can vividly picture their life in its future exactly how it looks, no matter how apparently far-fetched or in the future, or the lack of proof to back it up.

And with this ability, it is just as essential to understand what you consistently need to do on a daily basis, and how you're going to realistically achieve your goals. Being overly dreamy or unrealistic about the market, goals, projections or reality is dangerous, and will damage your long term wealth and security.

There are times when you need to keep your feet on the ground. Keep the big vision in mind and never lose the faith and belief, but don't get so far in the clouds you ignore the necessary day to day actions.

This is where our partnership has become more and more important over the years. Mark is very much a day to day, doing what is real, now, kind of person. Very operational and very realistic. Dislikes fluff. This is great for keeping your feet on the ground, staying focused and getting the job done. But he's not a strategist, finds it difficult to imagine anything until he's seen the proof, and often over analyses and gets bogged down in sometimes unnecessary details.

I'm hopeless with analysis – if the thing isn't top of Google, it doesn't exist, and I

need my assistant to search it for me. I get bored quite quickly and don't always do enough research. But I make quick big decisions well, can think years in advance, and see the bigger picture to keep the direction of today on the vision of tomorrow.

Imagine the two of us in a confined space, and the conversations down the pub. But these opposite traits have been one of the major things that have helped us get to where we are. I would have been off all over the place with 73 different businesses buying everything everywhere [and making some big mistakes], but Mark would still be an employed account manager stuck in the middle of a rigid corporate structure quietly rotting away but not doing anything about it, because of the risk.

And it was this realisation [not at the start of Progressive, by any means] that helped us get the best of both opposing skill sets. And you can do that too, by understanding your strengths and being honest about your weaknesses, and partnering accordingly with people in your powerteam. There's an entire section on exactly how to do that later.

You need to take consistent action to get to where you want to be; things are not going to always go your way, and you'll make mistakes. What are your expectations of these? How will you deal with situations when life throws you a curveball? It is always very wise to be realistic, and expect this.

But, be warned. You know overly 'realistic' people are usually cynical, cannot stand change, will often sneer at you in the beginning, stay stuck in a past mindset that existed five years ago, and are actually scared.

Perhaps, at this stage, you may be thinking 'these guys are contradicting themselves a little.' They talk about visualisation and big goals, yet they talk about being 'grounded' and 'realistic.'

Do you think it is realistic to earn £30,000 a month? Is it realistic to own 500 properties or to win a gold medal? Or to walk on the moon or sacrifice your life for someone you love? Imagine what the world would have been like if some of our greatest inventors had been realistic about their visions.

What you want from your life isn't realistic, because realistic is safe, boring and for everyone else. But wanting it all yesterday just isn't going to happen, and daily, realistic things need to happen consistently to get there.

Be realistic about your daily tasks and timeframe to success. Study what other successful people have achieved. Sam Walton of Wall Mart was an expert at watching his competition and taking on the things that worked well. If someone who has been in the industry takes five years to build 50 properties is it realistic to try to buy 100 in your first year?

Never stretch yourself too far. Do not invest money that you absolutely cannot live without and always have a contingency.

But have a huge vision, reason why and never sell it. Not to anyone. And make it HUGE. Because you can, and you've got a lot of time left in your life. So why not, eh?

"Most people over estimate what they can achieve in a year but under estimate what they can achieve in a lifetime"

Summary

Be realistic about what you can do in a day, but have a big vision that is bigger than you. You can change the world in your lifetime, just not every day. Set your expectations at the right level from the start, and take consistent action. Leverage others in your network to have complementary skillsets. Never stretch yourself too far and always have contingencies in place for worst case scenarios.

Bonus Chapter 2 - Never give up

As Winston Churchill famously and repeatedly said “Never ever ever give up!”

Endearing persistence is absolutely essential in your quest for personal success.

It took Thomas Edison ten thousand experiments to finally see the light in his invention of the light bulb. He did not give up, and knew that with every ‘failure’ he was one step closer to his goal. Failure is only an option when we give up, until then we are still moving forward.

“Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination are omnipotent. The slogan ‘press on’ has solved and always will solve the problems of the human race.” - Calvin Coolidge

There were many times when we could have given up; times when the deals we bought weren’t the best; times when we had surveyors down value perfectly good property, when people wanted us to fail, when cash was tight, when times were hard.

“The main thing is to keep the main thing the main thing.” - Zig Ziglar

Our story of persistence is, to be honest, not as glorious as some, but it’s ours and there have been plenty of times when we felt like throwing in the towel.

If you want to read a story of persistence, read up on Gerald Ratner and Christopher Reeve. Inspirational to say the least.

We would love to tell you that we had three near death experiences [I only had two] and jumped through rings of fire, but most people’s lives aren’t really like that. Yes we got into debt at some points and it was hard. I had to borrow money off just about everyone I knew to get by at times, and yes the market

changed a few times and gave us a few eye opening surprises and seat of the pants moments.

But there really is no secret formula here other than **attrition**. Just keep on keeping on. You only fail when you stop; so just don't stop.

"Sweat beats regret."

What will motivate you when times get tough [as they will]? Is it the fear of going bust or the fear of failure? Having to go to work for somebody else, or beg for your old job back? How about what your friends and family will say and think about you when you succeed? To prove the doubters wrong? To give back to your family? To prove to *yourself* that you can?

The sad thing about persistence [or lack of it] is that so many people actually get quite close to their desired goal. They get most of the hard lessons they need to toughen them up for the future, they are just around the corner from a big breakthrough towards success, and then give up.

Everything you do gets to a tipping point, where all the hard work you put in, like getting the knowledge to go out and get great discounts or building a solid and reliable contact base to lend you JV cash for your next deal will pay dividends. Once those foundations are set then the money starts to roll your way; and it keeps on rolling, but not before you've earned the right.

Take this book, for example. It has taken around 4,065 days and close to 26,000 hours to get from the ether to our brains to implementation through mistakes and testing and tweaking and refining to your hands. Now there are many people who are taking this information and turning it into cash. You have probably read many of our testimonials showing what can be done if you stick at it and break through that 'tipping point.'

Take Neil Asher, for example. Neil has one of the most successful global Life Coaching companies in the world, New Insights. It wouldn't be right to tell you in our words what he achieved, so this short passage is from an email he sent us as soon as he had read this book:

“As a direct result of one of the many secrets in the book, I purchased a property in Brighton & have made £27,000 in 3 months, all whilst having a baby daughter!

“Rob & Mark actually do what they teach rather than the so-called ‘Gurus’ who talk the talk but still work in Sainsbury’s at the weekend. If you have any interest whatsoever in setting yourself financially free you have to read this book now!”

Don’t be one of those people who nearly got there, had great stories of how they nearly made it, or could have been if but when and maybe. Own yourself, not your story or excuses.

Summary

Never giving up and having faith in yourself will send you on your desired path and get you where you want to be. Stay elegantly persistent. The education you get along the way, and keeping on keeping on will get you to your destination as long as you don’t stop. Don’t ever ever give up. Ever.

Stage 2: Education



“If someone is going down the wrong road, he doesn’t need motivation to speed him up. What he needs is education to turn him around.”

One of the longest lasting investments you can make, with one of the best returns over your lifetime, is in yourself.

“You are your best investment. You pay yourself the most interest. Invest wisely in yourself.” – Rob Moore

Investing in yourself provides all the know-how to create income streams in all four ‘quarters’. The world rewards the best. The world rewards those with knowledge who put it into action. The world rewards those who know *how* to make money, with lots of money.

Most people in the ‘real world’ would happily spend £65 a month on Sky TV for 35 years without blinking an eyelid because they get all the sports channels free.

Yet if you mentioned buying books, CDs & audio programmes, joining online property portals, going to events and courses, they’d look at you like you were

mad.

That 'investment' of £65 x 12 x 35 equals £27,300. With Progressive, £27,300 buys you the following:

All 4 of Progressive's books; The JV 'Be Your Own Bank' CD Programme; The Bare-knuckle Negotiation DVD & CD & membership portal; The Estate Agents Secrets one day training. The No Money Down Cash-flow 2 day course; The Deal Packaging & Trading 2 day course; The Progressive Joint Venture one day consultation; Under the Radar Influence CD programme and one day training; The Progressive 4 day Property Master-class; The SuperHMO 3 day Master-class, including live HMO tour; five years of Progressive Property networking community events; The Progressive one year VIP Property Millionaires Club; The Progressive Graduate Programme; The Property Auction Profits CD, DVD and live tour bundle.

And you'd have enough change for all the travel and food over those five years!

And you'd have change in more ways than one.

And many of the people who invest in those programmes, or just some of them, or programmes with other trainers, when combining with a healthy dose of action, go on to become property [multi-]millionaires.

And that's why YOU are a property entrepreneur, and they are not. But that's OK.

Fundamental tip No.7:

"No property, no money. Know property, know money" - Rob Moore But not all education is the right education.

There are 4 kinds of education in your world, relevant to you:

1. 'Traditional' education
2. 'No' education

- 3. 'Free' education
- 4. 'Self' education

1. 'Traditional' education:

Go to school for 13 years. Do lots of irrelevant subjects that you'll never use. Go to university and do a degree you're statistically unlikely to use. Spend up to £100,000 to get it. Work for many years at the bottom of the ladder, struggling to pay off your debts, earning nowhere near the salary you aspired to. Kiss arse. Play the corporate games and politics. Sell yourself out. Keep doing that thing you don't enjoy for half your life because that's how it works. Give your pound of flesh for promises of more. Work so hard so you can have free time with those you love, but you're working so hard it never comes. Don't get much of a pension. Die.

Now that's not the story for *everyone*, and of course you know people who have a successful career. They are the lucky ones.

But ask anyone you know this:

'Would you rather be at the mercy of other people for the rest of your life, or do you want choice?'

2. 'No' education :

Of course the system, whether 'played' successfully or unsuccessfully, is better than no education. I believe that if people don't want to educate themselves, they don't *value* themselves. Anyone who has self esteem is going to value investing in their own education. Your knowledge represents *you*. It's who you are.

3. 'Free' education:

There are many people who think they can get everything they need for free. Yeah baby, let's work the system. Let's go to all the free events, suck the internet

dry. Suck the experts dry of their time. Get all the answers on forums. Everything you need is on the internet for free baby. It's all mine. No need to pay.

No one's doubting the amount of information on the interweb. No one's doubting how fast much of this information can be attained, fast and 'free.' However, there's much more to it than that.

I'm sure you're not sitting where you're sitting, reading this thinking 'there's just not enough information out there.' But perhaps you might have thought that there's *too much information* out there, right? Information overload. How do you know what is right and what is wrong. With so much access online, where everyone has a voice, who's right and who's wrong? Who's for real, and who's a fraud? What are the motives of those giving the information? The big question today is not 'how do I get information?' it's 'how do I get the *right* information?'

Free advice is often bad advice. Why? Because there's no motivation or obligation to invest time in giving the right information. There's no accountability in the information. And, more importantly, there's no accountability, traction or even pain from you to *act* on that information.

I know many people who've paid lots for 'average' advice and made it work, because they were committed to; because they had to. I know far more people who've consistently done nothing with very good, free advice. In fact they often ignore it completely, doing the exact opposite.

My first major investment in property training was for a 'buy, refurb, remortgage' home study pack that included a folder, some DVDs and a one to one session. It cost me £4,997 that I put on a credit card, as I didn't have the cash.

I can tell you, it hurt.

It hurt so much that I virtually slept with that folder under my pillow. I don't know how many times I read/studied it, but it got to the point where I was able to recite the talks on the DVD, before the speaker was even speaking; like a song you've listened to on repeat 100 times over.

There was no way that I wasn't going to make this pay. And thankfully, because it wasn't the first time I'd invested in programmes [that I hadn't made work], I made it pay.

We're still using that strategy today. That strategy, although common in professional property investing now, was revolutionary when we learned it in the early 2000s. That strategy has bought and sold over 350 properties in our ongoing portfolio.

I'm more than grateful to that strategy, and the author, and the investment, and the nervousness and pain and desperation I had to implement it. I owe a lot to that, and property investing, and self education.

And it's not all paid off. But just like a bad meal at a restaurant, or anything you learn through 'traditional' education, you're always going to get some bad returns or experiences. You're always going to leave some investments on the shelf –'s[h]elf development.' Not all paid investments and self education are right for you.

It's funny, because people get really upset when some of their self education doesn't pay. They tried it once, it didn't work, and they were burned, and they're never going to do it again.

Have you ever had a bad relationship with a partner: a marriage or partnership that went wrong? Sure at the time you might have been bitter, but no one says, 'well I'm not going to get into a relationship again.' Even grumpy old spinsters have their cats.

It's important to do your research and 'due diligence' whenever you invest time in your education, and you choose your source wisely, and in alignment with your values.

Mark, Co-Founder of Progressive, bought an off plan property in Bansko [influenced by the pretty artist's impression of a luxury brochure] in 2003 which completed in 2007. It cost €70,000. The net annual loss after the mortgage, service charges and maintenance worked out an equivalent of: €5000 x four years = €20,000.

It was sold in March 2011 for €25,000. Net loss: €50,000+.

And here was the sting in the tail...

The property only rented for three weeks in total. What looked like a great rental market with a nice income stream and cash flow turned into an absolute nightmare as lots of other apartments were built which flooded the market.

Dishonest solicitors and rental agents and overpriced furniture packs didn't help either. Word is the developer has now evacuated from the building and rack and ruin is on the horizon as there is no management company.

This is obviously bad, and clearly not an investment you'd make. Mark did lots of diligence on this, flew out there a few times, and did everything he could at the time, but he did it on his own. A simple conversation from a savvy investor at the time who knows about the risks of overseas investing, could have saved him over €50,000. But back then there wasn't the access to the level of training that there is now.

But an even more important moral to that story, is that we all have to pay our entrance fee. This was Mark's, and it was expensive. But it didn't stop him. He kept going because he believed he was, and is, in the right business. He kept going because stopping would have made the loss real, and he didn't want that.

Imagine if he had stopped. Imagine if he'd have said 'property doesn't work.' He probably did hundreds of times in his head. But something kept him going. And that something, that thing that you probably feel too, has since helped him build a multi-million pound property portfolio and business empire. Imagine the cost of stopping or giving up!

Education is like air and food and motivation. It's never done. It never stops. It needs constant topping up and refuelling. The more you put in, the more you get out.

4. 'Self' education:

There are no 'rules' in this education segment. It's all down to you . Start where you want. Go where you want. Self education gives you freedom to fast track and learn whatever you want. There's no single 'path' to follow, which is why it's not right for some people.

While at university, doing Architecture, for what seemed like the first year we were going through all kinds of modules that had nothing to do with designing buildings [or so I thought]. Acoustics, environment, anthropometrics [what does that even mean?]. I just wanted to learn how to design buildings.

With self education, if you want to learn how to make money; you go straight to the epicentre. You can go and find people who've made millions, buy their books, programmes and courses, or hunt them down and take them out for lunch. You can learn exactly what they did to get there, and 'model' their strategies, behaviours and beliefs.

You can read books like this, for a far smaller investment than doing a 7 year degree, and you can learn as you go and re-invest at a rate that doesn't put you and your parents 10 years back.

You can 'niche' your learning to self educate on the most important, income generating skills, immediately after you've made the decision. No need to 'apply' for sales training or CD's, no need to be 'interviewed' for marketing courses, and no enrolment necessary for learning to run a business. Self education is the right mix of self training, action, mentorship, network and making mistakes in the field.

Fair warning. It is NOT doing it once and expecting the cash to rain in from the sky. I meet a lot of people who go on their first course, sit for most of the training on their phone, out in the breaks instead of networking, not taking notes, not asking questions, and then complain a few days or weeks later: "Where's my money?"

Any gardeners in the house? Well, it's a lot like planting a tree. You get a little seed and you put it in the ground and you cover it with soil and you pat the soil down and you put a bit of steroid-grow on it and you do a little rain dance, then you go back the next day and say: "Where's my frickin' tree?"

Of course you don't because you know how it works, and what it takes. But you also know that once that tree has been cared for and nurtured, after time it will bear fruit year after year after year.

It takes time, but not a lifetime.

"Most people overestimate what they can do in a short time and underestimate what they can do in a lifetime."

It takes time to set, before you can forget. But you can, obeying the rules in the Leverage and Passive income chapters. And don't let ANYONE tell you otherwise, not even me.



If you look at the 6 Stage Roadmap, you will see there's a little dip at the beginning of stage 2.

This is the point where your initial 'set up' investment takes a hit before it pays you back and starts to rise. Annoying, but a necessary part of the 6 Stages, one you can't avoid, and one that happens in every investment class on the planet.

Sure, if you don't invest in yourself, your credit card might stay at zero, but your income will stay at zero too, right?

You've probably invested money before, semi-melted the credit cards on numerous occasions, and you had to wait for the return. Perhaps you are still waiting?

The length of this dip totally depends on the time you take between 'self education,' decision, action and results. It could be just a few weeks or months, it's often many months or a year or two. It's ONLY ever NEVER if you give up.

So never give up. Don't even dare, don't even try. You've decided to make this your mission, passion and vocation, so make that decision pay you back, infinitely.

If you're one of those investors who wants to see instant results, or faster results, it simply means you have planted the seed but you have not waited long enough, or watered it enough, so that it grows.

Be patient. Keep going. Monitor, evaluate and test what you're doing continually. Once you get beyond six months to a year, the education will start paying you back. It doesn't happen overnight, but when it happens, it can happen very quickly.

And if it doesn't, there's a bottleneck. There's something in *your* control that you need to tweak. You never stop learning at the education stage, do you?

Growth, evolution, self education and the acceptance that things do not stay the same [regulations, interest rates, mortgage rates, laws, YOU] will give you the right mindset and skillset through the education stage, and move you very quickly through to the next stage: your next level.

Embrace the fast change and [r]evolution of the industry. If it's moving fast, your competition will get eaten fast, and opportunities will come thick and fast. And the sad and unfortunate thing for many is that those who do not stay up to date with the fast moving world get left behind. They die.

The faster you learn, the faster you get paid back. The slower you learn the slower or longer the payoff time.

The biggest drawback at this stage is bad, limiting, untrue beliefs around money. Not willing to invest in yourself, feeling that you don't have any money, that 'education' is 'expensive,' not believing you're worthy of success, that money is hard to find and come by, that money is somehow bad, that it takes years to become wealthy, or only certain 'types' of people can be wealthy and unrealistic time perception of money [either too short or too long].

You haven't given up, because you are still here. The most successful investors I know keep going, and are constantly learning, testing, adapting and evolving with new trends and markets.

A note of caution on the 'course junkie,' the red dashed line after CI. There is absolutely nothing wrong with going on many courses and consuming information and knowledge, but the danger for some people is they get addicted to the courses and don't take the necessary action.

You can see the problem in that, can't you?

But those who keep educating themselves *whilst* taking the necessary steps forward will get rewarded. Those who do the right trainings for their needs and goals. Those who are honest enough to know what they need to work on: beliefs, values, fears as well as strategies and tactics.

Sure it might take some investors a few years, but one day, if they keep going, they will get the breakthrough and the education will pay off, many times over, residually.

Mark and I have personally invested over £600,000 in our education. I'm not saying you need to invest that much, and we didn't invest it all at once, we simply invested, pushed, got uncomfortable, sought out the best, trusted them, took action, invested some more, took action, evolved, and continually found new things we didn't know before that we needed to learn.

"Ignorance isn't bliss, it's ignorance." – my Dad.

And I have certainly wasted a lot of my training. I've either done nothing with it, or done it wrong. It wasn't the authors'/trainers' fault, it was mine. And I've

done the wrong trainings for me. I've also done the odd training with a trainer or two who weren't great. But all of this was an education in itself, and even if it's only 20% of the education I've acted upon [about right, maybe even less], it's that small percentage that has generated many millions.

And how would I have known what was going to give me the ROI without doing it? Call me a course junkie, I love it. In fact, here's an article I wrote to our investor community:

There are two big ways that people sabotage their own success:

1. Shelf Help. People buy courses, coaching, go to events, and then they do absolutely nothing. The trouble with that is self-explanatory.

2. Information overload: you've learned some stuff already, bought some courses, and don't want to invest in any more education until you've applied what you've learned already.

"Before we tell you the BIG problem with no.2 – I want to tell you something about me that you might think makes me a lemon:

I'm a course junkie. Forget waiting to implement something I learned yesterday if I have an opportunity to learn something great today. I've done just about every training course going and swallowed 60 books a year for every year I have been in business.

Pre-2007 I bumbled along, barely keeping my head above water painting pictures that people didn't get –, that even I didn't get once I'd had a proper night's sleep. They certainly didn't buy them. Most of them are still hanging on my walls. No one has the heart to throw them away.

It took almost 2 years before I got myself to a live event, i.e. a "real" property seminar. And I just went crazy. I got hooked on the buzz and the information I was learning and the dream and the event needle was stuck in my arm.

The full immersion experience -being with other property nutters revolutionised everything I had 'already' learned from grey to vivid colour. For me, live events have been a life changing experience, and continue to be.

Suddenly I had complete clarity and vision: I knew where this could take me, and the limitless opportunity - a vision I couldn't have made at home, had I waited to implement everything I had learned before doing anything.

In the three years after that we built the biggest property education events in the UK. We ran

Property Super Conferences with Lord Alan Sugar, James Caan, Bob Geldof, Karren Brady and Neville Wright (and celebrity Ex-boxing heavy weight champion, Frank Bruno)

<http://www.propertysuperconference.co.uk/>

We wrote three best-selling books, TV and radio hunted us out [we had no clue about PR]. We bought another 150 odd properties and made money with more zeros on it than we'd thought possible.

And you know what? I still did not, have not and could 'ever not' apply every single thing I got from even the first event I went to at the Holiday Inn in December 2005. But it doesn't matter. Because from that month forward, my philosophy to learning has always been:

“TOTAL IMMERSION. OVERLOAD ME. I WANT IT ALL. BRING IT ON”

I never deny myself the opportunity to learn something new just because I didn't do everything I learned yesterday.

Why punish yourself? You really do take action on things. Daily. You can't not. Most of it is without your conscious knowing. Even if you only implement the best 5% - and the rest goes into your brain vault of “Just in case” and “You never know when this will serve you well”, then not only are you constantly in tune with latest trends, tuning to the best and latest strategies and knowledge available, you have multiple backup plans too.

One important point: If I invest in education and their advice really pays off - then I know there's more where that came from. I buy everything they've got. It would cost me too much not to.

So if you're taking action and not just sticking courses on the shelf, then:

BRING IT ON. Stop limiting your knowledge. Take it all. Bathe in it. Whether consciously or unconsciously, you can only become it in the end.

Going back to Stage 2 on the Roadmap: CI [Ceiling point I] shows the property investor's life before they made the bold decision to start their property journey. It relates to both indecision and over analysis, which essentially leaves them overwhelmed, confused and motionless. Many people never break through this Ceiling point; it is the first major block in the journey after the initial decision to get into property in the first place.

Enjoy listening, enjoy learning, enjoy growing. It's often the most fun, most liberating, limitless stage of the 6 Stage Roadmap, and when embraced can make you feel young and superhuman.

Keep on keeping on, and you'll smash through CI in no time at all.

Summary

The 2nd stage in creating multiple streams of property income is education. Get self educated and treat yourself as your best asset. Education is life long, so keep growing and keep going. The quicker you learn, the quicker you earn. Mix self education with the right dose of decision and action, and your results may come quicker than you think.

Bonus Chapter 3 - Delay gratification

Discipline is the ability to control yourself and your desires/urges for instant gratification. It is the ability to stick to your strategy, and not be lured or tempted by anything that glistens or is coated in chocolate.

“Discipline is doing what you know you must do now, even when you don’t feel like doing it.” – Brian Tracy

“What you delay today, pays tomorrow.”

Don’t be lured by cash-backs and inflated prices and huge apparent new build discounts. Don’t be lured by the easy or the quick fix or the get rich quick or the shortcut.

When you go out into the world to apply the things you are reading here, there will be offers and people and e-mails and all sorts thrown at you left right and centre about how you can be a millionaire in ten minutes. Be disciplined enough to push them all out of the way and focus on your own path.

Let your investments grow. Do not eat away at them too early. Set up solid foundations by understanding that wealth comes from delaying gratification. In the mid- to long- term you will be far wealthier than chasing short term fixes. You’ll be richer with a bigger portfolio than those who over borrowed, spent too much too soon, didn’t do their diligence and were allured by the dark side of shiny objects and impatience.

A father and son who rejected a £50,000 offer for their wheelbarrow invention on Dragons’ Den celebrated after netting over £1million in orders during its first year on sale.

Father and son Mike and Joe Smith turned down offers by ‘Dragons’ Duncan Bannatyne and Hilary Devey who offered them £50,000 for 50 per cent of their Wheelbarrow Booster business.

The Dragons criticised the Smiths' attitude before they declared themselves out. But now the pair are struggling to keep up with demand, predicting sales of 100,000 units a year for their invention, a canvas product which increases the capacity of a wheelbarrow by 300 per cent.

DIY giant Homebase has placed an order of 5,000 units, Tesco Direct is also listing the product and there has been significant interest from companies as far away as Australia,

New Zealand, America and Brazil. It is also now endorsed by professional gardener and broadcaster Alan Titchmarsh.

The 'Dragons' were left reeling when father Mike, 54, bluntly refused, telling them he would give away no more than 11.5 per cent of the company.

Son Joe, 32, said: 'I guess it could be seen as a mistake on our part but then again it may turn out to be the best thing we have done. Not many people turn down the Dragons, but we made the right call.

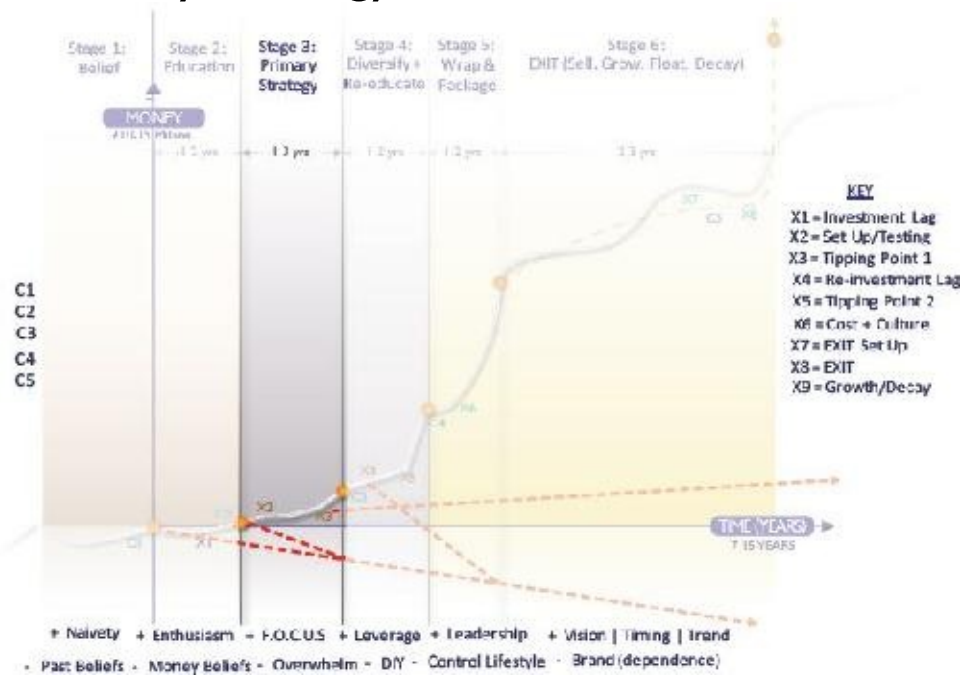
For the projections we gave them, we only needed to have sold 25,000 units for them to get their money back. They really undervalued it.'

"What you delay today, pays tomorrow."

Summary

Be disciplined! What you delay today pays tomorrow.

Stage 3: Primary Strategy



The Primary Strategy stage is where you take your education, knowledge and immersion, and remove ‘too many options;’ deciding them down into a Primary Strategy, and the Progressive 70-20-10 strategy management model.

If you’ve ever felt confused, overwhelmed, or you’ve immersed in your education but not really sure which strategies to implement, how many, or which are right for you, then this stage is where you are currently at, and only *reducing* the number of things you do will move you successfully through to the next stage.

The main breakthrough point in Stage 3 is when all of your education and immersion gets focused into your main core strategy, and two add-on strategies, and all others get dropped or put on the back burner.

So many people get hung up on wanting to juggle all the strategies, feeling like they don’t want to miss out, or they don’t want to choose the wrong ones so they do them all, or if they do them all some will come off and they will ‘reduce their risk.’

Or they procrastinate because they get stuck in the confusion and overwhelm of it all, subscribing to too many experts, reading too much but not 'deep' enough to become good at it, continually wondering why they're not getting anywhere and others are flying high. Take Jamie Madill, for example.

After working for more than 18 years in advertising, and dabbling in property since 2005, he decided to become a full-time property investor. Property was always something he was interested in, and although he had been 'investing' since 2005 it was more by luck than judgement that he had a small portfolio of loss-making properties!

He knew if he wanted property to be his main income stream then he'd have to immerse himself in it and learn from the 'best' so he wouldn't make the same novice mistakes.

He went from the 'Belief' Stage to the 'Education' Stage quickly, immersed himself, but like many investors, once he'd dived in, it became time to focus on his main 70-20-10 strategies.

Since joining the Progressive community – the first 'real' property deal he did paid him back more than the total he had spent on *all previous* property education up to that date.

He's now going from strength to strength, including Joint Ventures with Progressive, a successful property sourcing company that had its best month ever recently, and of course a multi-million pound personal property portfolio focusing on *one main strategy*.

And, as Jamie admits, he's now happier and more fulfilled than ever; doing what he loves, building a solid future for his family, and giving back to other investors [Jamie explains how around 5:30 in the video below].

Enjoy this short, can-do story, you'll feel better for it:

<http://progressiveproperty.co.uk/inspiration/jamie-madill/>

So let's take the cashflow strategies you might have come across:

Buy to Let [BRR, NMLI]; Assisted sales; HMOs [5 different models]; Corporate lets [Multi Let Without the Sweat, Rent to Rent]; Flat conversions and Title Splitting; Setting up a letting agency; Commercial property and finance; Planning gains; Selling leads - uQL, QL, FF, RMD/PPD; Deal packaging and sourcing; Lease options [Purchase Options/ SLO]; Becoming a Bridger; Information publishing; Buying freeholds; Land options; Lease extensions; Mortgage hosting; Joint Ventures; B2S/FLIP; Portfolio Building; Acting as a Property Consultant/mentoring; Instalment Contracts; Flipping property at auctions [giving a 'distressed look' with low guide price]; Hotels/Super Commercial; LHA 2+2 Strategy...

Imagine trying to do all them at once, and some people really do try. You'd be thinner than something really really thin. You'd be juggling more balls than a juggler who juggles a lot of balls. You'd be more stressed than my Dad putting up shelves on a Bank Holiday.

But if you don't know them all, or most of them, how do you know which ones are right for you? How do you know which ones work and which ones don't, for you? How do you know which ones suit your overall strategy, values and lifestyle? Hence why the 'Education' Stage is so important, and full immersion will get you to Stage 3, with clarity, faster.

So how many 'main' strategies should you have?

'Oh but Rob, if you just focus on one what happens if it goes wrong?'

Indeed. This is smart *but* risky. If you focus 'deep' on one strategy you'll become one of the best the quickest, and you'll make more money sooner in one focused strategy than 5 'thin' ones, but there's a big risk: market changes [common at the moment], changes in regulation, market [r]evolution etc.

Take the 'one day remortgage' example investors were using pre 2007. N.I.N.J.A: no income, no job, no assets... No problem! I'm a bank and here's my money. You won't pay it back? Who cares, we're in a boom, borrow it anyway!

Well when the plug was pulled on that one, there were so many investors who just stopped, or went bust, or who are still looking for it to come back. They

were over-exposed because they only had one way of making income, and over-reliance on a single strategy.

'Oh but Rob, I need to make money so I have got to get 4 or 5 strategies on the go! One will succeed and if the others fail it, I want to 'spread' my 'risk' and 'diversify.'

Did Tiger Woods become world number one at cricket, tennis, hockey, football and...[I know what you're thinking, don't go there].

No. Of course not. He didn't 'diversify.' He focused. But he does have other income sources, in case he gets injured or things change out of his control [sponsorship, advertising revenue, merchandising].

So he focused most of his time on his primary strategy, but also used cross-stream revenue, leverage of his main skillset, and the 70-20-10 strategy. Here it is:

70-20-10 the 70-20-10 principle organises and leverages your time and strategies to maximum effect. It is based on research from over 100,000 property investors and Entrepreneurs, reverse engineering what makes them succeed or fail.

70-20-10 indicates that you should spend 70% of your 'work' time on your primary strategy, 20% on secondary strategy and 10% on 'future' strategies, research & trend observation.

This revised formula is an adaptation of the very powerful 80-20 principle. If you are aware of this then some light-bulbs will be flickering on. If not, I recommend you do some bedtime reading on this life changing concept.

This takes discipline, of course, as does anything that is worthwhile. Discipline is as easy as it is not easy. Discipline is simply knowing your goal, focusing on it, and staying focused on it through decision and action until you reach your goal. Then repeating it.

The main skill/trait in Stage 3: F.O.C.U.S.: So what does F.O.C.U.S. stand for?

Follow One Course Until Successful.

And divide that focus into 70-20-10 chunks of 'work' time. And if you want faster results, simply increase work time, or leverage tasks out, under the same 70-20-10 formula.

Moving through 70-20-10: how do you know what strategies are the right 70-20-10 combination?

This next paragraph is very important, and no one I've seen tells you this, so please take note:

Fundamental tip No.9

Your Vision + Your skills/Leverage + proven strategy + timing + area = results

A 'good' strategy in the wrong area [Boutique HMO's out of town in a 'Bronx' area or single lets on Kensington High Street for yield] will fail.

A 'good' strategy that doesn't align with your goals [HMO 'Hands-free' or single let for big cash-flow] won't work for *you*.

No matter what anyone tells you, the ONLY way to get the right strategy for YOU, is to use this formula. This formula makes strategic decisions easier, quicker and with more clarity and confidence that it will work for you.

Your Vision + Your skills/Leverage + proven strategy + timing + area = results

So you've used this formula to decide on your 70-20-10. Let's say you've chosen 70: Single Let. 20: HMO. 10: Deal Packaging. That would be a good combination for a beginner to intermediate level investor.

To move through Stage 3 and create multiple streams of property income and more leverage, set up and get good at your 70-20-10 strategy. Once you have proven results, systemise this strategy.

Say you F.O.C.U.S for twelve to eighteen months and get fifteen to twenty single lets making you £2,000-3,000 per month, and you've correctly set up the management systems, learned many of the bottlenecks and the reality of how it actually works for you, in practice, you then 'park' this strategy. You leverage it. You extract yourself and your time through good systems and management. You set and [mostly] forget this strategy.

Then the Secondary, 20 strategy, which is growing but hasn't grown as fast as your 70 Primary strategy [because you have focused 20% of your time on it] moves up and becomes your new Primary, 70 strategy. And the Future, 10 strategy now becomes the Secondary, 20 strategy and then the 10% becomes something new.

And this is the secret to efficiently, quickly, effectively and in reality build multiple streams of property income that are passive, enduring and keep compounding.

Not too fast: If you move too quickly through 70-20-10, or you don't set up systems and management as you progress, when your 20 starts to grow almost as quickly as your 70 [mentoring, deal packaging], then you risk one of your strategies decaying or failing completely. You risk overwhelm all over again.

If your 20 is deal packaging and you take on too many clients, your portfolio of single lets doesn't get looked after properly, and that's when it's time to systemise or pay the price.

Only once your strategy is almost fully systemised should you move though 70-20-10. There's a whole section on systems later on.

In the centre of the book, on page x, there are variations of the 70-20-10 strategy 'pyramids' for you to evaluate, depending upon your level of experience. These 'pyramids' have helped many successful investors save hundreds of hours of wasted time, indecision and procrastination, and gain clarity, focus and results

The procrastination monster: here's an important letter I sent out to the Progressive community network about procrastination:

There's a saying [thanks Perry] "sales is the lowest paying easy work and highest paying hard work you can do."

It's true. And it's couldn't be more true of property investing.

Personal confession: whenever I'm about to do a BIG deal, or execute any project that's 'really important' - I find myself scrapping with procrastination.

It's weird. Recently I had a big deal going through and some important IGA work had to be done, and I kept having all these impulses:

'Rob, check your email. Rob make some 'calls.' Rob, you need to tidy your office.'

Huh? Tidy your office?! I know I'm about to do something really important if, as I'm getting started, I have an urge to 'tidy my office...'

Of all the stupid things! 'Tidying' is the ultimate procrastination indicator. It's just so unimportant!

So when 'executing,' an urge to tidy, organise or re-arrange stuff attempts to preempt doing a big deal or IGA, it means there's a monster in my head that knows how important the deal or task is. So I fought and suppressed the tidying urge and focused on the deal itself.

I see it all the time with investors too:

'I'm getting my leaflets designed'

'I'm 'researching on Rightmove' Or the worst one:

'I'm getting all my ducks in a row'

Can you relate?

At some point you have to stare that procrastination monster in the face and conquer the beast. It's really pretty simple - you just turn the phone off, unplug the internet connection - and do it. It's easy to do.

You book viewings. Line up 10. Offer on them all.

Everybody's got an optimum ideal focus environment, and over time you develop it into habit. For me it's heavy metal music [I didn't say it had to be 'normal'] the adrenaline pumps, the motivation is high and the fear of failure hides away.

Yes, getting out to viewings can be 'hard' work, you may be busy [procrastinating]. But it's probably the least unpleasant 'hard' work I can think of. It's the easiest 'hard' work.

I've got refurb teams on a daily basis manually repairing houses – now that's hard work. Hammering, drilling, sawing, painting ceilings, that's real physical labour. Even harder if it's outdoors at the height of summer or in the depths of winter. Your hands go hard and stiff and the early mornings are cruel.

Compared to all that, dusting yourself down at 9am and viewing 10 properties by lunchtime is the easiest, highest paying 'hard work' I know. And it pays handsomely! I would say that the time we spend seriously viewing and offering is worth many thousands of pounds an hour.

The difficulty isn't that it's hard - the difficulty is that it needs F.O.C.U.S, and because it's important, it wakes up the procrastination monster.

*“Put that b*stard out of its misery once and for all and just do that thing NOW.”*

70-20-10 acceleration: if you want to shorten this stage from one to three years [see the graph] into 6-9 six to nine months, you need immerse yourself and put in more hours per week. You need to leverage NOW. You need to start your systemisation processes NOW [well, at the end of this book]. You will make it to your goal much quicker and the time frame much shorter.

Like Roy Inman. Roy started building his property portfolio at the age of 21. He's now 32, yet this humble young man has built himself a portfolio of 68 properties, worth £6M with a £35k per month revenue. He was a chef by trade – working unsociable hours, with a lot of late nights and felt there was a better way he could create substantial more income.

Fast forward to now, having been in the Progressive community for 2 years, he is

now buying most of his properties with joint venture finance. He has raised over £750,000, has £800,000 worth of equity and a 50% equity share with his father. And he has totally systemised his property buying to free up time to mentor other people, build his own brand, be a property speaker/trainer, and spend more time with his 3 children.

You can see his story here:

<http://progressiveproperty.co.uk/inspiration/roy-inman/>

The journey through Stage 3: Stage 3 is not linear; it has its peaks and levelling offs. Usually after breaking through Stage 3 there is a small dip, like the dip experienced in Stage 2 when the credit card melted.

This dip is the 'Set up/Testing' dip, as can be seen on the Roadmap. Yes you're implementing your Primary Strategy in a focused way, but Buy to Let/HMO/Your Strategy costs money, right? Or takes longer than you thought to bring in the cash. Legal fees, deposits in, down valuations, tenanting, two months voids; all the stuff that happens that you know about *only* when you have the experience, that the 'Gurus' forgot to tell you about.

Some people don't have the mettle or 'reality awareness' to get past this 'dip' as they are still rain-dancing for their tree to grow in front of their very eyes, or by the next morning.

But see the 'Set up/testing Tipping Point' [X2] as part of the journey, a necessary step, a challenge to get through as quickly as possible, knowing that this hurdle is blocking your competition too, and you'll get through it in the shortest possible timeframe. But not overnight short.

We speak to a lot of people between stages 2 and 3, and they tell us how much money they are making from their portfolio, but they've not even been in the business 6 months. They've not rented their properties out yet. Be careful not to take what they say as a given. So when people say:

"Yes I have done lots of overseas investing and I'm making £2,000 a month while sitting on the beach, I invested in this big brochure"

It's never the full picture. The full picture is at least a year's worth of management accounts telling you the *actual* picture in *reality*. Another reason that you've got to give it time, stay in the game long enough to see the reality, pay your 'entrance fee,' and tweak and test until your strategy pays back your investments.

If you're still feeling overwhelmed or confused in this stage it probably just means that you haven't got your main strategy in place yet, you are still at X2. [Set up/ Testing], or are still paying your 'entrance fee' to 'earn the right' to be in this business for the long term. Or you're still trying to implement five different strategies all at once.

What happens when you are overwhelmed? You get confused. What happens when you are confused?

NOTHING.

We tend to see a lot of investors focussing on their main strategy and giving it their 70%, but as soon as the heat is on or they don't see instant results they make the classic mistake of giving up and saying 'property doesn't work.'

Of course you're going to have your challenge along the way, such as your down valuations, leaving money in, a lack of motivation or unrealistic expectations, and it's going to take a bit of time to get it right. Remember this: as long as you keep putting in 70% of your time, stick to the rules, keep going and enjoying the journey, you WILL reap the benefits.

If you look at the graph again, you will see a second 'X ' point. This indicates another dip.

You are educated. You have started to get payback on your education. You have paid off your credit cards, you are starting to make money, you get your first strategy done, and you have to invest money back in again. You get a few empty properties, you get a few challenges, you get a few bad tenants, money goes down.

As long as you stay on top of it, it starts to pay back again.

X3: Tipping Point 1: this is where it starts to get exciting for you. This is the first big WIN. This is what you've been waiting for, and it feels great. And most people have already given up because the kitchen got sweaty.

X3. [Tipping point 1.] is when you get your first big payback on all your time and financial investment.

For example, you may have twelve buy to let properties now, and you've rented them out for a year. You had some trouble finding tenants, you had some voids and repairs, but eventually the process smoothes out and you know what you're doing. You can see the problems early and stop them. You have tested and tweaked and refined the process. You've added your special sauce and personality, your local knowledge, and you've actually improved the system you were taught. You're confident, and you've even built some early systems to reduce your time input. You can deal with the 'issues' emotionally without throwing your toys all over the place because they are now 'normal,' and you start to accelerate, ironically, with *less* work.

You start to see passive income. You remortgage and get all the money back that you left in on refurb, you get a couple of good valuations, and recycle your deposit pot for the next property. Then you repeat the process, getting that little bit better each time.

Income and results start to creep up, but once they hit X3. They compound, leverage and accelerate. Sit back and enjoy my friend, because it's an amazing thing. And you earned it. And you outlasted all those who expected it in five minutes flat.

If you've not had that feeling or result yet, you know why. Keep on keeping on. Keep focusing on your main strategy and keep refining it until you do. Don't give up, because it's only at X3 where you will see the hard work paying off, paying back and paying big.

You may have been working for one hour for £1 and now you are working one hour for £100 or £1,000. You can realistically get to high six figure turnover in your property business[es] in Stage 3.

After X3. Tipping Point: as you can see from the Roadmap, there is a red dashed line after X3. This is the 'Flatline.'

The 'Flatline' is where you settle on your main strategy, and don't grow it. You don't have big dreams, you don't want a big business, you just want 'enough properties' to be 'comfortable.' You don't want all the grief. And that's fine, no one can tell you how to run your life. You're finished with this book, you should put it down and go and buy 'Fifty Shades of Grey.'



Rob with Lord Sugar at the 2011 Progressive Property SuperConference



Rob with Neville Wright and Frank Bruno at the 2013 Progressive Property SuperConference



Rob with Bob Geldof at the 2012 Progressive Property SuperConference



Rob with Karen Brady at the 2013 Progressive Property SuperConference



Rob with Mark I lomer and Neville Wright at the 2013 Progressive Property SuperConference



Rob with James Caan at the 2010 Progressive Property SuperConference

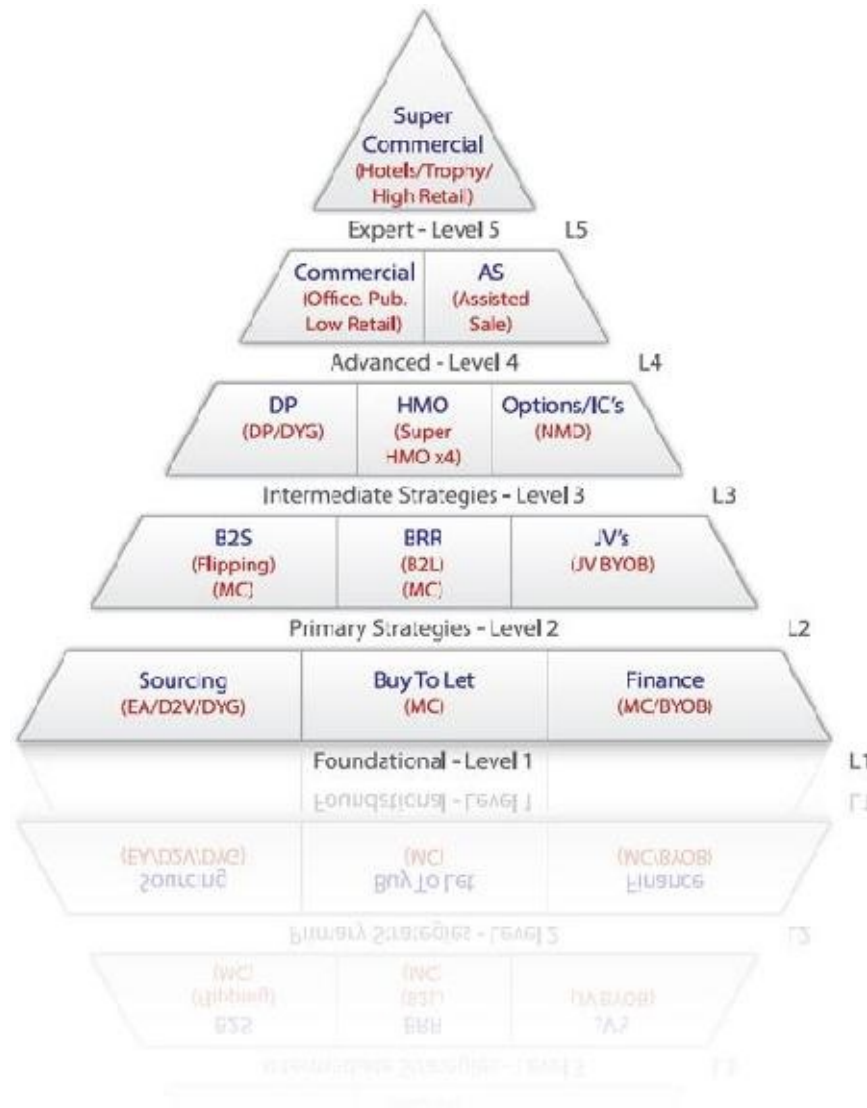


Rob with Mark Iomer at the 2012 Progressive Property SuperConference

Property Address	
Address Line 1	_____
Address Line 2	_____
City/State/Zip	_____
County	_____
Parcel Number	_____
Property Type	_____
Construction Material	_____
Foundation	_____
Roofing	_____
Exterior Siding	_____
Interior Finishes	_____
Plumbing	_____
Electrical	_____
Heating/Cooling	_____
Water/Humidity	_____
Other	_____
Notes	_____

Relative to necessary to bring property up to living standard				
	Standard	Budget	Standard	Budget
Electrical inspection report	\$100		\$100	
Plumbing inspection report	\$100		\$100	
Roofing inspection report	\$100		\$100	
Foundation inspection report	\$100		\$100	
Interior inspection report	\$100		\$100	
Exterior inspection report	\$100		\$100	
Other (see comments below)				
Total	\$500		\$500	

Viewing Checklist



Variations of the 70-20-10 strategy dynamics

The BIG risk of 'settling' is summed up best by Ray Kroc, who set up McDonalds as a franchise-able system:

"If you are green you grow, if you are ripe you rot!" – Ray Kroc

The market, economy, regulations and laws or your personal circumstances or motivations could, and certainly will change. If it changes, you could rot. Therefore, you will probably want to continue to grow, right? And continue onto the next chapter.

There is a Bonus Chapter at the back of the book on finding your strategy, vision and legacy, to help you choose the right one for you, starting with the core of who you are.

Summary

The third stage in creating multiple streams of property income is the Primary Strategy Stage. Once you have foundational education and knowledge, make a decision to F.O.C.U.S on one main strategy 70% of your work time. Use the 70-20-10 model for Primary, Secondary and Future Strategy implementation to reduce overwhelm, confusion and as a proven system for results. Keep on keeping on, drop other shiny distractions and ride through the initial dip to get your big payback when all the hard work pays back your time and investment, and a whole lot more. Celebrate the return as most people give up just before the money starts coming in.

Bonus Chapter 4 - Think mid to long term

Anything that is for the long term is sustainable.

Rome wasn't built in a day. Nor were all of the wealthy property investors. If you want to get wealthy, be wealthy and stay wealthy, then you need to think long term sustainability rather than immediate gratification.

Property is not a get rich quick scheme; but investing time in assets and doing what is required will pay you forever. But the 'forget' needs to be 'set' first. Refer back to the previous chapter on the 'how-to.'

Building a portfolio takes time, regardless of what you might be told. Maybe a lot less time than 'realistic' people think, but time nonetheless.

Money attracts money and compounds [both ways]. If you keep spending all you earn then you'll never have long term wealth, because you're not saving/investing long enough to attract more of it. The more you put in, the more you get out.

If you're looking for the next big thing, quick fix, lazy way to save your life, you're reading the wrong book. Work smart. But you do have to work.

Property is exactly the same. If you keep selling for short term gains without holding some, delaying gratification and thinking for the future, then you'll never compound earnings long enough to be wealthy for the long term.

In formulating your property strategy think about this: will this or any decision aid my long term wealth? Is this sustainable? Will this create a good return on investment [ROI]? If not then leave and move on.

The principles set about in this book all gear towards long term wealth and sustainability, because that is the only way. Anyone can make a fast buck. Not everyone can make bucks for six decades.

Whatever you do be careful of 'get rich quick zero to a million in no time' type

offers, ads and ‘opportunities.’ We love the way most of them are sold: ‘I have this great opportunity for you!’ Oh yeah? What is it? Well I can’t tell you now but what I can tell you...

No thank you. If it seems far too good to be true then the chances are that it is. By all means be open minded, but do your diligence. Every day we get approached with so many of these and when we do our diligence we’ve always found that the **actual** results are never the same.

Think one, five and ten years ahead and think about your future and your goals. Will your decisions to invest put you nearer or further away from these? Will that car, that conservatory or that three week holiday to Magaluf add to your long term wealth?

In 5 years you can have as many material things and ‘liabilities’ as you want. If it’s a Ferrari you truly desire, and you love the thought of driving in the summer evenings with the roof down and the music on full, then make sure you can afford it ten times over so that you can actually enjoy it without worrying about the cost of the petrol and servicing.

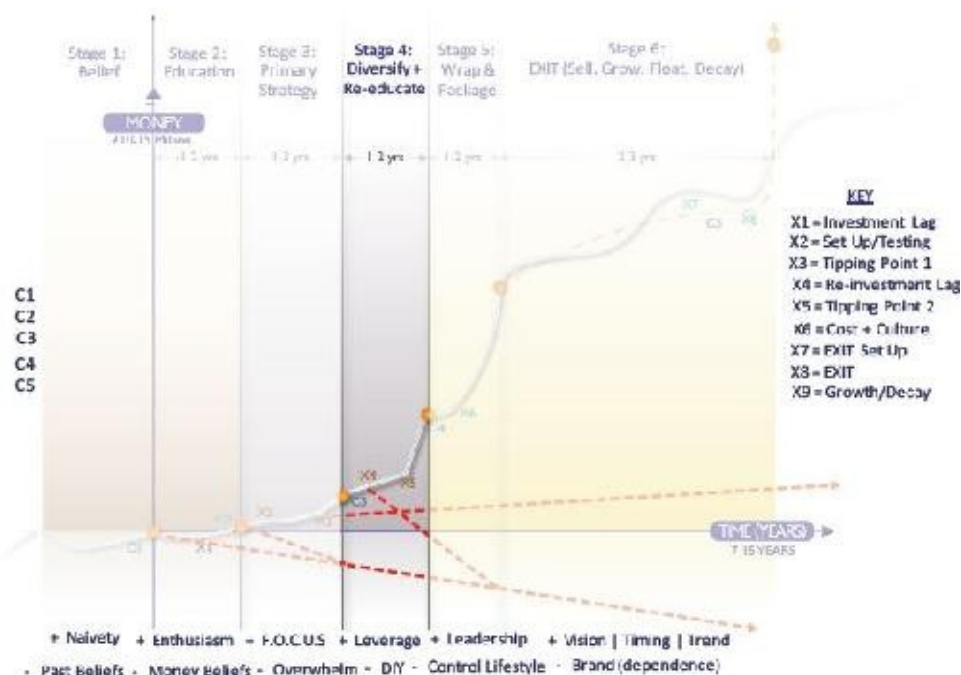
If you want an eight-bedroom mansion with stables and a heart shaped bed with a leopard-skin throw, then make sure you work up to it; enjoy the journey without worrying about what the heating bills will be for the next quarter. Build your portfolio and wealth steadily and over time on solid financial and educational foundations.

If you can’t be bothered with all of this then burn this book and try to sue a big company or marry a King or Princess, but remember that everything comes at a price; and that might just be your happiness.

Summary

Think long term. Will any investment decision aid your sustainable success? If something seems too good to be true then it probably is, so walk on by and leave the gambling to the gamblers. Stick to your strategy and be forever wealthy for generations to come.

Stage 4: Diversification & Re-education



The income is rolling in nicely from your main strategy. It's proven, and you are starting to move your strategies across from 20 and 10 of the 70-20-10. You have income from at least two of the four income 'quarters', and if you have invested in your strategies wisely, much of that is passive.

So now and only now, it's time to diversify.

It's time to park and systemise Your Primary 70 Strategy. It's time to move your 20 Strategy to be your new 70 Secondary Strategy, and move your Future 10 Strategy to become your Secondary Strategy, and find a new 10 Future Strategy.

And if you're not confused at this point, you're doing better than me!

But it's actually quite simple: you just move each strategy along one place as you systemise it and have proven its concept and money making ability, and systemised it to continue passively without your personal input.

This is quite a vital stage in your journey, because you've never been here before, but you've succeeded and you have different experience and emotions

to deal with. These might include over confidence, Guru-itis, lack of knowledge of systems, one man band mentality, systemising too late, self importance and not wanting to let go, over control, over comfort, advanced overwhelm, no desire to grow or something I've not thought of yet.

So let's do this chapter the other way around to Stage 3 and discuss what goes wrong first, so we can get it out of the way, and make it right.

What might stop growth? What might hold someone back from creating multiple streams of property income?

Guru-itis: I see a lot of 'professional' investors who've bought a few properties and think they are too clever for 're-education.' You can't teach some old dogs new tricks. Most of them vulture-ise the forums, pretend they know everything, or just want to knock those others trying to get ahead.

They dismiss education, and dismiss that they need further education, and this is a very damaging, complacent place to be. Of course you're not like that, but as you grow and see results, and pat yourself on the back one too many pats and you soon get taught by the world that you know nothing all over again.

Here are a couple of tips from Robin Sharma who is great at keeping you in the right mindset as your success grows, and it says it far more eloquently than I ever could:

"Devote yourself to learning something new about your field of mastery every day. Success belongs to the relentless learners. Because as you know more, you can achieve more." – Robin Sharma

"As you become more successful, stay really really hungry. Nothing fails like success. Because when you're successful, it's easy to stop out-learning and out-delivering and outthinking and out-executing everyone around you. Success is beautiful. And dangerous."
– Robin Sharma

By the way, this is not just an arrogance based observation. Not all people who have Guru-itis are overtly arrogant or know it all, they just know they've done

well a little too much. It doesn't have to be much for the world to teach us a big lesson.

“Remember that the moment you think you're a master, you lose your mastery. And the minute you think you know everything, you know nothing.” – Robin Sharma

Keep learning. Keep growing. To make your Secondary 20 Strategy as successful as your existing Primary 70 Strategy, you need to re-learn how to do it in this different area. HMO's are different from single lets. Deal packaging is different from buying yourself. Training and running courses needs a whole host of new skills that weren't needed for deal packaging.

Complacency: taking your eye off the ball with your 70 Strategy when you move your focus to your 20 Strategy will hurt. It could even undo or reverse all the good work you've done in building your main income stream. Just because you've made it, doesn't mean you're going to keep it. Just because it's working doesn't mean it will work forever. If you're not over prepared, you're under prepared.

Systems: be careful and heed the following:

Systems. Systems. Systems.

The only way to NOT take your eye off the ball when you change focus to your new 70 Strategy is to systemise the existing income stream. Put processes, software and management in place to monitor, tweak, manage and improve your 'parked' income stream.

This takes time, and it takes a different focus and skillset than it does to build the business and then to grow it. Some people never transition through Primary 70 Strategy Stage because they just can't make this change. 'Ready, fire, aim' and 'get perfect later' people who love to 'blaze the trail [of fire]' but hate cleaning up the mess are the worst at systems. Welcome to my world.

If that is you also, be self aware enough to build your team and network of skilled people in this area. Or be prepared to be at the beck and call of your business, or worse lose everything you've worked so hard to build.

There's an entire, detailed bonus section on systems at the end of this chapter. You'll love it.

Premature diversification: a word of caution. Many investors diversify too early before they have made any real money in their first 70 Primary Strategy. They chase too many rabbits, spread themselves too thin or just run too fast without letting strategies mature and prove the testing. Big mistake. Effective strategies can be undone. Remember you cannot effectively move onto your next strategy until you have systemised your previous one.

How do you know when it's working properly? When the cash coming in and your time input are not dependent on each other, *and* you've encountered some major issues and dealt with them.

New J.O.B or new business: property can save your life. Property can be everything you want it to be. Property will get you on the Rich List, into the best restaurants, send you on the best holidays and buy back all your time to do the things you love.

Or it will be another full time J.O.B [Just Over Broke] just like the last one, but with bigger headaches.

Fundamental tip No.8:

"Treat property like a business and it will pay you like one. Treat property like a hobby and it will cost you like one." – Rob Moore

'Parking' your 70 Primary Strategy enables you to scale up your 20 Secondary strategy. Moving too quickly means you risk damaging and decaying your Primary Strategy AND being spread too thinly between Primary and Secondary, so they both risk being exposed. This can happen when new exciting opportunities come into the market place [which they do frequently]. You can get distracted or take your eye off the ball, not only on one but two or more of your strategies. The systems section will help you overcome this when the time is right for you.

Big limitation in Stage 4: the big limiting behaviour at this Stage is D.I.Y. Acting like a one man band business will stunt growth and create an over reliance on you and your limited time. No successful multi-million pound business ever grew without systems, leverage and people. No matter how valuable your personal time is, and how much you can charge per hour, you stay in the Earned stream unless you build a Business stream around what you started.

The good news is this is where the fun *really* starts. Where you get to genuinely do less, but earn more and more and more. Which leads us nicely onto the benefits and leverage points of this Stage.

Key skillset - Leverage: in Stage 2 enthusiasm and an open mind opened a new and exciting world of possibility. Sure, you might have been naive, you might not have spotted some of the challenges, but hey, if we all knew what was ahead of us, we probably wouldn't do anything, right!

Now it's time to tap back into that state, BUT with your experience from Stage 2 and Stage 3. *Leverage* everything you have learned. *Leverage* the team and contacts you have built. *Leverage* the mistakes you made. *Leverage* your other income streams with Cross-stream reinvestment. *Leverage* any funds you've built up and JV partners you've used.

Once you've re-educated yourself and leveraged your Stage 2 and Stage 3 experience, you will often find growth in this Stage *much* quicker. Not just than the previous Stage, but possibly all of them put together [see timeframes on the Roadmap].

Why? Because you will have taken all the experience you had before and re-applied it here.

"Successful people make better mistakes because they're more experienced at them."
-Rob Moore

You didn't do everything on your own 'D.I.Y one man band style' here, you leveraged your team. You can spot the mistakes and bottleneck *much* quicker, so you make less of them, or better 'quality' ones. You have the same enthusiasm

but less innocent naivety. You now know experts in peripheral trades and niches which you call upon that you didn't before. You know your strengths and you focus on them. You know your weaknesses and you outsource them. You know where to find the right answers fast. The Law of Compounding is really starting to kick in and pay you back.

And each time you 'park' and systemise a strategy, you get better at it. It happens faster. You get similar challenges, but you have more resource and a better mindset to deal with it all more effectively.

And this is often what you 're-educate' yourself on. You already know how to buy property. You know the fundamentals, so you need more specific, 'deep' knowledge in the areas it takes to move you through. You 'unlearn' bad, one man band habits and you re-educate yourself in systems, business, branding, overcoming challenges, sales, marketing, new strategies, time and life management and your mindset.

"The mindset without the skillset will leave you upset." – Craig Valentine

Before we started Progressive, we did vanilla Buy to Let. We bought lots of little 'sheds' and rented them out. We refurbished many of them, bought them at discount, and have virtually all of them still, with many tenants still in situ.

We never even thought we'd set up what 'Progressive' is today, as Stage 2 for us was learning 'Buy to Let.' I remember buying a big folder for £4,997 on my credit card[s] that were already melted from really bad money management in my pre-property days. I was great at buying non-assets!

It was very painful. I didn't have the money, but I didn't have the knowledge either. It felt really risky but I figured I had enough debt already, this was an 'investment,' and one good deal wouldn't just pay for the pack, it would pay off ALL my [hot] credit cards.

Aside: to show you how things have changed for the better, £4,997 would now buy around 6 days of training with Progressive, or go well on the way to a whole year's mentorship on the Progressive VIP Programme. But back then access to information was harder, and the real experts were able to charge serious money

for reams of paper.

But I'm not knocking it. In fact I lived with that folder. I loved it and cared for it like it was a member of my family. I must have read it 8 or 9 times. There was NO WAY that wasn't going to work for me. I *needed* it to work. It's fair to say I was desperate for it to work.

It was one single BRR B2L strategy ONLY. None of the more advanced cash-flow strategies you learn in the Progressive community now. But we're still using this strategy today. This strategy has helped us buy over 350 properties, sell on 100ish of them, and retain over 260. It's lead on to cross-stream business and add-on income streams in all four 'quarters'.

That transition in Stage 2 through to Stage 3 is still paying us back nearly a decade later. Now it's not the only thing we invested in, we invested in many other trainings and we invested a lot of time, took constant action, kept refining and developing our own systems along the way and tweaking as things changed. But I'd have to say we got a 10,000% return on that pack & DVD set.

I never got that return in the bank. I never got that return on my TV. I never got that return 'larging it up' for a decade in bars and clubs. I never got that return on clothes, cars and possessions. And I spent a darn sight more than £5,000 on that from 14 to 27.

It was this foundation that took us through the Stages, and once we got to Stage 4, we created multiple streams of property income in all 4 Quarters. We built Progressive Portfolio Builder [PPB] to help people invest passively in property by hiring us to buy for them what we buy for ourselves. That is a Business stream. We continue to buy for ourselves through the systems we learned from mentors and developed, in the Passive stream. Progressive Property has trained hundreds of thousands people in property, an extension of what we learned to do for ourselves [with no initial intention of ever teaching others]. Progressive Lets [PL] now manages a few hundred for us and our clients, which is an add-on income stream in the Business 'quarter'. Progressive diversified into personal development, another add-on income stream, as well as Progressive Property Network [PPN], a franchise event system that generates income in the Business and Passive streams. All from buying our first investment property [badly] in

2003.

I'd have never dreamed of it and will be forever grateful for the system of property investment that I am in the privileged position to be able to share with you from all the great leaders, investors, millionaires, business owners and billionaires I've met through this amazing, humbling, fun and exciting journey.

Ceiling point 3 [C3.]: looking at the Roadmap, you can see there's another 'dip' in the income growth at C3. C3. Represents the transition from mastering and systemising your 70 Primary Strategy through to successfully repeating the process with your Secondary 20 Strategy. It is not precisely linear, as can be seen from the Roadmap. Sometime you get a blip or dip in income in that void between the strategies where you're re-investing, re-educating, or you're juggling two main strategies, learning one and systemising the other. Again, it's important to keep going and re-leveraging.

If you do not break through C3 the red-dashed line shows what can happen to the income. Sticking with one strategy means you'll never see any of the dramatic growth beyond X3. Not effectively managing the strategy transition means you risk losing all the income.

Tipping Point [X4.] – Re-investment lag: the re-investment lag at X4 is the same concept as the re-investment lag at X1. Because you are re-investing, there is a lag between your investment [time, education, new courses, modelling businesses, schmoozing multi-millionaires] and your results.

This compounds in Stage 4 both ways. If you use your new skills of leverage and network, it compounds positively and you get through it quicker or your investment of time and money is less. If you don't grow into Stage 4 and use new skills you didn't have at Stage 2, the lag will reverse or draw out, because now you have more than one dependent strategy.

Tipping Point 2 [X5.]: as you can see from the Roadmap, as you progress through each stage they compound. Sure, the re-investment lags can be longer and deeper, but the timeframes for success get shorter the longer you keep going, and the 'growth spurts' get bigger and bigger in a shorter and shorter timeframe.

Look at how fast, big [and sexy] the growth is after X5. You've really earned the right by now, and the investments you've put in for two to four years are paying you residually, passively and handsomely.

The sad thing is most people put in all that groundwork, but give up before it pays them back. If only they knew what they'd left on the table. And even worse is they repeat this pattern every one to two years, putting all the hard work into new schemes, making the same mistakes, and giving up on each one just before the big payback.

"It takes time to be successful, but not a lifetime." – Rob Moore

How to transition between strategies quickly: find people who have done what you want to achieve, learning from them and mimicking their successful systems and leverage principles. Save years of mistakes by getting mentors. Every successful person on the planet has a mentor[s]. If you read 'How to be a Billionaire' you'll get a taste of who the billionaires have as mentors.

Mentors will help grow your business to the next level. Mentors will accelerate you from zero-aire to thousand-aire to millionaire to billionaire to happy-aire.

"A mentor is someone who sees more talent and ability within you, than you see in yourself, and helps bring it out of you." - Bob Proctor

Rather than messing around with all the fluff and duplicating all the mistakes, driving down the wrong road fast, behaving like a level below instead of a level above, we just go straight to those people who have succeeded in the areas we want to learn [systems, marketing, sales, commercial property, happiness] model them, and adapt our leanings which will help us develop and grow.

"Live as if you were to die tomorrow. Learn as if you were to live forever." - Gandhi

Summary

The fourth Stage in creating multiple streams of property income is the Diversification and Re-education Stage. 'Park' and systemise your Primary 70

Strategy and move all the other strategies along. Don't do it too early or you risk imploding existing and new strategies. Don't settle for one strategy or you'll miss all the future compounded growth. Use experience, leverage, systems, people and compounding to implement future strategies in a fraction of the time and watch the growth accelerate. If you give up now you miss all the growth.

Bonus Chapter 5 – Systems [part I]

Money - we can get back. Invest it – you'll lose some, get modest returns on some, and win big on some. Trust, love, property, fitness – we can get back.

Time – you can't. Once you've used it, invested it or wasted it, it's gone. And if you're not careful, your whole life can catch right up with you and you may have little to show for it. You may regret how you invested your time as it begins to run out.

You know it's the one thing that is most valuable to you. So with that in mind we're going to share with you some Progressive systems – ways to monitor, invest and leverage your time, for the maximum return.

But beware – if you use these proven systems for time and life management, all other parts of your life, especially your free time, will dramatically improve.

Fair warning - there's a price to pay. That price is discipline.

"It's easy to do, but it's just as easy not to do." – Jeff Olsen

You choose which price you will pay – the short term delayed gratification or the long term regret.

Leverage of systems is the non 'get-rich-quick', get rich quick strategy for property investors. Property investors' success is down to how much or how little they leverage systems, and this section will help you start with your outcome clear in your mind, and give you the shortest possible route to your freedom and choice.

You see, when Mark and I first started in property, we did everything ourselves. We probably didn't do too badly, because we kept costs really tight, we protected the downside and we reduced risks. But looking back, we could have achieved more, faster and smarter, without increasing risk or time input too much.

This is shown in how fast the Progressive community members and VIPs get results – the proactive ones do so well so quickly if they pick up on systems early, and fast.

If you'd have been with us in December 2006, you'd have seen us running around like headless chickens sourcing our properties, arranging and doing the viewings, finding the tenants [to save the money on fees – poor leverage], checking the properties, doing the refurbs and even doing the maintenance.

Sure, we'd bought quite a lot of properties, and to the outside world we were successful, but we were making the *classic* small business/one man band mistakes.

Not only that, but we were also doing all our websites ourselves, our own admin, management accounts, post, going to networking events; you name it, we did it.

After a year or so the time we were spending doing everything was actually holding our business back, costing it money, and pushing away huge amounts of money, because of what we *couldn't* do and *didn't have time* to do.

As we got so busy our time was taken away from the KRA [Key Results Area] IGAs, AND to compound we started making mistakes through fatigue and lack of focus. This was the EXACT OPPOSITE of *why* we got into property in the first place, and we had to change it.

We needed to create our business so it would work independently of ourselves, if it was to grow and be congruent with our lifestyle. We needed to continually increase our IGA value by ensuring we were *totally strict* with what we do, and what we leverage. Anything that brings in less than our IGA *must* be outsourced, or we step backwards and become poorer.

We can't do it ourselves because it is 'easier.' We can't do it ourselves because we 'can't afford to hire people.' We can't do it ourselves because we 'don't have time to train people.' We have to break the cycle now, and not 'wait until we're ready.'

This included things in our private life too. Of course some things can't be outsourced. But cooking, cleaning, washing, ironing, cutting the grass, D.I.Y [unless for enjoyment and relaxation] all take lots of time but cost so little to outsource, as detailed in the Leverage section, which is probably worth a re-read as you'll understand it more now you've got this far.

And you might think that it's OK for me, I'm in the position to leverage and outsource everything, but you don't have the resources or finances for that. Yes, and that's exactly why I'm spending a good amount of time telling you this, because the longer you leave leverage out of your life, the longer people leverage you. The longer you stay poor. You have to break the cycle; the world won't do it for you.

Roadmap transition: without systems, investors get stuck in Stage 3 of the Roadmap, if they're lucky. If they're not, they yo-yo from Stage 2 to Stage 3 without direction or momentum.

Systems leverage and compound the time you've invested, enabling you to be the owner of a business rather than an employee of your own portfolio. No one got into property because they want to be a full time employee of 'property,' at 60 hours a week did they?

You'll be leveraging McDonald's style: replicating a process that works over and over and over many hundreds of thousands of times, where 'regular,' non degree-educated people can do the required jobs [viewings, refurb, costings, admin,] because the systems are so clear, so well documented and rigorously tested to work.

Documentation, processes and best practice: everything you do in your business should be documented in a 'manual.' If you're anything like me, that sounds boring. If you just like to 'do it,' then this might seem like a lot of work; and it can be, if done retrospectively.

There are best-practice, tested ways to do every process in your property business. And there are best-practice orders and sequences of those processes that work, and most other ways do not.

Let's take viewings for example. If you miss one small thing in the property, then it could cost you £2,000. It's easy to miss one thing, even if you've seen it before. It's easy to forget about checking for subsidence, damp, and so on. If you look at the viewings checklist in the centre of the book that we've developed over almost a decade, you can see there are a lot of things to 'remember.' And missing any of them could leave you with a lemon. Even Einstein would forget a couple of these things.

But with the viewings checklist, the best practice becomes consistent. With this system, anyone [i.e. not you] could use this simple system to view a property effectively, without making costly mistakes, leading to a sound, smart and profitable property purchase, every time.

If you create systems retrospectively it could take you up to two years, interrupt the smooth running of your business [and sales], and cause you a lot of headaches. If you start NOW, Progressively documenting what you do, it will only take a few extra minutes a day, and as you move through Stages 2 to 4 you'll have most of your business documented.

There are many apps and 'flow chart' systems and software to do this. I recommend simply keeping note on your smart phone or tablet or in a diary of all the things you do day to day, in bullet point form. As you start to do more, you can then take these tasks into separate headings or sections, and create drop down bullet points of the details of each one. It doesn't have to be any more complicated than a list with sections and drop downs. Keep it crystal clear and as simple and non-technical as possible.

If you want to utilise leverage, then use a voice recorder on your smart phone and simply record what you do with the spoken word. Then you can email that directly to a PA, VA or outsourcer and they can keep the documents for you, freeing your time to do more high value IGAs.

Protection and de-risking: this isn't just about growth; this is about *protection* and durability. Sure, growth will be slower without systems, but, importantly, you de-risk the potential collapse of your business. If key staff leave you're protected. If you become ill or de-motivated, you're protected. If the market shifts you're protected [as much as you can be].

Common bottlenecks or limiting beliefs about systems: the challenges that implementing systems bring to most people are time constraints [too busy to systemise], a lack of experience or desire for implementing systems [it's not 'them'], a fear of hiring [can't afford it, no one can do my job as well as me, don't have time to train people, don't like HR], or simply an unrealistic expectation of what it takes to build a passive income and hands off business.

We're going to deal with these bottlenecks one by one. Ready?

Too busy to systemise: What's the definition of insanity, according to Einstein?

"Doing the same thing over and over and expecting a different result."

You see, if you're too busy to systemise, you'll always be too busy. You'll never get the time back, because you're not investing the time to get the time back. The cycle never breaks, and wherever it flows, it grows.

So if you're too busy to implement systems, you're exactly the person that needs them the most.

It's the lack of systemisation that is causing you to be too busy!

The chicken laid the egg that hatched the chicken that laid the egg that hatched the chicken that laid the egg.

A lack of desire to create systems: some people think they're just not the 'systems type.' That's like saying 'I'm just not the wealthy type,' or 'I'm just not the friendly type,' or 'I'm just not the human type.'

Of course it's insane as you read it, but if you're not the organised, detailed, systems type person, that's *exactly* the reason you need to do it. It's the **ONLY** way to free your time to do the things you love and to keep growing your business and growing through the Stages of the Roadmap.

And if you're not good at it, well done in highlighting honestly your strengths and weaknesses, and outsource or JV with someone who is.

A fear of hiring: this usually manifests in previous bad experiences with hiring people, poor management and training of said people, a fear of racking up the overhead, or a fear of always being in the HR dept.

Here's the reality. There's one big main difference between Bill Gates and your local one man band barber. It's not what you might think. It's certainly not born skill. It's not being born into wealth. It's not that he has 781 hours in a day that you don't know how to find. Despite how smart he is perceived to be, it's not necessarily intellect either.

It's as simple as this: your local barber has no one working for him. If he cuts hair at £10p/h, he earns £10p/h. If he is efficient and works really hard, he might earn £90 a day, or £400 a week. It's never going to change. Put your prices up to £11p/h, not a big difference. Bill Gates has had up to 50,000 employees. For every hour that Bill works, he has 50,000 hours being worked for him, his company and his vision. He could earn 1p p/h, and his 50,000 staff only 1p p/h, and that is still £500p/h. You know that Microsoft is a multi-billion dollar company, and Bill would never be able to do that on his own. Bill Gates uses maximum leverage. The hairdresser uses almost none. And that is the significant difference between successful, wealthy property investors, and hard working, one man band investors who can't make ends meet and are working harder and harder and getting nowhere. You grasp leverage and you'll achieve 10 or 100 times what you have been on your own time, in one fifth or one tenth of the time [YOUR time].

It might sound hard for some to grasp; you understand the concept, perhaps you just have to re-learn or un-learn a few things that you were taught being brought up, release the guilt associated with not 'working' as hard on the 'shop-floor,' and get more done in less time with more leverage.

We managed to get people working for Progressive's vision because they felt part of it. That was more important than the money, and still is today for many of the team. Every person you meet has the ability to help you to your financial goals.

You can help them to theirs. You can help each other. These rules apply not just in your handling of agents and vendors, but in all areas of life.

Or this is happening to you, in reverse, and you're working for someone else's vision, being leveraged by them. If you work for someone else and you're not happy, or you work for money and that money stops when the work stops, and no one works for you, then you are being controlled by others people's leverage and greater vision.

Five hours a week leveraging non-IGA's that might cost you £40 can be spent viewing and offering on properties that might bring you in £30,000.

One man band-itis: It can be a hard shift; people take real ownership of things that they have built, they have identity and importance from being the boss and getting stuck in. They can get precious about handing tasks over to other people because no one can do their job as well as them. They think they can't afford to pay people to do things. They think that they can 'save money' by doing it themselves. They think they'll lose control. They won't feel as important and powerful. All 'one man band-itis' behaviours.

Get out of your own way. Let others shine. Take the blame and give the credit. Train others to be better than you. Sell them a vision and give them hope. Love them and support them and they'll pay you for years and years and years.

Management of a property business: here are seven highly effective 'systems' to own your portfolio and your life, so it doesn't become another full time J.O.B. Introducing the S.L.A.P.P.E.D model: if you don't implement these leverage systems, you'll get S.L.A.P.P.E.D. Smart huh? I know, let's just get on with it, shall we?

Scripts

Scripts are documents that 'word for word' set out exactly how to say or do a task. As with any process, there is a best practice way of getting the best results, and scripts systemise exactly that.

Buying properties is an art form. If you say the wrong thing to estate agents or vendors, for example, you lose the deal. There's often a big difference between small and subtle language changes. For example, is there a difference in your

mind between two-for-one or buy one get one free? One of those works much better than the other, and I think you can guess which one.

Here are just a few examples of where you would use scripts in your property business:

- How you offer
- How you answer the phone to a vendor call
- How you sell any product you have
- How you talk to the six different estate agent types
- How to approach 'lease options'
- How to 'sell' multi let without the sweat to landlords and letting agents
- How you write your brochures and marketing collateral
- How to 'approach' JV partners and private investors
- How to say 'No.' [Yes, but not right now]

Leverage

Already covered in detail in this book. LI. M2. DL.Ti vs.Ts. N.E.T time. IGAs & KRAs.

Every single time a task comes your way, change your language and internal thought process from:

'How can I do that?' to *'Who can I get to do that?'* and you're well on your way to more money in less time with less effort.

Automation

Think 'auto-pilot.' If something happens without your input, then it is 'automated.' Automated can be a piece of software or machinery, but it can just as easily be an action that kicks in without your required 'decision.'

For example, if you have lettings software that manages your portfolio, that is linked to a bank account that manages rents, and it does not 'detect' income [rent] after a certain amount of time after it is due, that system/software could

'red flag' an 'action' for a call for someone you employ or outsource to, to call and chase that rental payment [using a tested script].

Another example would be a P.O [purchase order] that has to be signed by a member of your team at a high level to authorise ANY spending. When you start the business that may be you, and that automated system [that needs checking, as most do] stops people spending your hard earned cash. As you grow, you give authority for anyone to spend under a certain level, and you have someone you trust signing off all PO numbers, who are then managed by management accounts/ PnL statements that you read monthly to check spending.

Other examples of automation in your property business:

- Portfolio management software
- Microsoft outlook diary reminders
- Apps that you share with your team that manage their to do list
- Alarms systems that call/text your mobile
- Certain permissions or lock outs on email/CRM systems

People

With all this talk of systems, why don't we just automate the whole process and therefore we don't need to hire anyone at all?

To some people that would be their dream come true: make money and never have to talk to anyone. Trouble is, even the best systems need people to manage or check them. Even McDonald's needs cashier staff and people to manage the 'cooking'. Bill Gates, Steve Jobs and other forefathers of recent technology companies still hire tens of thousands of people, despite being closest to the cutting edge of automation and systems.

No man is an island. Everyone needs people. The more value you give to people, the more money you'll make. Find the best people, and you'll develop the best systems.

People manage systems, systems manage people. But they are interdependent,

not independent.

Procedures

A procedure is the 'best practice' way of implementing a system. It is a checklist, A-Z or one-to-fifteen step process, in the correct order. It is an instruction manual. It is the recognised right way of getting the optimal result. And it is easy to follow.

Efficiency

If a procedure is the 'best-practice' order and sequence to operate a task, then efficiency is the constant analysis of the procedure to look for improvements. How can you streamline or shorten the process? How can you make it easier? How can you create leverage within the procedure, or economies of scale?

I have to say that some of these words were alien, or boring to me before I really had a proper *business*. But the reality is that doing things in a random or different way each time is inefficient, random, hard work and un-scalable.

Consider taking at least one day per month, completely OUT of your business, where you do NO 'tasks.' Instead collate all the KPIs [Key Performance Indicators] of your business, your management accounts [if you don't get any hire a 'per hour' bookkeeper] and your PnL statements [Profit and Loss], and read them. Analyse them. Get someone who has a bigger business to be a 'non-exec' of your 'board' and get them to look over them too.

How can you create more with less? Where is the wastage? How can you become more efficient? Where can you save money? Where can you automate? Where do you need to invest more time and more money? The good news is that ALL your answers are in your KPI's, management accounts and PnL, staring you in the face, waiting to be addressed.

Decisions

If you want to grow, get out of your own way. I have to confess to finding this one challenging as we have grown. If a lot of the knowledge of your business is in your head, and you are central to your business, then you'll hold it back.

Not only do you need to leverage, automate and create procedures, but, importantly, you need to handover DECISIONS to key members of your team. If you don't let them make key decisions, then they will always have to come back to you, and you might as well D.I.Y.

This is hard for some people, because they don't want things messed up. They don't want to lose control. But they will never have full control unless people can make decisions on your behalf, because they will never be able to fully execute without your time input.

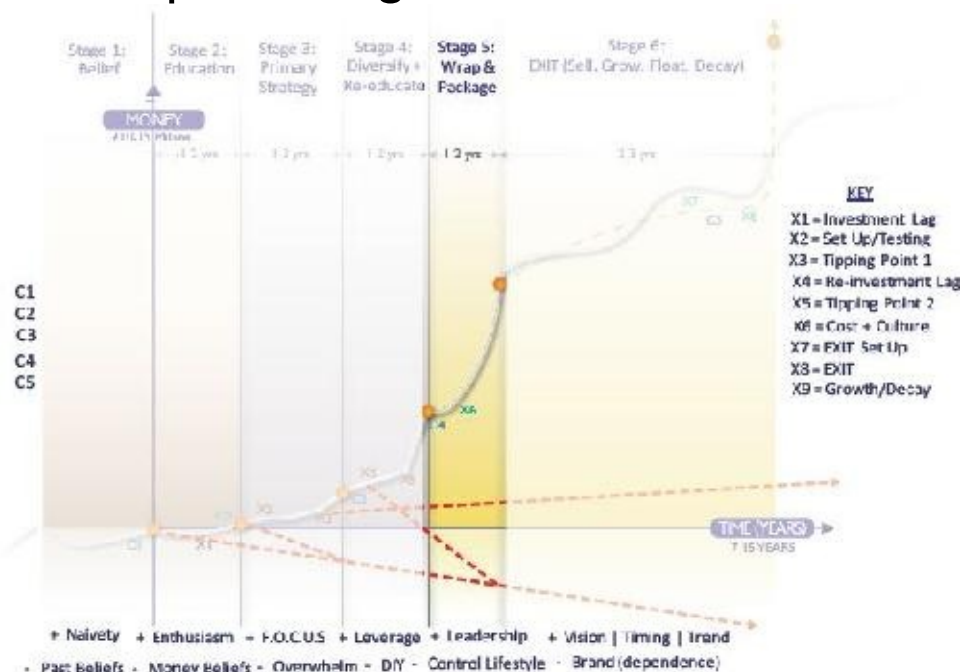
Use all the previous systems to reduce inefficiency, duplication and mistakes to a minimum, and then let go. You wouldn't want your kids living with you until they're 55; you have to let them out into the big wide world one day. Trust your team to do it well, and they will. They might even do it better than you.

And then make sure you have checking systems to monitor those decisions [randomly]. You'll be amazed at how people grow when they take ownership of something, so let them own it.

Summary

Systems are the backbone of all scalable businesses and portfolios. If you want to use leverage and have a portfolio that works for you, implement the S.L.A.P.P.E.D model for systems. Learn to do less yourself, and leverage and manage more. Work on your business more, and in the thick of it less. Avoid over control and one man band-itis. Build your team and monitor the KPIs of your business to constantly strive for the simplest, most efficient way of getting your outcome.

Stage 5 – Wrap & Package



Have you ever wanted to train others in property? Have you ever thought that some investors seem to make more training than they do by investing? Have you ever wanted to sell your knowledge and information and profit handsomely for it?

Then you'll love this Stage. And I'm going to reveal some knowledge from deep inside the industry. Knowledge that most other investor/trainers would not want shared with you.

Stage 5, the 'Wrap & Package' Stage, is where you 'package' the information, knowledge and results you have gained along the Roadmap, and monetise it. You leverage all the time to create additional income streams in all four 'quarters'.

This is a highly leveraged Stage where you can create fast, lasting, recurring and passive income, in a fraction of the time it took to get you here.

You start with the strategies that you have made money from in the first four Stages, and you 'productise them. Here are the ways we do it at Progressive, and ways you can do it too:

- Books [this is our fourth]
- Kindle, eBooks, iBooks, aBooks [this book is available in all these formats]
- CD programmes [Be Your Own Bank, Under the Radar Influence, Property SuperConferences]
- DVD programmes [Property Auction Profits, Bareknuckle Negotiation, Property SuperConference]
- Online portal memberships [Progressive online portal Community]
- Webinars [Lead Generation Masterclass]
- Networking events [Progressive Property Network, Multiple Streams of Property Income Event]
- Training courses [Progressive Property Masterclass, Estate Agents Secrets, No Money Down Lease Options Masterclass, Deal Packaging Secrets, SuperHMO, etc]
- Mentorships [Progressive master mentor Roy Inman]
- Continuity programmes/masterminds [Progressive Property VIP Property Millionaires Club]
- Roundtable/exclusive programmes [Progressive Graduate Programme]
- Retreats [Progressive Cayman Retreat]
- Apps [Progressive Property App]
- Software [Progressive Deal Scrutiniser]
- Selling deals to other investors [Deal Packaging]
- Build portfolios 'Hands-free' for other investors [Progressive Portfolio Builder]

www.progressiveproperty.co.uk/pdf

Every single one of these was created first from buying property. I started in 2006 with no knowledge but some naive enthusiasm. I'd have never dreamed that all of these 'spin-off,' 'cross-stream' revenue opportunities were available to me, or, more to the point, that I could actually do them, or even more to the point, that anyone would actually want to learn from *me*.

Of course, if I was still living with my Mum at 45 and I'd never bought a property, no one would, which is why this is Stage 5 and not Stage 1!

Timing of the 'Wrap & Package' Stage: if you get into the 'Wrap & Package' too early, you'll have no credibility, no results or proof, and you'll

damage your reputation. The naysayers will pecker at you and expose those gaps in knowledge. More about those buggers in a minute.

But if you don't get into 'Wrap & Package,' or you get in too late, you'll be leaving your message and millions of pounds on the table for someone else to take. And they will.

This is represented by **C4. [Ceiling Point 4.]**. You either get stuck juggling your strategies in Stage 4. Through lack of leverage, or you move through to Stage 5 too early and everything becomes a chaotic mess.

My guess is that you can start earlier than you think. After all, to be a 'expert,' you simply need to know more than the person or people you are teaching, training, mentoring and inspiring.

The naysayers: let's get this one out of the way. Here's a common objection I get when speaking at events across the country:

'Well Rob, if you're making so much money out of property then why are you teaching people how to do it?'

Here's another one:

"Rob, those who do it, do it, and those who can't do it, teach it."

One more? OK:

"Rob, why would you go and teach people your secrets, surely you just create competition and make it harder for yourself?"

All fair questions actually in a small dose of scepticism. Scepticism in small doses is smart; no one should be naive. But more than a small dose simply keeps many people in their bitter jealous cave. Many of these people who ask these questions have some knowledge themselves, but often don't have the courage to share it. It's very easy to pecker away at the 'Gurus' but much harder to stand tall, put yourself out there, and take it on the chin.

"If you're not being criticised a lot, you're not doing very much. Ridicule is the price of ambition." – Robin Sharma

This is actually a simple four part answer for me. I can't speak for everyone. There are some fraudsters out there, but I believe that we are in a great industry where most people are genuine and want to help you.

Pecker-overcomer no.1: you can make a lot of money out of training, educating, leading and inspiring, so why wouldn't you? So sue me for making a living. You've spent decades getting all the knowledge, it's time to turn it into a genuine career/ business and make a lot of cash.

The first event we ever ran at Progressive made £27,000 net profit [a two day property course]. It had taken us years to make that in income from properties. It had taken us years to get the right knowledge to make that in equity. It took us a few short months to promote, market, fill and run the event.

Why would you deny yourself that opportunity to exponentially grow your business? The growth is exponential at this stage because leverage and compounding are paying you back, you have multiple 'cross-stream' add on opportunities and you have the *real life experience people need*.

Pecker-overcomer no.2: leverage. It's so leverage-able that you'd have to be a hermit not to want to do it. Even if you're not a people-person, you can still leverage the non customer facing products such as CDs, DVDs, software and online communities and portals.

Pecker-overcomer no.3: it's way more fun than viewing stinky properties, doing refurb's in the cold of winter or heat of summer, filing accounts and admin, and all the other necessary but dull things that need to be done in your property business.

I bet you love the idea of helping people though. I bet you like the idea of getting some results and sharing your skills with others and profiting from it. I bet you like the idea of running your mouth off all day every day and seeing the money pour in. Apparently I do.

Pecker-overcomer no.4: the world needs leaders. You owe it to people. There's huge demand and market for it. People are scared and need hope, inspiration and clarity. It's your responsibility to share and teach and create flow

in the economy. The success of the next generation relies on people like you. The growth of the economy and financial recovery relies upon you, and people like you. The entire public sector relies on you.

And never let anyone tell you otherwise.

Oh, and I did I tell it you it's one of the most leverage-able, scalable, recurring income businesses in existence?

Key skills in the Wrap & Package Stage: leadership and leverage. You can't take the time out of your property business to create information products if you are stuck doing viewings and refurbs. And if you move to Stage 5 too early you risk imploding one or more of your previous strategies. That would be suicide. Ensure you have effectively transitioned through Stage 4.

The leverage creates the time to 'package,' and 're-purpose,' your knowledge into one or more of the vehicles I listed earlier in the chapter.

Top tip: invest as much of your time, or the leveraged time of your team, in 'products' in the Passive stream. Products that you set up once, but pay a continual, recurring income. Books, CDs, DVDs, iBooks, eBooks, and trainings etc.

Leadership is the next important behaviour/skill in Stage 5. Refer to pecker-overcomer no.4. It takes courage, passion, enthusiasm and spirit. It takes vision. I know you have it in abundance, I believe in you, and I can't wait to see you showing the world what you've got. Plus I need a little bit of healthy competition to keep me moving up.

Your role becomes very different at Stage 5. You will keep your team on track and accountable, and this can only happen the more time you spend leading and the less time you spend doing.

This will help put your business on the map and create a trusted brand. Your reputation will soar and the world will know who you are. This could lead to BIG things in Stage 6.

The day to day running of your business will no longer be you. Your role will be taking board meetings, inspiring and leading the team into new directions, monitoring KPIs and financials and helping to grow the brand vision.

Control - the death of progress: the opposite of the above will hold you back, or keep you in Stage 5 for too long. Wanting control, not letting go, running the business as a 'lifestyle business' instead of serving the bigger picture and setting up for Stage 6.

'But Rob, it is my baby, it has got my name all over it!'

It will always be a baby unless you let it go.

When you 'Wrap & Package', you have to get out of your own way, let the team and other people go and build your business for you and let them do things their way, which can sometimes be difficult, especially 'if you have always done it your way,' but, when given a chance, often leads to a better way.

X6: Cost & Culture 'Tipping Point:' X6: is where you get the biggest, most leveraged and disproportionately exponential growth you've EVER had. You'll want to hug random strangers and do silly dances in public when you are on the receiving end of this.

You get the X6 acceleration by creating a business with a clear culture. Your business has a message, a meaning and is becoming its own movement. Your team all buy into it, understand it, and you become one streamlined team who can't be stopped.

You have costs tightly monitored and accounted for, and you're used to having big overhead and investing cash into growing the business further [systems, sales, marketing, personnel].

And you get all this now you're NOT working IN the business. You can travel, holiday, spend time with family and focused on those leveraged KRAs [Key Result Areas] that drive the business forward from the top down.

Summary

The first Stage in creating multiple streams of property income is the Wrap and Package Stage. You leverage all the knowledge you've built in building your own portfolio and package it into information that others pay for. You can leverage and 're-purpose' your knowledge many times over with little extra input, and accelerate your 'cross-stream' income. Don't move too fast into Stage 5 as you may take your eye off the very strategies that got you here. But don't let the naysayers steal your thunder: you have a message and vision that the world needs to hear, and you can profit handsomely while helping others too.

Bonus Chapter 6 - Multiple streams of property income

When I started in property we thought there was *one* way to make money. You buy, you refurb, you rent out. The Progressive **BRR** strategy.

And it's served us well; we've bought and sold over 350 using this one strategy. But that was just the tip of the iceberg.

You may have noticed that the world has experienced turbulent times over the last few years. You might think there's plenty more to come. And you might be fooled into thinking that because of that, opportunities are more scarce.

Well, to be perfectly honest, for most people, this is true. Opportunities are scarce because confidence is low and the media is in a frenzy. But to the opportunists, the opportunities now are like you've never seen. Ever.

"Observe the masses, do the opposite" – Walt Disney

The recession hurts most people, yet they're printing more money, and more people become millionaires in a recession than at any other economic time in history. The high street is hurting but second hand shops, pawn shops and charity shops are thriving better than they have for almost two decades. Record stores are hurting but iTunes rules the world.

So what does this mean to you?

Well first time buyers are hurting; they can't get on the ladder as they're still priced out and they can't get finance, but smart investors are using so many creative, entrepreneurial strategies it's no wonder most ordinary people haven't got a chance. But you don't know what you don't know, right? Well, right now, in the property investment world, there's serious money to be made without even buying property, without needing a deposit, or even having to apply for a mortgage.

There's people cleaning up in a multitude of different property 'types,' and a

variety of different add on businesses to the bread and butter single let residential **BRR**. So what are they and how can you benefit from them?

Regarding the 'bricks and mortar' of property, you have single let, buy to let, single let flipping, multi-let [Boutique, Blue Collar, Post Grad & LHA] financed through sub letting, JV partners, option purchases and long stop instalment completions.

There are many investors buying commercial property with commercial finance that have less barriers than buy to let finance – converting residential into commercial, commercial into residential, splitting title of bigger units into multiple flats, turning pubs into HMOs and offices into multi-purpose residential/commercial hybrids.

For every one of these, there are people [including Progressive] who are running courses on how to do them. We're partly to blame for this, because we teach the Progressive community members how to build their own businesses, and even train them how to be trainers. And now you know why? Because it's a way to faster income through 'repackaging' your property knowledge – and it's just plain smart.

Then you have the different strategies of buying such as a variety of 'option' purchases which give 'control' rather than 'ownership' and remove many barriers, especially around needing deposits. Other variations on this such as delayed completions/ instalment contracts are different ways to cut the 'no money in' cloth. Yes we run training on that too, because it's sexy, and it helps people who wouldn't normally have a chance get started.

With finance being limited through conventional banks, people are getting creative and partnering with those who have money to form Joint Ventures [JVs]. Share 50% of your profit with a 'backer' or have 100% of nothing – your choice. Mark and I started this in 2006 before it was necessary and we didn't even really know it was a 'JV'.

Then there's the businesses that support buying, such as selling deals on for quicker cash, flipping deals through Estate Agents, building portfolios and creating bespoke end to end services for busy professionals, mentoring people

to take the step from corporate to investor, and repurposing their knowledge and information into CDs, DVDs, online continuity programmes, mastermind and 'private equity' programmes and much more.

This is everything we do at Progressive. Stay with us long enough, and rather than just buying a few single lets [which will get you started and serve you well], you'll have a whole empire of businesses around property, and multiple streams of property income. You'll also reach more people, build a bigger brand around your name, and serve and contribute more than you ever dreamed you could.

Start with one strategy and get good. But also 'start with the outcome in mind.' Know that you're significantly underestimating what you can achieve in the long term in property.

And we're here to open your mind and let you get your large, multiple income piece of it.

But one final note to the sceptics: Why would we share all our secrets? Why would we train people to train others what we train them? And if we're so good at buying property and so rich, why don't we just do that and forget the rest?

In all honesty, we'd be a little more cagey about sharing everything if this was a cannibalisation business. If we were on the high street, selling the same thing next door to each other we'd have to be a charity to do that, right?

The great thing about property is that to be properly successful at it, you have to work it *locally*. The Progressive R.E.A.S.O.N & C.A.S.T.L.E.D models in *The 44 Most Closely Guarded Property Secrets* will teach you that.

So we can teach you how to do everything we do, as long as you don't climb over our gated barbed wire electric dog and rifle patrolled fencing.

Seriously though, for the most part the property world is an abundant industry, and all we want is for you to be as successful as you want to be, and we'd love to be a small part of that.

Here are just a few of those strategies for you:

BRR [Buy, Refurb, Remortgage]: this is a low- to medium- risk, time-tested strategy which is the staple diet of a professional property investor. You should understand this before you start other more intricate cash-flow strategies in this section.

BRR allows you to force the appreciation of the property through refurbishment, and 'cycle' one deposit 'pot,' getting all of your own money [or JV partner's money] out upon remortgage, making it a NMLI deal [No Money Left In].

Then you simply start again, rolling and recycling deposits from property to property without needing any extra cash

Professional, sophisticated investors have been doing this for years, and have built multi-million pound portfolios on one single deposit (that they probably borrowed from a JV partner or took out of their own house as equity), therefore building a no money down [NMD] cash-flowing portfolio.

Here's how it works:

1. You must get a discount that equates the Loan to Value [LTV], to be able to recycle your deposit back out upon a remortgage. You will be buying the property with your initial mortgage at an LTV [say 75%] of the *purchase price*. There's an example coming up later.

So your first mortgage is 75% of the purchase price, say £70,000. Your *remortgage* will then be for 75% of the real value, say £105,000. You will therefore be left with a mortgage of 75% of £105,000, the old mortgage of 75% of £70,000 will be paid off, and you will be left with an amount that 'pays you back' your initial deposit.

2. If you want ALL your money back [refurb costs, fees], you need an extra discount to match these costs.

In the above example, if your refurb and fees were £6,000, that would mean an

approximate additional discount of 5% is needed to cover them on the [second] remortgage], otherwise you'll get the deposit back but not the £6,000 costs.

3. Your first mortgage *must* have no ERC's (early redemption charges).

Most lenders, though not all, and the market is always evolving, will not allow you to mortgage with them until you have owned the property for 6 months. And many of these lenders will charge you an ERC to pay off that mortgage (to remortgage to another lender). This can be as much as 6% of the value of the loan.

You need to select a mortgage that has no ERCs. This is very important or you'll be paying £5,000 - £10,000 extra on your 'remortgage.'

4. Getting the higher valuation. If the same surveyor is sent to value your property for the remortgage, six months or so after she values it previously for 30% less, do you think she's going to give you the extra 30% on the valuation? No.

It is vital that you instruct a different surveyor, through a different mortgage company, to value your property on the remortgage. You're not being shifty here, you're simply getting another independent valuation from a surveyor that is valuing the property on its merits and value, and not being influenced by the original low purchase price.

Surveyors are being pressured now to value quite low, and are also instructed to value on the basis of value or purchase price, whichever is lower, so they don't get stung for 100% financing (and for their indemnity and protection). If they know the purchase price, they will value it at that level, even if you have genuinely bought it at a discount (which you have), and genuinely added value through refurb (which you have).

Using the BRR strategy you can buy one property every nine months or so [six months plus remortgage and valuation time] with one deposit. If you want to buy more, and build your cash-flowing portfolio faster, simply raise more deposits.

In ten years with just two deposits you could have a portfolio of 26 properties worth a conservative £5million valuation and likely minimum equity in the millions.

BRR example:

Purchase Price: £70,000

[First] purchase mortgage @ 75%: £52,500

Deposit: £17,500 [equity in home, JV partner, stocks, savings]

Cost of refurb & fees £5,000 [approx]

Total money in: £22,500

Revaluation [value] after 6 months of mortgage: £105,000

New re-mortgage @ 75% of £105,000: £78,750

[No deposit needed, as this is a re-mortgage]

Money left after old mortgage is paid off by new mortgage [$£78,750 - £52,500$]
= £26,250

Money back out to 'start again' on the next property: £26,250 [£3750 more than cash put in]

You have effectively bought the property, refurbished it and remortgaged it pulling out the original deposit leaving no money in [NMLI], even getting a little cash back. You then repeat the process over and over. Remember, you also have locked in equity over £25,000. This is infinitive return on your investment [ROI]!

This property will now give you passive income from the cash flow from day one [approx £150 per property per month NET], and all there is to determine is how many of these 'money boxes' do you need to replace your current income through equity or cash-flow?

Even if you could only get a valuation of £95,000, you'd have a cash-flowing property with £25,000 equity, with only £6,250!

Further Advance [FA]: a further advance is very similar to BRR, except you

don't need to remortgage to another lender. In the case of an FA, you simply apply to the same lender (as long as they offer this service) to 'advance' you the uplift in value. An example would be TMWs light refurb product. This is like a remortgage, based on the fact that the property is worth more, but with the same lender.

The benefit of this is that you don't incur double fees [as you are only using one mortgage company, and it is quicker]. You do have to ensure that you have shown an increase in value, for the same surveyor to be happy to lend you more money to get your deposit back out.

HMOs/multi-lets: the demand for rooms is growing fast. People can't afford to buy like they used to, access to lending for ordinary people is hard, and rents and prices are very high compared to salaries. The population is exploding through larger families and immigration, and towns and cities are becoming more and more densely populated, without the available land to build out onto.

It has gotten harder and harder for developers to make margins, so they build smaller and smaller houses and flats to reduce costs. People are more transient in their careers now and do not hold down jobs or relationships for as long as they used to, so they need more flexible living accommodation to match the changing lifestyles.

The reaction to this is obvious and necessary. You'll notice many more houses are being converted into room lets, especially in around the town centres. You'll notice more and more people renting out a room in their house. You'll notice more and more investors talking about HMOs/multi-lets, and the changing regulations around it.

There are five main Progressive HMO/multi-let strategies, and five main finance strategies to acquire them, four that don't need a deposit. Progressive are currently the only people training you on all of them.

Which strategy or strategies work for you will depend on your available cash, your local gold-mine area, and your local planning regulations. It is important that you research to find these before you scale up your chosen HMO strategy or strategies, and something that many investors are getting wrong now.

It's not smart to get drawn in by a sexy NMD HMO strategy, educate yourself on it and spend time working it out, only for it to work in every other area other than your local one.

The Progressive five step HMO strategy model:

High end 'Boutique:' the most profitable room by room model is the 'Boutique' model. It is also the model that requires the largest initial outlay of cash (especially attractive to JV partners). This model provides Boutique, mini hotel room accommodation for high end professionals near the town centre or more affluent parts of a town or city. This model commands the highest room rent, attracts the best tenants, and needs to be furnished accordingly.

Post-grad/professional: one step down in 'quality' from the 'Boutique' model, but with a slightly larger market, with less input costs to you or your JV partner.

Blue collar: a larger market than professional/post-grad, and not as necessary in the town centre, where prices are often higher, as these can be located close to the main industry of the town/city, for example near the hospital or a large manufacturing plant.

Less input cost, less fussy about the quality of the accommodation and perhaps an extra room can be squeezed in per house. The lower down the 5 step model you go, the more management the tenants need.

Student: especially effective in university cities, and usually within one mile of campus. Voids are higher because of holidays, and maintenance and management are also higher, but tenant expectations lower and a greater tolerance of higher numbers.

LHA/DSS: the 'lowest' end of the market, needing the lowest amount of capital outlay, but commanding the lowest rent per room, and requiring the highest management in time and costs. Space can be maximised to great effect, and the market is wider than 'Boutique' and 'Post grad/professional,' but tenant turnover can be high and management intensive.

The Progressive 5 step HMO Finance model:

BRR: as explained in this chapter, you buy with a deposit, refurbish, then rent out. You own the bricks and mortar. And in some cases, you can recycle ALL your cash back out, for NMLI.

Multi-let without the sweat/rent to rent/corporate letting: excuse all the terminology, but you need to know the language. Corporate letting is a smart strategy which involves you renting an 'HMO-able' property from a landlord on a single let basis, and then 'HMO-ing' it yourself. You create all the cash-flow of an HMO, yet you don't buy it. No deposit needed. No big upfront costs.

One big upside is it's virtually NMD. The trade off is you don't own it, so you won't want to spend much refurbing it. You can mix and match this finance strategy with one of the 5 Progressive HMO strategies above.

Lease Options: rather than buying the HMO and needing the big deposit, you take an option to purchase it. You take control of it through an option that excludes all other potential buyers, but you don't 'pay' for it until you 'complete,' which could be many years down the line. Virtually NMD HMO control except for legal costs, and a great way to generate significant cash-flow with limited finds. The trade-off here is that you'll need to learn and master this strategy, get the legals right and 'educate' vendors, landlords and agents. But that's the same for most things anyway.

Lease Options and other option variations such as purchase and sandwich are detailed in *Make Cash in a Property Market Crash*.

Delayed Completions [EDC's]/Instalment Contracts: a variation on an option where you exchange on a property, thereby negating the risk of lost refurb costs. Once you exchange, you basically own it, but you can then 'delay' completion, or own in 'instalments' over a period of time, often many years.

LOs & ICs are as relevant to single lets as they are to HMOs, and are a creative and evolutionary finance strategy that negates the need for mortgages or large chunks of cash.

JVs: Any property buying strategy becomes NMD when a JV partner fronts all

the costs. A big advantage of working with a JV partner is that you can still own properties by using more traditional purchasing methods with your partner's money, and you have a partner who brings other benefits such as knowledge and experience that you wouldn't have working alone.

Cash-flow: with a single let property, you're doing well if you can clear £200pcm net income. In some low yielding areas around London, it's virtually impossible to achieve cash-flow on single lets without a 50% deposit. Not a great use of leverage or cash.

With HMOs, you should be looking at minimum £400pcm net, and with the higher end models, you can be looking at £800 plus per property per month, even with a repayment mortgage.

The more rooms you have (5 or more) the more your cash-flow increases, and many old commercial units, old hospital and council buildings, clubs, nursing homes, retail and pubs are prime for HMO conversion.

You may need to single let twenty properties to get to your income target, whereas four larger HMOs can achieve the same goal. We recommend that total beginners cut their teeth on a few single lets before stepping up, but if you're reading and you have a few already, perhaps it's time to step up and accelerate your cash-flow.

Deal Packaging: when buying any type of property, it's likely that you view between five and fifty before you get a deal accepted, depending on your experience, criteria and area. So this begs the question: what are you doing with the four to forty-nine properties that you're NOT buying? Are you making any money from them, or is someone else buying them?

What if you could make just £3,000 on each one? Or even just £1,000? In your professional property career you're going to view hundreds or thousands of properties: you do the maths!

Strange though it may sound, there's a great advantage to having no money, or not being able to buy yourself - a problem you may have had before reading this book.

The fact that Jo Moore, Progressive VIP member, was 17 when she joined the Progressive VIP community should have counted her out, if you talked to ordinary people or banks. At 17 you can't buy property. Game over, right? Well no, not for Jo. Without cash or the ability to get a mortgage, you have to be creative. Jo started sourcing and packaging for others first, until she turned 18, so that she could learn property as a business, and make cash while doing it.

She did this by 'packaging' deals and selling them to other investors for immediate, upfront cash profit of more than £3,000 per month. Not bad for a 17 year old, right? Many more of the Progressive community members double or triple their property income from selling deals they don't want, or would have previously rejected.

Kris & Jayne Carpenter, a brother/sister partnership in the Progressive community, now have over 25 properties and a letting agency with over 120 lets, and still did their best month ever recently: £25,000 in deal packaging fees in one month!

Deal packaging gives you faster access to liquid cash that could free you from your job in thirty to ninety days; certainly much quicker than buying twenty to thirty single lets. And if you are really grasping the idea that property is a *business*, you can see how powerful, leverage-able and cash generating this strategy is.

This is one of the strategies that has allowed Progressive to grow from a personal portfolio of ours to a multi-million pound business empire. This has also allowed thousands of Progressive community members the same luxury.

You might think it's too early for you, or you don't have enough experience, or any other excuse you could make, but where else can one deal sold replace your monthly gross wage? We have been packaging between five and fifteen deals per month every month since the start of 2007, and you can too. We started with limited experience, helping friends and family out, and it grew from there.

And the power of compounding really kicks in when you combine deal packaging with HMO's/single lets with a well financed JV partner. The fees you

can get from deal packaging vary from £50 a lead to £20,000 plus per property, depending on the strategy, time input, and customer type. uQL, QL, RMD's, FF, PPD, AS, LO/SO & PB are detailed in *Make Cash in a Property Market Crash*.

Lending your money to other property investors: If you have cash to invest and want a better return than the bank and want to be more passive in your investing, you can consider lending your money to other property investors.

Most bridging/private lenders get between 1% and 3% a month on their money, depending on the term of the loan. With loans of six months or more 1% to 1.5% is easily achievable and relatively low risk.

You can secure your loan on the property in question, and your investment is likely to be almost as safe as if it was in the bank, except you'd be making five to ten times the return.

Many investors who become successful in property and make big lumps of cash, often use lending money to other property investors as another stream of their property multiple income strategy. It's also a great way to 'buy in' great contacts and learn how to invest from people who are already doing it very well. You can use some cash to partner with an experienced investor, shadow them, and learn exactly how they did it, whilst making money on your money. You should very realistically and with low risk be able to make 12% a year using this strategy.

You can call upon any contacts in the Progressive community if you require help with the strategy, the legals, the contracts, the agreements, keeping the risk low and setting clear expectations from the start.

Gill Alton has been both money lender and recipient of funds in the Progressive community. She loaned out a deposit to another Progressive community member at 8% per year, and borrowed from her parents at 5% per year. As have Francis and Jane Dolley, whose £9,500 net cash-flow per month has been leveraged by the funds they have borrowed and loaned within the community.

We often 'bridge' money to friends and business associates, and sometimes

even act as money lenders to ourselves.

www.progressiveproperty.co.uk/pdf

Sharing your knowledge and selling the information: Information is one of the most important and valuable commodities in the new age and economy that we're in.

Information is accessible faster than ever on demand, and people are craving to know 'how to.' Property investing, making money and entrepreneurship are some of the most popular topics people desire right now, especially with the money problems many people have and recent property crashes and credit crunches.

In years gone by the facilitation of this information was only for the very top experts in their respective fields. But today where people 'buy people' and look for trust more than ever, people with less experience are positioning themselves as experts and being rewarded handsomely for it. One of the unique things about the Progressive community is that we teach and actively encourage you to become an expert as quickly as you can, and help and train others.

This has been covered in the 'Wrap & Package' Stage 5 chapter, but it is worth adding a couple of points:

The packaging of information has no limits. At whatever level you're at, you can 'repurpose' this information and sell it to others and help them make money. Even after your first property purchase, you can teach people how to let their first property. When you've bought five properties you can teach people the fundamentals of building a solid portfolio. When you've bought fifty properties you can teach advanced investors the intricacies of building a multi-million pound portfolio. When you have a multi-million pound business you can teach other people how to build businesses around property.

Even more exciting than this are multiple ways in which you can package this information for people with different learning styles, therefore 'selling' the information many times over.

Genuinely as good as the money is the enjoyment and satisfaction and meaning you get from helping other people achieve the same results as you. Your sense of pride, humility and importance in life grows not so much with more money but with more contribution.

Many of our competitors have said that we're crazy to share this information, reveal our 'ulterior motives' and train others to do what we do, thus creating more competition in the market place. However we believe in abundance and the more people we help helping more people, we believe can only be positive for the Progressive brand. The community grows faster this way and more people that want to learn from Progressive will be attracted to us. Not everyone wants to learn from Progressive, and you have unique skills and personality traits that mean some people would prefer to learn from you.

Some people place us on high pedestals and feel that we will always be ahead of where they could possibly ever be. This is not the case and we believe we're ordinary guys who are no different to anybody else.

We all have the same opportunities, yet the only difference is that not everyone takes them. So people who feel overwhelmed and awestruck by our results would prefer to learn from someone else who's not been doing it quite as long and is nearer their level.

And even better than this is that Progressive will teach you how to do exactly this for a fraction of the cost of becoming a long-term '10,000 hour' expert. We all get to serve and give back to our industry and keep the flow of money and success within our field.

And the best way to cement any learning you get is to teach it immediately. Please don't underestimate the unique talents and skills you have to offer the world and how other people crave them. Don't do them a huge disservice by keeping it all to yourself.

Summary

There are multiple streams of cash-flow available through property investing,

not just Buy to Let. Over time add additional cash-flow strategies to your overall strategy, and think outside buying and renting. Sell to and help other investors, sell and trade deals, share and sell your knowledge and information, and sweat each asset to its maximum by renting out multiple rooms.

Bonus Chapter 7 - Become an Expert

This Bonus chapter is taken from *The 44 Most Closely Guarded Property Secrets*. You'll see why it's relevant when you get to the end.

Only listen to those who **really know** and have done what it is that you want to do.

You'll get every so-called 'expert's' opinion on how to be a property investor, all day every day, without asking for it. This is just fine; we are all entitled to that, but the big question is:

Have they done it themselves?

The only way we are going to become an expert is to listen to the experts [rather than newspapers and pub talk], do what they do, and then physically go out and get the necessary education, experience and action to get the same results. It's actually not complicated at all, and easier than most people think.

Actively seek out people with a portfolio of twenty properties or more, especially locally, and see how you can help them, so that in turn you can learn from them. Find out what kind of properties they are buying, on what streets, using which agents, and their preferred strategies. Who are their friends, and where do they spend a lot of their time?

Actively seek out multi-millionaires. Ask the same questions as above. Observe their behaviours, attitudes and beliefs, especially around money. Rob even copied James Caan's walk at the 2010 Property SuperConference.

Success and wealth leave tracks: the good news is that there are learned systems, strategies, mindsets and behaviours that lead to great wealth. Your mission: find them and replicate them. Then turn that knowledge into cash.

Don't be scared of them. Don't be envious of them. Don't be awestruck by them. Just find them, offer them value, and spend time with them. They're real

people just like you, most love to share their time and knowledge, and almost all love having a chat about themselves.

We used to be too proud in our youth to learn from those who were good. We were always either a tad jealous or thought they were just plain lucky. The best thing we ever did was grow out of our ego, and get out of our own way. OK, so this is more Rob than Mark. No one knows it all: we can all learn so much from each other if we just ask, listen and stay open minded.

We now regularly pay thousands per session for people who are experts in their respective fields and can teach us things that we don't know and need to learn, and not just in property. In fact, it's often better to find niche experts who know the most about their specialised fields such as employment law, selling to the affluent, online marketing, people and communication skills and so on.

The £600,000 we have spent on this education has brought in many millions of pounds we'd have never seen if we thought we knew it all, could do it ourselves and 'save' the money, or were too proud or nervous to simply ask.

Wealthy and successful property investors are so for a reason. It's a culmination of everything they have learned, tested, failed at and people they have learned from along the way, and you can fast-track and leverage all of that. Most of the time it is nothing to do with luck. Most of the time you can find out their exact strategies, and most of the time they will be happy to share their knowledge with you. Then you copy it, and you get the same results.

You've probably heard of the 10,000 hour rule to becoming an expert. You need to spend 10,000 hours or more to become the very best at something. It certainly takes time, and you have to earn and invest your entrance fee, but there is a way to accelerate that:

Hunt out as many experts as you can who've already spent 10,000 hours in their chosen field, and model exactly what they have done.

"It's not what you know, it's how many millionaires you know." – Rob Moore

Make it a lifelong mission of yours to seek out those who have what you want

and to learn from them. Read books about wealthy and successful people you admire. Subscribe to their newsletters and read their blog entries. Hunt them down and buy them lunch. Take them out and ask them how they did it. Believe me they'll be happy to share their stories with you.

Learn from their mistakes as well as their successes. Save yourself years of time, energy, trial and error. Become the one who is writing the book and teaching other people how to do it.

Try and get as much coverage for what you are doing as you can. As you build your portfolio, contact editors of relevant local and property publications and let them know what you are up to. If you publish on a website contact them with your entries. They will not always respond to you right away, but just keep letting everyone know of your successes and they will want a piece of you.

Before you know it, you are perceived as the expert, and rather than pushing hard for business and income you pull it in with less energy and more speed.

Knowledge and action are power. Do you have contacts that can help you reach more people? Do you have a story to tell that radio or TV might be interested in? We all have something to tell:

"Don't get ready, be ready." – Craig Valentine

Can you mentor other people and teach them what you know. We know that you are an expert in one area, we all are uniquely talented, even Rob. Transfer what worked in that strategy to your property portfolio through transmutation.

Success leaves tracks. Use other people successes and expertise to help you to become a wealthy and successful Property investor.

Whose success clues are you studying? And whose model are you duplicating? If they've got what you want then you're doing it right. If they have never done it, put on your headphones and mime with a smile.

Summary

Become an expert in property and you will be successful. Your strategy will work for you and others will want to learn from you. Alternatively find an expert and leverage their skills and experience and you will fast track your expertise. Only listen to those who've done it and actively hunt them down and suck them dry for their experience. Buy them lunch, do whatever it takes.

Stage 6 – Exit [Sell. Grow. Float. Decay]



‘Start with the end in mind’ – Stephen Covey RIP

The sooner you start planning your exit, the easier it will be. And the bigger the pay off will be. Most people don’t think about their exit strategies when they start, because they can’t think that far ahead (tomorrow is a problem for them), they don’t know *how*, or they don’t think they will ever [need to] exit.

You don’t *have* to exit, you just have to plan to exit, and have an exit strategy. Here are the 4 exit strategies:

1. Sale
2. Continued growth; hand down to management or family
3. Float [IPO], share sale
4. Decay, liquidate or go bust

And yes, 4 is a strategy. Markets change. Regulations change. People change. Mistakes get made. So it’s best to plan for 1, 2 or 3 before 4 happens.

As you can see on the Roadmap, the growth is significant - but it is not as

exponential as Stage 5 because of the law of ‘diminishing returns.’

It’s easy to get 50% growth in years one to two; to go, say, from £100,000 to £200,000. 50% growth from years two to three would be £400,000. Years three to four, £800,000. To sustain growth ever year at 50% gets harder and harder as you gain more market share, get more established and known and find it harder to get new customers/properties.

Once you get to Stage 6 Growth of 15% -20% a year would be pretty good. You might get tech-boom Microsoft-/Apple-esque growth of 50% year on year for a couple of decades, but it isn’t common. This is the reason the growth curve stabilises slightly through Stage 5. to Stage 6.

For example, Tesco’s profit margin is around 4%. You can bet when Tesco started up, their profit margin wasn’t 4%. But over the life time of the business, the percentages go down or up with market cycles and fluctuations. Of course, 4% of a few billion is a lot of money.

The growth in Stage 6 can be consistent and predictable, with certain business types (Franchises, letting agents, recurring models), as shown by the dashed yellow line.

But the growth can also be unpredictable, with business exposed to market changes, boom and bust cycles or not fully systemised, as shown on the grey ‘wobbly’ curve. If you are on the pulse, growth should level out and continue year on year until you exit.

Once your business gets to this stage, you should really be going at 20% a year growth: 20% on £6million to £15million is really good money.

This income might come from the rent roll, portfolio building, mentorships, lending your money out as a bridging facility, information ‘packaging,’ or from creating a property franchise. Or all of these.

You could even have multiple brands or JV partnerships like Virgin and Progressive do, to leverage other partners’ expertise and experience for ‘cross-stream’ income opportunities.

Key limitation at Stage 6: you need a scalable brand in Stage 6, rather than having a brand 'You.com.' As you start you'll build a connection [and your ego] with a brand name around you. As you grow you won't be able to deal with all the enquiries and the work and you won't be able to scale up. People will want you and only you, because your name is over the door. But there's only one of you.

The challenge is having a scalable brand that has all the values, personality and culture of [You.com](#), without needing you [or being over-reliant on *any one* person]. If you don't make this transition you'll be more busy and thinly stretched than you have ever been, despite being successful, and you could damage everything you've built. You also leave it exposed to risk.

And of course, there are micro-behaviours you will want to avoid, such as being too analytical, too detailed, too controlling and getting stuck in the small things [no leverage]. This will in fact shrink your brand to the point of decay. Do not sweat the small stuff at this point.

Key skills at Stage 6: there are three key skills you will need to transition through this Stage if you want to create a £12 million plus business. The first is *Vision*.

If you're a detailed or analytical person, you may find this the hardest skill to adapt to. You'll need to be strategy focused, seeing way into the future, driving that strategy and sharing that vision with the team, allowing them to implement your big picture. Steve Jobs and Bill Gates were very much detailed, analytical people in many areas, and still managed to/had to develop this strategic, big picture, visionary thought process.

And then relentlessly drive it.

You need to be able to see a mental picture of where the business will be in ten or twenty years, even if you'll sell out in three. You need to be able to motivate, inspire and instil belief in something most others wouldn't have the courage to, and often without evidence.

You need to raise people to a higher standard. You need to create a movement

that people feel part of. You need to solve big problems and give people hope and direction. I never thought I'd be doing that after I bought my first dirty shed and rented it out!

The second key skill at Stage 6 is Trend-spotting. Can you predict the future? Well you need to be good at this in Stage 6, or at least better than your competition.

And if you don't have these traits yourself, you'll need to build that team around you or find a business partner who has them.

If you know Progressive well, you will probably have noticed that Mark is much more the operations, the details, the analytics and the spreadsheets guy. Slow and steady increments and go about your day to day. Keep your feet on the ground and protect the downside risk. He's great at spotting things I can't or don't, and deals with things that are immediate and real. But he needs evidence now to believe something.

I'm much more vision focused, helping the Progressive brand move forward. I can see things way before they become real, but that means sometimes (lots of times) I miss details. I love to dream BIG and get impatient if I don't get there yesterday. Take big risks and go for big wins. I like big progress, and I want to change the world.

Without my vision, culture and big destination thinking, and Mark's attention to detail, Progressive would still be in the first 2 bed house I ever bought.

I've personally been very inspired by the many biographies and autobiographies I've read over the years on people like Steve Jobs, Arnold Schwarzenegger, Christopher Reeve, Simon Cowell, Gerald Ratner, Gordon Ramsay, Nelson Mandela, and friends James Caan, Lord Sugar, Bob Geldof, Frank Bruno and Karren Brady (and of course many others). In reading these books you are a fly on the wall in their lives, and you get to watch the key decisions, behaviours and personality traits that made them super successful.

I didn't see the value in these kinds of books in my early career. In fact from the age of 5 to 27, the only book I read was *Fantastic Mr. Fox*.

“Those who don’t read have no advantage over those who can’t read.”

Then from 27 to 30 I must have consumed 50-60 ‘how-to’ books a year. All great, I couldn’t recommend that enough either. But once you’ve learned 95% of the ‘how’ it’s often the inspiration, and real life, how the ‘how’ is applied and how to deal with it in the real life moment.

Like how Gerald Ratner dealt with the media totally ruining his business off the back of one sentence. How Christopher Reeve dealt with paralysis and depression to build a greater vision. How Steve Jobs dealt with people who didn’t believe, and how he ‘distorted’ reality to inspire and achieve greatness.

And all of these people, and many thousands of visionaries I’d love to mention, all have in common, is the ability to spot trends, or create them themselves. Steve Jobs got us all addicted to smart phones, even though we didn’t know we needed them. Bill Gates envisioned a personal computer in every home when the ‘personal’ computer was the size of a large room. James Dyson managed to get people to spend £300 on a Hoover and show off about it to their friends. He created a fashion accessory!

Can you see trends coming before they are coming? Can you see trends before everyone else? Can you start them? The third key skill in Stage 6 is Timing.

The problem with timing, as Warren Buffett says, is this:

“You can predict what will happen, you just cannot predict when.”

So to a certain degree, you are second guessing what you can’t 100% predict. You’ll need [and get, because you make it] a little luck along the way.

When we take time out of our business, Mark and I often discuss where we think the market is going. When will we get back into boom times? When we will need to scale up aggressively? When will we need to exit? Our friend Andreas Panayiotou built a portfolio of 6,000 flats through the previous boom. He timed his exit well, and sold them all before the crash came. Sure, he had a little luck, but his timing was smart. Once he saw things getting ‘too good,’ he sold out (for a few hundred million) and was able to observe the fall out with

opportunistic eyes rather than be buried in the rubble.

One of Mark's friends owns a large UK crane hire company, and has sold out before two recessions, and bought back again post recession at a small fraction of the price he sold out at. He knows the industry well and is able to predict trends better than most others.

As soon as you get a gut feel or insider knowledge that the market or economy cannot get any better, it may be time to sell.

"Be fearful when others are greedy, and greedy when others are fearful."

When people are scared and think things cannot get any worse, get in. This time was around 2008 in this current cycle. In commercial property, that time is now. We've just bought a commercial property that was worth £1.4million in 2005 for £350,000.

If you ever want to sell your properties or your property business, sell it at the point in future when every Tom, Dick and Harry is talking about it. When people down the local pub are advising you to get in to property, plan your exit. When everyone is doing up property, do the opposite. Or teach them.

If we do sell, we are going to wait until we think things are as good as they can get. So when you see companies like Inside Track coming back, and when *Property Ladder* is on TV every day, we will look to sell. We will probably sell just before it gets to that point because you do not want to be too late. That's why timing is very important.

Another example of the importance of trend and timing is finance. Getting finance from traditional financial institutions [banks, mortgage companies] has been tough for over five years, and will likely continue. This is bad for the masses. This wipes out most buyers, and your competition. But it also means there's space in the market for private investors, and opportunistic, professional investors are making a killing getting easier access to finance than they ever had before.

Floods of people who are fearful of leaving their money in the bank are

flippantly throwing money into property now, when pension companies and institutions were ruling the word in the boom years.

Keep your eye on trends. Watch the market closely. Talk to experts on the inside, and get the inside scoop. We know many bankers, VCs, Estate Agents, surveyors, businessmen, marketers and such, who all give us insight into their area of expertise, and what is happening ahead of the curve.

Stage 6. Options: as you can see from the Roadmap, there are 2 'variables'[assuming decay, liquidation or insolvency aren't your options: you know what that would look like]. These options are continued growth [grey curve] or sales [yellow dashed line]. AS you can see, the exit strategy impacts the growth curve.

X7 [Exit set up Tipping Point] indicates setting up for sale. This is where the 'sales process' will 'start' [hopefully you started in Stage 2!] and you will need to ensure full systemisation, de risk and independence are in place. Of course in theory this is easy. Decide you want to sell, get all your processes out and show off to prospective buyers, right?

Of course, there's a reality.

The reality is you may have seven or more different business models [deal packaging, letting agencies, your own portfolio, training, education, software, information products, UK or worldwide events], and delineating them, carving them off and deciding what to package for sale all take time, strategy and negotiation.

And you've got to do all this, plus getting all your systems up to date, plus learning how to sell a business (you've never done that before) all while running the business.

And that is represented by X7 and C5 [Ceiling Point 5]. Growth will flatline as you move your focus from the business running and vision to the set up and sale, and you might even experience a small dip in income. Only when you've got this right can you break through C5. and execute the sale.

Common in this Stage is a 'growth pain' that you've never experienced before. Gearing for sale... wait a minute, sales are down... there's no growth this year... we're working twice as hard... new problems just when you don't need them... the staff get worried... we're 'selling out' – the culture will change... some of them will leave... the systems are nowhere near as tight as you thought...

If you can keep the income streams steady at this point without any dips or falls, you will be doing very well. Keep pushing through this ceiling, because your biggest payday is just around the corner.

This is represented on the Roadmap by the virtually vertical yellow dashed line. You could make more in one transaction than you ever have in the lifetime of your property business.

You can earn five to fifty times profit. In the tech boom, you even heard businesses selling for fifty times turnover. In fact, my friend and client who we interviewed on Be Your Own Bank – the JV Blueprint, sold his tech company for \$1 billion in 2000!

Yes, \$1 billion.

Continued growth: the grey curve: you keep on keeping on. You ride through the market cycles, you have your peaks, flatlines and [hopefully not too many] troughs.

Fair warning and good practice: if you plan to keep going, which is a pretty smart thing in property as growth is steady and continued, make sure you stash the cash when times are good. Make sure you create strong income streams that will protect you through the lean times. If you are in business long enough, you're going to experience lean times every now and again. You don't want to be exposed and ruin all your great work with a lack of cash or protection.

Selling your property business: here are some handy tips to better prepare you to sell your property business. Even if you don't want to, or end up not doing so, these are still important:

Don't wait too long to sell/set up for sale

Many business owners wait until the last minute to try and sell their business. They wait until the business is stagnating, or they are exhausted with running the business. In fact, the best time to sell is when business is booming. No one wants to take the business off you when you want or need them to!

Don't be in too much of a hurry

If you are in too much of a hurry to sell, you will probably leave a lot of money on the table. Yes this kind of contradicts the last point. The more robust your systems are though, and the longer you can drag the negotiation period without taking it through to the next bust cycle, often, the better. Buyers, especially sophisticated larger corporations, will sense your urgency and desperation and will take advantage of it in the negotiation period.

Start the process early

It's a good idea to begin preparing two to four years BEFORE the sale. It's much more expensive and time-consuming to rush and prepare all of the necessary financial and process information in a few months than it is to consistently record and compile records over a period of years. This record-keeping is also important for your business's growth, since it provides more perspective on your company's performance.

Get your house in order

Make sure that you have been keeping accurate financial records and that your assets are ready for sale. This includes both tangible assets, such as equipment and inventory, as well as intangible assets, such as contracts, leases, patents, trademarks, etc.

Make sure that everything is assignable to the buyer and be prepared for extensive due diligence. Will you include the entire business, or will you be carving it up?

See the sale from the buyer's point of view

A buyer's motivations are different than the typical business owner's. While the

entrepreneurial business owner may get excited about innovation and creative strategies, the buyer cares much more about the potential for stable revenue streams and growth potential.

Take time to understand your potential buyer's point of view, interests, and motivations. Remove their doubts and fears.

Make yourself less central to the business's success

The buyer wants to buy a business, not you, or your job. From the buyer's perspective, it's better if the current owner is not important to the success of the business. Therefore, in planning for the sale of your business, you should begin training your management team to take over critical business functions. If all of the key decisions revolve around you, then the value of the company will be diminished and the business will be less attractive to a buyer.

Keep focused on running and growing your business

When starting the sales process, you must keep a laser-sharp focus on your business's operations. It's important that you do not get too wrapped up in either the sales process or in the romance of any particular sale offer. As difficult as this is, it's best to act as if any deal can fall through, even if you are in the final negotiation period, because any deal can come unravelled at the last moment. Keep your focus on growing your business until the funds have cleared and are in the bank or your business and the sales will get hit.

In addition, you should do your best to keep the sales process confidential so that you do not endanger relationships with any key clients, employees, or partners whose departure could threaten a transaction or the operations of your business. If you give yourself six to ten years from when you started, I would expect you to be at the £10-£15 million pound point at the exit stage.

You will get there if you're in the game long enough, and the pay offs just get bigger and bigger.

Then book your holiday to Monaco, get the piña coladas and cigars lined up, get the best sun lounger on the beach, and get tanned while the money just keeps

on coming.

Summary

The sixth Stage in creating multiple streams of property income is the Exit Stage. Start with the end in mind and be ready for a sale, even if you don't want to sell. There are four ways to exit a business: sale, continued growth, hand down to management or family, float [IPO], or decay [liquidate or go bust]. Get your house in order, work out what streams you want to 'carve off,' get all systems and processes up to date, and be careful not to take your eye off sales and the business in this process, which can take two years. You can get the biggest payoff you've ever had at this Stage than all your previous years in property put together.

Bonus Chapter 8 – Systems [part 2]

In this chapter, I'll share with you my systems for building your superstar team to grow your business for you. I've made so many dumb-ass mistakes along the way, you'd have cringed if you'd been a fly on the wall. And many I did over and over again, which really is dumb.

In fact, it's from the mistakes that I've learned the most, and I'm sure you can relate. It's easy when it works, and you don't really sit back and analyse why it 'went so well.' But when it goes wrong, I'm a stickler for long debriefs and picking apart the bottlenecks. I've learned way more in my mistakes than in the things that worked.

I hope these help you save the time, expense and pain that I went through learning them, so you can get better quicker bigger results than me.

Leverage *Projects* not just Tasks

Once I really learned to leverage, I used to reject doing everything and just bark orders at others to do it for me, because *I* was the boss and it wasn't worth *my* time. Trouble is, no one cares about me, they only care about themselves.

Once I got my team bought in to projects, and not just menial jobs, they started to shine. It was amazing. They enjoyed their work and felt valued. So then I took it one stage further...

Get Their *Buy in* with Projects

I started engineering the meeting/conversation to get them to say what I wanted them to say, so they thought it was their idea. As soon as they thought it was their idea, they bought it, owned it, lived it, and made it. And they worked much harder for more than just money.

So then I went another stage further and just let them do it their way. Then it

was 100% theirs. And then they did it better than me, and I didn't have to be involved. And they worked harder, because they'll always work harder for themselves.

Give *Crystal Clear* Instructions

If you'd been in my early meetings with my team full of high achieving, go getting, self starting entrepreneurs, you'd have had to be a mind reader to know what I wanted.

"Go and do it!"

"What?"

"IT."

"What is it?"

"Just go and do it!"

That was about as clear as my communication got, and I thought it was *them!* Someone really smart once said to me:

"Rob, YOU are responsible for how they understand your communication."

I thought that was rubbish. If they don't get it, then they are a little slow. I was wrong. Be crystal clear with your instructions, starting at the top level: the outcome and objective, then 'chunking down' to detail once the vision is accepted.

Be clear about what they have autonomy on, and what they need clearance on, and from whom. Be clear about how much or how little you will be involved. Then make sure it is agreed, and backed up in writing in an email that is replied to with confirmation that everything is understood. This is very important. It will cement the communication, avoid any last minute uncertainties, and be useful later when there are discrepancies. Then...

Let Them Crack on – *Don't Micro Manage*

I'd do all this, and then stick my beak in every 5 minutes to check. I'd either be scared that they'd mess it up, feel less important, or simply be bored now that I

wasn't not so busy.

No one likes micro-management. Plus you're paying them, so it's dumb to duplicate tasks. Plus you get in each other's way. Plus they feel un-empowered, undervalued, de-motivated, and they actually start relying on you sticking your beak in, so they stop taking personal responsibility. Plus every times it goes wrong they are used to crying to you for help, so you'll keep getting dragged in. Plus they'll assume you'll stick your beak in so they won't put any effort in. *'Rob'll come and make us start it all again so there's no point in starting it.'*

This was a tough one for me. You've got to let go. You've got to get out of their and your way. And as hard as it is (but it isn't), sometimes you've got to let them make mistakes themselves. If you thoroughly pre-brief, and then de-brief with feedback, they'll progress each and every time. And talking about pre-briefing and de-briefing...

Constant Feedback – SSW Model

Feedback is the breakfast of champions. Constant, regular feedback keeps your team growing and improving, helps them develop their career, avoids repetition of mistakes, and helps you exit faster.

Telling them they were shit isn't the way to do it though. I learned this the hard way. You'll get frustrated, but you've got to leave your emotions behind for this one (as will be explained in a later section).

The SSW model is the model the police use for feedback – the 'Shit Sandwich.' It goes something like this:

"Rob, you are a vital, valuable member of the Progressive team and you've done great things. The team and the world need people like you.

"And if you ever do that again I'll rip off your head and punch it so many times blood will come out of every pore of your body you half-wit good for nothing spanner.

“But overall we really value you, thank you”

OK, so you're not going to do it quite like that. But ensure that when you give feedback you let them know what they are good at, what they did well, as well as what they need to improve. Make sure they know that **THEY** are great, but the **TASK** was not. Differentiate between them and the task, so they don't take it personally, they take it proactively. So they feel motivated not hurt.

Be *Consistent* but Surprise a Little

Consistency breeds trust. And boredom. Variety breeds excitement. And fear or lack of direction. I believe you need a healthy dose of both.

Stay 87% consistent. Consistent brand, message and behaviour, it helps create a safe, trusting environment. But every now and again, change this. Shake things up. Be unpredictable. Do something new. Second guess their second guess.

Around every two years it seems, people hit glass ceilings in their career (sometimes sooner). More of the same won't make any difference. You need to see this before they do, and you need to help them get the change and variety they need to help them grow and keep retention high. There's not much more expensive than high staff turnover and recruitment bills.

Give people the chance to do different things, to change roles and to have enough consistent variety to stay interested and motivated.

Hold to the *Highest Standards*

People have often said that I have unrealistically high expectations. No I don't, I just want perfection now. The team at Progressive have branded me 'disruptive.' I like it, and I'd rather shake it up than die wondering.

Read up on Steve Jobs and you'll read the same thing. I have a strong opinion on this, and you're going to get it. If you want to be around average people, expect average from them. If you want to have the best in your team, then expect, even demand, the best.

I've found that when you hold people to the highest standards, assuming their greatness more than they do, you help them grow into greatness, even if it is a bumpy ride and they give more than their pound of flesh in the process. Remember they are doing it for them, not for you, so don't feel guilty about pushing them.

And if you buy into their small minded limitations and 'can't do's' then those will be their results, and ultimately, yours too.

Recruitment Lottery – Attitude *OR* Experience

We all want the X-men superhero staff in our team. Nothing wrong with demanding the best. Trouble is, you often have to strike a compromise between experience and attitude.

I've gone full circle, as has Mark, over the years, as we've sat through hundreds of interviews. I started focusing on attitude and personality traits, and Mark experience and CV. Over time we've almost reversed.

When you start hiring and you have time to invest in your team, hiring on a positive, passionate, can-do attitude is smart. You'll have to train them, they'll take a little more time to develop, and you risk them making a few more mistakes, but they'll learn fast, live your vision and work harder for you than anyone else.

But when you have a team full of those people you just don't have that technical know-how and experience to push through ceilings, new markets and stages of business you've never experienced before.

It's also tough to teach old dogs new tricks. Those with the experience and knowledge often know it, don't want to be patronised, and want to do things their way. That way might not be your way.

As we've grown, I've found that you mostly get one or the other, and it is good to have a balance of each type of person in your team; they feed well off each other and help each other, and your company, grow.

Manage *Strategically* NOT Emotionally

You get up and trip over the dog. Your partner turned their back on you when you wanted a bit of morning pre-work action. You spilt the cornflakes all over your only freshly ironed garment. You get cut up on the way to work and someone flips you the bird. You get stuck in traffic and you're late and then there are staff issues at work.

They come with their problems and get all of yours. This is bad, bad [but all too common] management.

Put your emotions aside and manage *strategically*. Manage people by putting them first, and get in the relevant emotional state required to get the right outcome. This doesn't always mean uber-happy-clappy, it means doing what needs to be done.

Fundamental tip no.10

Do what is right, not what is popular.

Lift them up when they are down. Bring them back to earth when they think they're better than they are. Give hard warnings when necessary, even if you don't like it yourself. Support and listen often, as much of the time they just need to get it off their chest.

Get *RID Quick* – Keep the Team Fresh

You know the saying: 'be slow to hire and quick to fire.' Says it all really. I used to be proud that in our first 18 months of business we had never fired anyone or had anyone leave. Then half the team left and set up Progress-ing Property!

It's important to keep the team fresh, and sometimes you have to do the right thing for the team and let people go. Sometimes it is even cruel on them to keep them on. And anyone who doesn't want to be in your business can ruin it faster than you'd imagine.

Hire well, and fire fast.

Summary: The 6 Stage Property Investor Roadmap Journey

So that's it: the entire journey from zero-aire, or minus zero-aire, to multimillionaire, in just a few short years.

Stage 1. First you weren't a believer. Perhaps you thought it 'too good to be true,' or just that being rich was out of your reach. Or that you didn't deserve it. Or that you need money to make money, and you need money to get into property, despite knowing that everyone starts with nothing anyway, the market goes up and up despite the blips, and that everyone on the Rich List owns property.

http://www.progressiveproperty.co.uk/blog_/home-is-where-the-money-istop-10-on-times-rich-list-all-invest-in-property

Perhaps you spent years or decades on the fence, and something that you couldn't put your finger on always held you back. Perhaps that was self doubt, fear of making mistakes and losing money, or getting into more debt.

But then something changed, and you made a decision that totally changed the direction of your entire life. And you never looked back.

Stage 2. Once you made a decision, and you opened the door, you've now seen a whole new world you never knew existed. That world is exciting, full of huge opportunity and wealth, but also some roadblocks and overwhelm. There's just so much you now know you don't know.

It's time to get fully educated. Breathe it all in and learn as fast as you can. Learn about money, property, business, niche strategies and mindset. The faster you learn, the faster you earn.

Learn what works and what doesn't. Get realistic in year one, and optimistic from then on. Protect the downside as well as chasing the gold. You are your best asset, invest in yourself wisely, you will always pay yourself the best interest.

Readers are leaders and those who don't read have no advantage over those who can't read.

This will be your first experience of the naysayers. Spend your money down the pub and on Sky TV instead, don't go to those cult-leader Gurus. The price of success is often ridicule [and new friends].

"If you're not being criticised a lot, you're not doing very much. Ridicule is the price of ambition." – Robin Sharma

The faster and deeper you learn, and the more you invest in yourself, the quicker you make money, and the more money you make.

Stage 3. Now that you have a good foundation of knowledge, it is time to F.O.C.U.S. Follow One Course Until Successful. You've learned so much and your motivated but a little overwhelmed and confused. Which strategy is right for you? How many should you focus on? Have you found the right area? Are you full time or part time?

This is a very necessary Stage, and to have learned enough requires initial overwhelm. But now it is time to make some important DECISIONS and take ACTION. Decide on your 70-20-10 strategies, park some of the things you've learned that aren't right for you at this time, and focus 70% of your work time on your main strategy [Buy to Let, HMO, etc], 20% of your work time on your secondary strategy [deal packaging, flipping, etc] and 10% of your time on trends and future strategy research.

100% on one strategy is too risky, 20% on 5 strategies is too thin.

Stage 4. Now that you have your primary and secondary strategies working for you, and you're making good money, it's time to re-educate and diversify.

You were smart enough to F.O.C.U.S first to get results, but now you know that in order to grow and scale up income, you need to diversify and expand. This takes new learning, skills and a mindset that wasn't necessary in the previous Stages.

You move through the 70-20-10 model, systemising and stepping back from your main strategies once they are stress tested and proven. You don't do it too soon as you risk going in reverse, but if you wait too long you'll never grow from a one man band into a real business.

You really start to understand leverage, and perhaps for the first time you start to achieve and earn way more in less of your personal time. You completely stop doing small tasks that keep you poor, and you start to get out of your own way.

You start making serious compounded money that you only dreamed of a couple of years ago, but you're careful not to get spread too thin as you upscale strategies, and you become more process and strategy driven.

Stage 5. You have multiple income streams now in all four quarters, you're steering the ship with long term strategy, team building and training, and you're totally leveraged. You've broken through juggling a few strategies, and you have many 'cross-stream' bolt on income sources that get easier and easier to set up [letting agency, deal packaging, portfolio building, books, CDs, DVDs].

You now have a reputable brand and you're helping many others to achieve success too. You have a big vision and people buy into it. You're changing people's lives and you're making a difference. This is what you got into it for, and you're loving it much more than smelly refurbis. Your responsibility is far greater but so is your impact on the world. You are now a leader.

Stage 6. You refine your systems and processes, and you gear for sale, whether you actually want to sell or not. You realise you're not as systemised as you'd have hoped, and it's a bit chaotic whilst you update all your systems. You take your eye off sales and they dip, but you get back on track, and get your house in order.

You've seen a full cycle and you know the industry really well. You're able to spot trends quickly; time the market better than most others, and your vision gets bigger and more focused.

You are now totally detached and independent of the brand. You work just a

few hours a week.

You have a huge contact base of successful business owners, multi-millionaires, JV partners, VCs and Angels and you get great advice on the future of your business.

You either sell and retire, or keep going and keep growing.

Summary [of the summary]

Re-read the summary :-)

Bonus Chapter 9 - Joint Ventures *[from The 44 Most Closely Guarded Property Secrets]*

If you have a preconceived notion about a salesman being the stereotypically suited person who struggles from month to month [mouth] and harasses people, then that will be your reality, and you'll either live it, or rebel against it. Neither suit your desired outcome.

A Joint Venture [JV] is a venture between two or more people. In property investing, the joint venture is usually based around an individual who has time or experience, working with someone who has little time but has funds. JVs also occur when the following exist:

Complementary or opposing skill sets: one partner is an expert marketer or negotiator in trade for the other partner's mortgage-ability, mortgage hosting, refurb or management skills.

Cash & time: One partner is cash-rich, but time-poor; the other is time-rich, but cash-poor.

Time & experience: one partner has lots of experience, but little time; the other has lots of time, but little experience.

Experience & cash: one partner has lots of experience but no cash; the other has lots of cash but no experience.

Why Use a JV Partner? Using a Joint Venture [JV] partner is one of the most efficient ways to build up your property business in a shorter period of time with minimal risk and capital from you. This will increase your buying power, reduce the time it takes to build your portfolio and wealth and reduce your risks significantly in many cases.

It can also make every deal NMD. Here are other great benefits:

Business experience: a lot of private investors will have business experience

that they can bring to the table. This could be very beneficial especially when analysing new deals, legals, negotiations, contracts, profit and loss, managing teams etc.

Rewards: 50% of a deal financed by a JV partner is better than 100% of nothing.

Contacts: your network is your 'net-worth.' Your JV partner will have a contact base of extremely useful people that can be called upon, who otherwise would have taken you years to find and build a trusting relationship with on your own. This can be as valuable as their cash.

Multiple deals: You will be able to your portfolio quicker, take on more deals and increase your credibility with agents, attracting better quality deals as the volume increases.

Why would they invest in you?

In the current market, with cash savers getting negative growth in the bank [0.5% plus or minus inflation], many asset vehicles risky and unstable [stock market hardly any higher than it was ten years ago] and people busier than ever and with little time to research investments themselves, many private investors are flocking to property and people like you in property for a better return on their money.

People trust banks, corporations and pensions way less than ever before, and business is once again becoming more about people and trust, like it used to be.

They are the new motivated sellers, because the money they have been used to receiving has disappeared and the lifestyle they had built on that passive income can no longer be maintained. This gives you great power and far easier access to private investor [JV] finds than in previous markets.

And if you still can't convince them, buy them a copy of this book.

How will the JV Partner make their Money?

Split of the profits: when the property is sold or remortgaged, they will have a percentage stake in the property, and ongoing profit. You can own the property together, or use a DoT [Deed of Trust] and they could hold or host the mortgage, for security if necessary, or you could hold the mortgage and they have a restriction, charge or DoT with you.

Monthly interest charge: the private investor lends you the money directly, i.e. pays it to you or into the property, as opposed to buying the property. You will pay the agreed interest per month until the full loan is paid back. As soon as the property is sold or refinanced you will be able to pay off the loan. The likely interest rate you will pay is 1% - 3% per month for short term finance and 0.75% - 1.5% for longer term [more than six months].

A mixture of the two above

A share of your business: a JV partner can act as an Angel/Dragon investor and invest in you/your business. They have a partnership or share of the company not the properties directly

Security – Whose Name to Use?

Option 1. The property is under the name of the private investor: This is the most likely way an investor would want security to use his/her money. Hence if the worst would happen, the investor could easily dispose of the property on the market. The partner could have an agreement in place when the investor sells the property the partner could be paid his share of the profit. This reduces the risk to a JV partner working with you, and also allows you to own assets if you can't get a mortgage or have bad credit.

Option 2. You own the property under your name [your own personal property or the property bought for the JV] and the private investor takes a charge or restriction over it. The property is now security for the debt for the monies borrowed. If the property is sold or refinanced the investor will be notified and or paid before you run off with the money! If they put up all the cash they may expect 1st charge, if they put up the deposit then 2nd charge or restriction.

Option 3. A DoT legal agreement. There will be no charges in this example placed on any property: you promise to repay the money back to the private investor when the property has been sold or refinanced. The investor will instruct his solicitor to take an undertaking agreement with your solicitor to ensure he will get paid first upon the sale or refinance of the property.

Option 4. A handshake – not recommended, even with family & friends, but surprisingly frequently done

The Progressive community power team: the only thing left is for us to tell you where to find these cash rich, open minded JV partners:

Local property events; business networking events; business angel events; charity balls; flying clubs; rotary clubs; functions and openings; online forums; property portals; private member clubs; personal concierges; and Mark Homer's birthday party to name just a few.

The Progressive community is also a great place to meet JV partners, both online and off-line and on Facebook. There are thousands of active investors looking for partners just like you, many with cash. You can find them here:

www.facebook.com/progressiveproperty

If you get the chance to meet us personally at a local or national Progressive property event, you will meet and network with many of these partners yourself in a safe, comfortable and like minded environment:

www.progressiveproperty.co.uk/events

Your network: the more like-minded people you know will have a direct impact on your net-worth. It is said that you are the sum of the five people you spend the most time with. Observe the people you spend the most time with, it will have a strong bearing on your results.

We all know when starting out in property that it can be lonely or challenging without support or guidance. Your network will guide you or pull you down. The upside of your readymade network is the virtually leveraged building of

your property portfolio and business.

The great thing about property investing is the experts are willing to share their knowledge openly and freely with you. You would not experience this in most professions or corporations, but because property is a local business, people are happy to share their ideas and strategies with you because you will not be in competition with them.

Imagine in the corporate world going up to your boss, sitting him down, buying him a drink and asking him to share with you exactly how to do his job. No chance. You'd get fired for your audacity. But most professional investors love to share; it's a great industry to be in.

Networking and working in partnerships never ends. You can continually grow and network into ever increasing circles of wealth and influence. One person you meet could open the door for you and introduce you into a seriously wealthy and powerful network.

The Progressive community does exactly that, with a £65million joint venture network already in place, and with the sixdegrees of separation theory, you're only six steps or six people away from any contact you need, in any industry, on any part of the planet.

Summary

Joint ventures enable you to leverage all aspects of your property business to make more money in less time. Joint ventures can make every deal a 'no money down deal', provide infinite returns on investment and cash flow from no capital outlay. Your network is your net worth; continually build it and open doors to higher circles of wealth and influence.

Section 4: What Are You Going to Do Now?

Time - Your most precious commodity: E.D.A

Money - we can get back. Invest it – you'll lose some, get modest returns on some, and win big on some. Trust, love, property, fitness – we can get back.

Time – you can't. Once you've used it, invested it or wasted it, it's gone. And if you're not careful, your whole life can catch right up with you and you may have little to show for it. You may regret how you invested your time as it begins to run out.

Fair warning - there's a price to pay. That price for valuing time is discipline. Managing time like a multi-millionaire or like a person that seems to spend their life doing the things they love with all the time in the world, is actually easy:

"It's easy to do, but it's just as easy not to do." – Jeff Olsen

You choose which price you will pay – the short term delayed gratification or the long term regret. Invest your time wisely my friend. Keep educating yourself, re-read the leverage and systems models in this book, and stay disciplined.

A formula we use at Progressive is E.D.A:

Education

Decision

Action

That's what this book is about, and that's what the Progressive group and community members are all about.

Get educated. Keep getting educated. YOU are your best asset, invest in yourself wisely. Education may cost, but ignorance is WAY more expensive. YOU pay yourself the most interest and ignorance isn't bliss, it's ignorance.

Then make a DECISION. Nothing happens until you decide. Decision is the only way out of procrastination, and it doesn't matter if you make the wrong decision, you just need to fail forward fast. It is in your moments of decision that

your destiny is shaped. Only when you decide does your time and education pay you a return.

Then take ACTION baby. To know and not to do is not to know – just go.

Summary

Use your time wisely, efficiently and systematically, because it flies by. Don't waste a minute. Make your decisions quickly; use LI. M2. DL. & Ti vs. Ts time freedom models and be disciplined to follow through. Either you're using your time to serve someone else's vision, or the world is serving your vision – you choose. E.D.A. Get and stay educated. Make a decision. Make lots of decisions. And then DO IT!

To know and not to do...

So now you have all the tools, you really do.

But of course you know that this is not the end of the road. The rest is up to you and the action you take from here on.

I hope that we will talk in the future and you will be telling us your stories of action and success, and hopefully some of those will be down to what you have read here in this book.

“It’s easy to do, but also easy not to do.”

Get perfect later. Fail forward fast. Decide forward.

Education. Decision. Action

Your Next Steps...

Is this the end, my friend, or is this just the beginning?

“When all is said and done, more is said than done.”

But the reality is that you have gotten this far, and the statistics are terrible – most people fell off the wagon hundreds of pages ago.

So you’ve proven that you can go the distance, and you clearly want something more. You must be ready, and for that we want to thank you. Without you we’d be a couple of six-toed geeks (we’re from *that* part of the world) who would have a decent portfolio, reasonable cashflow, but not many friends and no greater purpose for life.

Thanks to you, and hundreds of thousands of others just like you, I get to live a far greater purpose. I don’t have to buy my friends (any more). The Progressive community has something so special about it that just can’t be put into words, and it’s all about the *great* people in it.

People from all walks of life – men, women, 17 year olds, 85 year olds, billionaires and zero-aires, people in terrible debt a year or two ago, highly educated people and others like me - from 32 countries across the world and counting. Everyone has totally different backgrounds, cultures, experiences and beliefs, but with couple of key distinctions and common goals – to do better, be better, have a little more and give more.

And when I was a struggling artist, I never got to be in a community like that. My mates went out three nights a week and could down a pint in five seconds though.

Where else do you get so much shared information, resources, contacts and experience? Imagine asking your boss for all his secrets – he’d tell you go and do a little dance for it or flip you the ‘bird.’

So if you'd like a little help where to go to continue your journey, here's a little help:

Have you read any other Progressive property books? Did you know we have others? Yes, more of the same!

The 44 Most Closely Guarded Property Secrets [3rd Edition] and *Make Cash in a Property Market Crash* [3rd Edition] – do what they say on the tin. Either search on

Amazon or go here:

www.progressiveproperty.co.uk

Or for a heart warming, inspirational series of stories and proof of Progressive community members sharing their secrets, results and breaking it down into 'howto' steps, with a huge dose of inspiration, you might want to read *Progressive in Property – from Beginners to Winners*.

Progressive in Property – from Beginners to Winners was the UK's fifth best-selling book on launch behind *Fifty Shades of Grey*, *Fifty Shades Darker*, *Fifty Shades Freed*, and the *50 Shades of Grey* trilogy box set! A nice claim to fame . Either search on Amazon or go here:

www.progressiveproperty.co.uk

To meet us and the Progressive community personally, you can join us at a Progressive Property Networking event [PPN] near you:

www.progressivepropertynetwork.co.uk

Or for more information on our more detailed, specific events, training programmes and higher education for accelerated property success, go here:

www.progressiveproperty.co.uk/events

Summary

You've got this far; congratulations because you are one of the few. "To know and not to do is not to know – just go." What is your next step? What action will you take now to get you one step closer to your goal? We'd love to help. We'd love to be a continued part of your successful journey, and above all else we'd like to thank you for putting your faith in us. So thank you.

Are you sitting on an asset?

If we were to tell you the single most common reason, (for which read excuse) for not getting into property, or not buying enough once you're educated, or not scaling up once you've bought a few, or not moving up to your next level, we'd bet a few of our houses that you could guess it.

It's the thing that stopped us for many years. Maybe it's the thing that has taken you this long to get to this point...

You guessed it – finance.

'I don't have the money to invest in property.'

'I can't afford the deposit.'

'I'm worried about voids, mortgage payments and debt.'

I started with more than £30,000 of *credit card and car loan* debt [but had sold the car – still paying off the loan]. You didn't pop out of your Mum with a briefcase full of money, and nor did anyone else. Very few start life with enough money to live forever, and the very few that do mostly squander it.

You know this to be true, so the big question is 'what's been stopping you?'

Well, every penny you've ever attracted into your life to buy or invest in anything, or donate, gift or waste, has literally, in your material world, come out of 'thin air.' If you total it all, you've probably magnetised millions in your life, right?

OK, so you probably want to be able to do it quicker this time round, but now I *know* that you can do it, let's just work on doing it a little quicker, together, shall we? Some facts about money:

At the time of writing, depending on the source, there seems to be between

\$40trillion and \$53 trillion circulating around the world. So let's get rid of 'I don't have any money,' 'I can't afford it,' 'There's not a lot of money around at the moment,' 'No one's spending/got any money.'

B.S. [Belief systems].

Those ridiculous statements aren't just damaging to your wealth, they are *magnificently* untrue!

Next.

'I don't have the money.'

You never did. You never do. You borrow it from the 'world.' You weren't born with a bank account, you don't get given a limited share, it's not scarce [quantitative easing - more and more is being printed], and you 'attract,' or 'repel,' it according not to what is fair, but what you believe, do and give.

Believe more, do more and give more, and you'll get more.

Your bank account is *not* held with Barclays or HSBC, your bank account is held in the 'world.' It's all there, waiting for any deposit or withdrawal, at any time, with no daily limits or restrictions, with unlimited overdrafts and infinite repayment terms.

All the money you need for anything is moving constantly around the contacts you know. How many people do you know who are good at 'attracting,' money? How many wealthy people do you have in your extended bank account? How far does it reach?

In the "Joint Venture – Be Your Own Bank™" audio programme, there's a whole disc dedicated to your money *beliefs*. That's one-eighth of the entire programme. Most property people don't get into property thinking they need to learn about beliefs. They want strategies, tools, tactics and information.

"The skillset without the mindset will leave you upset."

Well what's the difference between giving a Michelin starred chef a knife, and a murderer? Do you think their beliefs may impact how they use the 'tool?'

What about alcohol? Give it to a doctor and it can heal, give it to someone depressed and it can kill. Your beliefs *totally* dictate what you do with the tools and opportunities that are passed your way by the world every minute of every day (notice your beliefs about that statement too).

So how about we share a detailed list of where you can attract money from. If we give you a dozen or more proven places to raise finance, then your excuses for not having any of it dissolve to non-existent, right? So here we go:

- Crowdfunding sites
- Peer to peer lending sites
- Market invoice sites
- Asset based lending sites
- CDFIs
- EFGs
- Venture Giant
- Business Angel events
- Property portals & membership sites
- Personal concierge
- Flying clubs
- Charity balls
- Friends & family
- Early inheritance
- Pension redemption
- Dating websites (we have a great story about that)
- Social media groups
- Business networking events
- Property networking events
- Progressive events
- Pay per click
- Private members clubs
- List rental/CPA/CPL
- Affiliate and Joint Ventures

How would you like to be financially independent, living your life of choice, with no loss of your time, all from the equity you have in your house, right now?

And you don't even have to sell your house or pay anything out of your own pocket or earnings.

Imagine creating your dream life from an asset that you already have now...

It is simple, easy to follow, will take you very little time and you can start right away without any knowledge of property.

So many people who have become financially independent have accessed their money through remortgage of their existing home, or from one of the sources above. Many of them have gone on to become multi-millionaires. You can do the same, all you have to do is E.D.A.

About Mark & Rob

This seems like the right place to tell you a little more about Mark and Rob, cofounders of the Progressive group. If you're already in the Progressive community, you've heard this all before [from Rob!]. If not, it's a pleasure to be on a similar journey with you.

This book is not about us, it is about what you can do with your financial future and how you can have security and wealth through property. And all those other things you want too. However you could, no should, be asking this important question:

“Who are these guys and why should I trust them?”

OK. We absolutely regard ourselves as 2 ‘normal’ guys. In fact Mark is very boring. We're not ‘Gurus’ or self proclaimed cult leaders or evangelists. We don't have long

C.V.s full of Master's degrees and diplomas. In fact there are no such qualifications in the property ‘industry.’ Even if there were, they would probably mean very little to us, because we like to be able to give real life evidence and experience.

Rob scraped a degree in Architecture that he's done nothing with, and Mark's degree in Economics, though a useful stepping stone, never prepared him for the real world of business and investing. I guess we went down the ‘traditional’ education path initially, because that's what you're supposed to do if you can. We certainly won't be teaching our children the ‘traditional’ way.

Funny how we both sunk around £50,000 a piece into ‘traditional’ education [university], much of that from our parents, and that has yielded virtually no return. Yet from minus £30K [Rob], self education, real life investing and business has returned infinitely – the £26M JV mini-empire we have all came from starting in debt.

And funny how most people do the same with blind faith, yet baulk when it comes to investing in themselves. Funny how they'll pay £60 per month for sky and £300 per month for a car lease, but spit at investing in the very thing that will make them rich – their own education.

So we both started from relatively humble beginnings. Mark is obsessed with figures, details, economics, business and investing, and has been since a teenager. He'll explain in a moment.

Rob is a disruptive, impatient, never-satisfied entrepreneur who gets perfect later, decides forward and strives to continually improve. He needed to between the age of 18 and 27, because he kept failing in strange ways that he will reveal in a moment too.

It was an unlikely partnership. We met at a dingy property networking meeting – you know the ones where you were told there would be fifty people there and there are nine, everyone is a bit coy, it's all a bit tin-pot, the speaker is dull and stands in front of the screen so that his presentation that he is reading like a script is actually projecting on his penis area. I forget what it/he said.

I [Rob] must have thought to leave half a dozen times. The last time was as I walked past the bar towards the exit, but something made me stay for one drink [water of course].

So after 'strategically' networking with everyone, sharing cards and talking shop (which I had to fake at the time as I didn't know anything about 'shop') the last person I met at the bar was a bit rigid. His shirt was even tucked in and his jeans had creases in them, pulled up near his armpits.

After fifteen minutes of trying to drop words that made me sound like I knew what I was talking about, I swapped cards with Mark and our partnership started. We thought we had everything in common, because we both talked property and we had both been recently 'evicted' by our respective girlfriends. Good grounds to start a lifelong partnership on, right?

Well that is where the similarities ended. And lucky too. The best JV's and partnerships are built on polarised skillsets, and we were lucky enough to be

virtually opposites. But with a shared vision.

Fast forward to now and Progressive has become a multi-million pound business, with spin off businesses in personal development, letting, bridging/finance, networking and portfolio building.

Who'd have ever thought we'd build a business 'mini-empire.' Being honest, we never looked beyond buying single let 'grot-boxes' in Peterborough over and over. It just didn't seem possible or realistic.

Over 350 properties bought and sold in a few short years, including larger scale HMOs, offices, training suites, flat and title splitting and conversions/developments, and we're literally pinching ourselves.

Four best-selling property books, including *Progressive in Property – from Beginners to Winners* which, on launch, was the best selling property book in the UK and the fifth best-selling book of any genre. We've already mentioned the four that beat it.

Who'd have dreamed we would reach such heights? 2 chaps from Peterborough; a place most people either don't know or travel through to get somewhere decent? No chance!

So imagine what our old friends thought when we bought our first Ferrari (for those that care, and since we get asked all the time by fellow boy racers, an F430 Spider, bought cash because apparently anyone can rent one, and it spends most of its life in the garage).

Correct, they all thought we had set up a local drugs ring. Of course they had no idea we had a £140,000 car paid in cash 100% funded by profits from property.

Someone did actually comment on YouTube that we didn't own it. In fact, we had stolen it and got the bus to work every day. You might find that comment on our YouTube channel to this day (along with hundreds of Progressive case studies of success & cash-flow), as it was too funny to delete.

Imagine what our old friends thought when we had a fleet of sports cars, and when we gained our pilot's licence and started flying to places in helicopters, and when we bought offices and training suites and commercial buildings for cash. All funded by income from our property portfolio and business that started as a 'net £3,000 per month' three year goal.

And all learned from the systems of property investing that you've learned here, and that Progressive have the great privilege to pass down.

Imagine what Mark's friends thought when he finally threw away his twelve year old M&S suit and started wearing good clothes, and when he sold his £47 Nova that he'd been driving for over 150,000 miles and changing the oil himself.

That was the final straw. We were officially evil, money grabbing, had-to-bescrewing-people b*stards, and of course they were all waiting like a pack of wolves for us to fail to tell the world "we told you so."

And for those non-materialistic types, forget the possessions and money and negative reactions from friends. Just think about the freedom, autonomy and choice. Never again having to answer to anyone but yourself, knowing that everything you wake up to is your choice, not an obligation. Going on more holidays and doing more of the things you love, funded entirely by property.

Imagine cleaning your friendships and moving away from the 'Crabs' to amazing, inspiring, big thinking, fight-your-corner people. And not just Lord Sugar, James Caan, Frank Bruno, Bob Geldof, Karren Brady, Neville Wright [Kiddicare] and a whole list of inspirational and wealthy people, but a whole Progressive community: literally thousands of people, all of like mind, supportive and genuine.

That's the part we never dreamed we'd have. We thought it would be years of struggle. We were wrong.

And do you know the best part ? Better than the TV shows and media coverage and money and 'stuff?' The best parts are that we succeeded totally despite ourselves. We made so many mistakes. We bought some total kippers.

If we'd have made so many mistakes in any other business we'd have been wiped out 17 times over. But we succeeded not because of our superior greatness, we succeeded because of the vehicle and system of property investing. The leverageable, forgiving and limitless investment vehicle of property.

And you can too.

All we did was take what people far smarter than us had learned, add our own special sauce over the years as we 'failed-forward,' and refined a system that we've taught you in this book, and is on our other books and programmes too.

And Progressive has grown into a force of inspiration, action and success because of this system.

The other 'best part' is the people we get to touch. In no other business that we've ever been in can we make such a difference and contribution. It's impossible.

For those that think property is all about money (like we probably did when we started – nowt wrong with that), imagine how great it feels to build the UK's largest property community with over 100,000 people online and live all on the same mission.

Imagine having thousands of people who've gone out, followed the simple system, kept going, and bought cash-flowing properties, built property businesses, housed tenants, saved people from repossession, and contributed to the community so positively.

Imagine as a community raising hundreds of thousands for charities and openly sharing ideas and successes. Not that I'm sad, but I've counted over 7,000 emails to my personal address all feeding back this gratitude and these results.

I've seen a lady six figures in debt and painfully shy raise £500,000 of JV finance within six months. I've seen a young man be a victim of a £20 million V.A.T. fraud in his name, with family death threats, create a cash-flowing portfolio of many thousands in just a few short months. I've seen people of 17 years old build a property business before they can even get a mortgage, people who can't see or

have cerebral palsy buy cash-flowing properties, all with zero previous experience.

You can find all the proof on our Progressive Property YouTube channel. And honestly, that means so much more than the money. Don't get me wrong, the money is up there with oxygen, but the freedom and the feeling and the community – that's what it's all about.

Over the years, going through our twenties and into our thirties, it's been a continual path of education.

“If you're green you grow, if you're ripe you rot.”

The £50,000 that got us degrees came to virtually nothing of financial note, but the continual, entrepreneurial, self education has paid huge dividends.

Our budget for personal education in each year is £140,000 – four courses, trainings, CD programmes, flying all around the world doing the best business, marketing, sales, leadership...

Whatever training we can get our hands on that we can apply in our property *business*. There are many peripheral industry experts that have had tens of thousands from us, and we're so grateful what that training has done.

But we had to actually do it.

When you do a degree, let's say to be a doctor, you don't get to pick and choose the modules and when you apply them. You don't get a knife to go 'cutting' after your first semester. You don't move up the ladder for decades, and you'll be six figures down before you're earning. You have to take the long slow path that everyone else does. You have to follow the system.

When you're an entrepreneur, you're on your own. There are no agenda-ised modules or lectures. There's no 'path.' So it's not for the faint-hearted.

But...

You can pick and choose what you learn and when. You can start now and succeed (or fail) fast. You can go straight for the jugular and learn the most income generating, business building strategies, now.

And you can access that information fast and at low cost. When we got into property we paid £4,997 for a property pack (a Lever Arch file with one property strategy in it). Now that money will get you a whole year with Progressive. That is one twentieth the cost of a degree, and you can start earning now. Not in seven years time, now.

The best of the best in the field of property and other related businesses are teaching too. Just like us. And they love it. They'll talk to you for free at networking events, they'll share all their secrets in a book, or CD or DVD set, or a course. They can tell you the truth from the ground, on the front line, warts and all. And it's in their best interests to do so.

Imagine going to your boss in a bog-standard job and saying to him, "Can we have lunch as I'd like you to teach me how to do your job please. I fancy having your job and you're going to teach me."

She'd tell you politely where to stick it.

The property industry works in just the opposite way to the system. The system produces sausage-machine clones to fill the public sector. Entrepreneurs fund the public sector.

And you don't have to train with Progressive. We've learned so much from so many great entrepreneurs and business people. Go dine with as many millionaires and billionaires as you can find. Be a networking pimp.

"It's not what you know, it's how many millionaires you know."

Just the talk of property, business, investing, money, finding deals, the entrepreneurial spirit, turns us both on big time!

And if you can't get yourself juiced up knowing you have full and limitless control, then you should get a job at Greggs.

We started Progressive Property on £300 each. Mark had the cash, Rob had to put it on a credit card. We are proud of what Progressive has become, and it's just at the start.

And we want you my friend to grab on, hold tight and fulfil your goals, plans and dreams through our community.

Mark about Mark

I had dreams of becoming an investment banker because it seemed like they earned the most money, had the most glamorous lifestyle and the most **fun**.

I soon realised that the competition was intense and I would not even be considered with my grades (although I enjoyed university very much). I hit a wall because I had been working to this point for many years of my life.

I made money in the interim in true entrepreneurial fashion selling various products; importing and exporting and such, and raised enough capital to be able to start investing.

Following university I went on to work for a multinational company on a graduate scheme. I thought I would be an integral part of a big company with great prospects.

As it turns out I was a glorified butcher earning average money with little future. I didn't like the corporate 'way' and the hierarchy. Looking up at someone's ass on a ladder I was at the bottom of was not my idea of happiness and freedom; having to wait in line for mediocre 'success' and 'status.'

I looked at the guys twenty years ahead of me and I didn't like what I saw. They were wrinkled, tired, financially stretched and they never looked happy. I thought to myself; all that work [weekends as well], and this is where I will be heading in twenty years? Who wants to be like that?

Not me. I wasn't that happy. My zest, enjoyment and passion had been sapped.

I joined a property investment company thinking that I could change my life by becoming a business owner. I was made a director for impressive property sales however the reality was that I was a glorified employee. My boss certainly didn't look happy or live the kind of life which I aspired to, even though he 'read all of the books' and 'did not deal with negativity.' I didn't want to model him.

I was genuinely down at this point; nothing seemed to be going right. I wasn't sleeping for months on end because of the worry of work, and it began to affect my personal and working life.

Yeah on the outside I had the job title, yeah I was investing, and yes I was making money. But I wasn't happy.

And that is what is most important for me. For all of us, I think.

Then I met Rob. He joined the company I was at and we hit it off immediately. He was and still is a qualified coach.

We struck up a gentleman's deal that he would coach me in areas like relationships, health/body, work, mindset and I would teach him how to invest and make money.

This is where my whole life changed. We got on so well and our skills seemed to dovetail. Whatever Rob was weak at I could help him with and vice versa.

Over a period of months I learned how to develop every area of my life to become the best that I could be. I started to run faster and longer than I had ever before (I now go almost every day and for two months I ran every single day). I ran a half marathon after four months of training and have lost a lot of weight to become fit and healthy.

We've since run two marathons for Sense. This was a huge add on benefit from wanting to be better at investing.

I became so much better at building relationships with people and I started to feel great and love every day of my life. Now I sleep like a baby and have massive energy all day long (as long as I have been for my run).

And you know the best bit?

My property investment ability rocketed! We bought around twenty properties in 2006 with a relatively small amount of money and refined a property buying system so much that we now have over 350 for ourselves and in JVs with other investors.

As we've gained more experience in property I spend a lot of my time now on commercial investing, developments and high end 'Boutique' multi-lets. I'm totally hands off from buying single lets, as the Deal Analyser [Rob calls it a Deal Scrutiniser] I developed buying all the properties now runs as an automated system. It buys us between seven and fifteen single let properties a month.

Pretty much every deal we've done since 2006 has been without money, or has recycled money back that we made from a previous deal (that required no money). Although I started with money from previous small ventures I did since the age of 15, I've been careful not to use it. I've always believed that knowledge reduces risk and learning how to invest like the best negates the need for any money in any deal.

If anyone ever tells you, you can't, or that you can't because you have no money, or you tell yourself that, you and they simply don't know how. Learn how, and everything will come to you, starting without money.

I am now happier than I have ever been in my life. Don't get me wrong, I am not a happy-clappy *faux* positive personal development junkie. I have my moments, but I know that I am in control of my feelings, my decisions, my actions and my future, which has been a huge development in my life, and something I never truly understood before.

I enjoy spending time with Gemma [my Gemma, not Rob's Gemma], dining with inspirational people, travelling to great destinations around the world, running, flying and anything to do with property and business. I'm crap at sport and my hobbies and 'work' are the same things, which is lucky for me, I guess.

Rob about Mark

Mark is a dealmaker. He is highly analytical, quite risk-averse, semi paranoid and very detailed. He has a sixth sense for property investment deals in my opinion, researches thoroughly, protects the down-side, and is definitely one of the most [if not **the** most] knowledgeable investors in the UK.

He's also semi-autistic, and is the property equivalent of the rain man. He sees everything in numbers and figures, and constantly thinks and evaluates everything in his life like a property deal. And doesn't sleep much because of it.

He bought some quite amazing deals in 2004/2005 when he was relatively new to the market and it was clear to me that I had to learn what he knew. He had a talent and was only going to get better. I wanted in on those kinds of deals. He has helped me immensely with my property knowledge and just being around him helps me grow immeasurably every single day.

His attention to detail is scary. To be honest sometimes he bores the pants off me with the amount of detail he goes into, and how many times he tells me the same thing like I've never heard it; but it's all good. I am one of these kinds of people who likes the baby and not the labour pains. I like to leverage and maximise my own time by positioning myself with people who are better than me in specialised areas. I've done many silly things, but J'Ving with Mark was the smartest one.

Rob about Rob

Ever since I was 17 my life seemed to go steadily downhill.

I was a half-talented sportsman and got mostly As at my GCSEs (through hard work, the fear of failure, and a £200 bet with my Dad, rather than talent). I was accepted to one of the best universities in the country and felt I had a good future ahead of me [or so I thought].

Then in 1996 I had two serious injuries within the space of six months. I crashed my motorbike (and not by half). It was my pride and joy at the time because I no longer looked the pillock that I did on the provisional-licence moped I had previously. It took me one year of begging my parents to let me get

me one. I spent six months in rehabilitation from multiple breaks. [If you are considering getting a motorbike: DON'T! My son Bobby certainly won't].

That ruined any prospect of me becoming a professional golfer or cricketer, which I had genuine aspirations for. I held much resentment and never really recovered from that. Six months later my appendix burst [a close run in with the big man upstairs] whilst in a nightclub. The whole second year of my A-Levels was written off.

I spent the next seven years always living in the shadow of myself and what I could have become, bitter, resentful and a feeling that everything had been taken away from me. I lost my ability to dream and believe in myself.

I managed to scrape into a university and pulled off a good degree in Architecture (fear of failure again). As soon as I graduated all I wanted to do was anything else other than Architecture. The only reason I didn't quit the course after two months was my pride/ego as I did not want anyone to think that I gave up on things.

I came back home to help my family in their pub as my Dad was very ill. What was essentially a three month plan ended up being nearly three years.

I tell the full story at our events and the feedback is that it is the single biggest thing that gets people into property. If we get to meet personally I'll share it with you too.

All the while I knew that working in Mum and Dad's pub was not what I ultimately wanted to do. But it is hard to break away when you think you are letting your family down. I'm sure you may have felt the same. I finally broke away in 2003 and set out to make a living in my real true passion: art.

I have loved art since before I could talk and that is something that I did actually have some kind of talent for. I believed that talent was enough to bring me the success, wealth and happiness that I desired.

As it turns out talent was not enough. I struggled for two years working sixteen hours a day and failing to pay my debts of over £30,000 that I had amassed at

[and since] university.

I felt pretty low at this point. It was impacting other areas of my life such as my relationships with friends and family and my ability to socialise and enjoy life. I had completely lost my drive and enthusiasm.

I was constantly looking back at what I should have been and that, seven years on, I had still achieved nothing in my life that I wanted.

I realised that I had no savings, no future, and that if something happened to me I would be in big trouble. I was literally less than a month, every month, away from having nothing. I was not looking forward to working sixteen hours a day for the rest of my life. I mean, who wants that?

My Dad worked for fifteen years in the RAF serving his country to receive a pension of £19 per week. £19 per week. What an absolute joke. I did not want the same fate, and I wanted to be able to help him having sponged off him for the best part of twenty seven years.

I knew that I was missing something and in 2005 I met Mark, my business partner, great friend and investment partner.

Those two months were the best, most exciting turning points in my life. If this is the beginning for you, despite all the things you want; the things you don't have yet, revel in this time of excitement and change and mystery and the opportunity for something new and better.

Since then, since finding what I consider to be my purpose and what I am meant to do, everything has accelerated so fast and I have learned so much that sometimes I wonder what on earth I was doing for 27 years.

And not a day of it since then has been work.

Mark and I really have had the most amazing journey and I feel very fortunate to have forged such a relationship with such a great guy, and someone with such vast knowledge.

I was out of debt by April and in the same year I partnered with Mark [my interest payments alone were over £2,000 per month -more than I was earning], we reached a £1million Property portfolio [most of which was gained through one simple remortgage of my existing house] and job replacing income by the end of that year, and Progressive started to grow into a multi-million pound business.

Since then we've used the life coaching training to rescue a personal development company. We invested six figures into delivering courses for many people, and have grown that business to help people with their mindset, beliefs and results. "The mindset without the skillset will leave you upset."

Once we hit the 300 property mark we set up a lettings agency with an expert in the field. ProgressiveLets has become one of the largest letting agencies in the area, and is another income vehicle we didn't plan or dream of when we started buying our little single let 'grot-boxes'.

I really don't consider this to be 'impressive.' Being in our early thirties, we still have so much to learn and experience. I plan to be alive until I'm at least 85, and my exit strategy out of business and property is death.

This business actually isn't difficult. It's not easy, but it is just as easy to do it as it is not to do it. Follow the system, tap into passion and enjoyment, and go and get all the things you deserve. Property saved my life in spite of all my mistakes, and you've likely got a much better grounding and life experience than I had when I started, so you'll get success even quicker.

If only I had started sooner, but then I guess we all say that, don't we? And I now know that **Now** is always the best time.

It's funny because so many people think they have missed the boat with property. I thought that myself for about four years. I was looking at three bed houses for £70,000 in 2003. And I did nothing but watch them go up and up and up and tell people stories about why I didn't-couldn't-wouldn't-shouldn't buy them. These are worth over £150,000 now, even after the crash. I am just so glad that I know what I know now. Now is always the best time.

Things just keep moving for Mark and I now and we have newer, bigger goals. We have finished writing our fourth book and building our portfolio both for us and our investors daily. We've had offers to do TV shows, invited to appear on *Secret Millionaire*, endless Joint Ventures and business partner alliances, and met some really great people. It is amazing what a bit of momentum can do. It is the security that I feel from having a property portfolio that will look after me for the rest of my life that enables me to really go for it in other areas too.

Mark about Rob

It's Rob's drive and focus that inspire me the most. When I first met him he knew only the basics about property, but within his first nine months his portfolio was up over £1million [and he was £30,000 in debt at the time].

I have not met many people who have the ability to do this and the fact that he has done it in a very short space of time gives me the evidence I need to know that you can do the same.

Rob encouraged me to start out on our own and we haven't looked back since. I think it is his ability to just go for it and make things work regardless of what people say that keeps us going when many people have been saying [through the last five years] that the property market is dead. If we believed them we would still be employed and not have the freedom or the results.

He learns very quickly and has seriously added to his skills since I have known him. Sometimes he thinks so much to the future that he forgets about detail, and I have had to help him with his driving licence, a couple of parking tickets, the odd speeding fine and some household insurance. I feel like his PA sometimes and wonder if he could manage his way out of a paper bag.

If it wasn't for him we'd probably just be buying properties. That would of course be fine, but we wouldn't have the businesses that support it and create more income. I'm sure when you meet Rob he'll share just how many opportunities and income strategies there are to 'bolt-on' to 'Buy to Let' that will turn a few grand to many millions, with proper application and planning.

Your actions: Page 100

Enjoy filling in your actions, light-bulb moments and timeframes below. It's tested that just writing them down will increase your chances ten-fold of achieving them.

Light-bulb moment[s] from this book:

What you are going to action from those light-bulb moments and the timeframe:

[State your actions and timeframes specifically and measurably]:

Your outgoings: Page 35

What are your total outgoings?

[In as much detail as you can. Don't just include DDs and bills, include all your expenditure].

What specifically do you want to enable you to achieve your goals?

[How many properties do you want in your portfolio? How much cash do you want per year? Is it passive? Do you want to work or retire, and by what date? Property full time, part time or leveraged? This is your means of getting your goals]:

Your goals:

[Bestselling author? Property expert status? A self built mansion? A collection of supercars? Ten properties? A hundred properties? Body-building world champion? Pro golfer? Lady of leisure married to James Bond? Go for it; everything that you want]

Your unique talents, skills, expertise and qualities:

[Don't be shy, we all have them. Anything at all, you might be surprised]

and a few more lines, because there is always more!

Your values:

[What are the core values you'd like the world to recognise about you and your property business]

The 44 Most Closely Guarded Property Secrets

The 44 Most Closely Guarded Property Secrets will teach you how to easily secure financial independence [once you know *how*] through property investment, starting from scratch.

You will learn the 44 proven secrets many successful investors & entrepreneurs wish they knew, and the mistakes 99% of investors make [so you don't have to]. This information packed, fun and sometimes provocative guide will guarantee you success *if* you apply what you learn.

Read this book and you will discover how to:

- Retire rich through property – profit in a ‘boom’ and ‘crash’
- Easily replace any pension whatever your age
- Make passive income and quit your job
- Earn year after year & become the best in the field
- Apply the secrets 99% of investors don't know
- Save huge amounts of tax [some years you may pay none]

“Hi Rob, after reading your book the 44 Secrets I went out and bought eight properties”

– Heather Self

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Make Cash in a Property Market Crash

If you'd like to cash in on the crash like almost all millionaires and billionaires do, create more cash-flow, buy assets at rock bottom prices, replace your pension quicker than previously possible, and have much less competition, then this book is for you.

Read this book and you will discover how to:

- Make cash-flow faster in the crash
- Spot market trends and cash in for life
- Buy property with bigger cash-flow and even bigger discounts now
- Observe the masses, do the opposite and profit with less competition
- Create a property buying system that removes your personal input
- Where to buy, when to buy, what to buy and *how* to buy, now

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Progressive in Property: Beginners to Winners

If you want to make more money using the most proven asset for wealth creation, property investment, and be inspired to financial success, then the UK's best selling property investment book on launch, is for you

Progressive in Property: Beginners to Winners reveals multiple property income strategies through the stories of beginner investors who joined the Progressive property community and succeeded big. Many transformed their lives and income [up to £10,000 NET cash-flow per month] within 12-24 months, and you can too, because they show you *how*.

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“Be Your Own Bank – the Joint Venture Blueprint”

2nd Edition 8 CD Audio Programme plus Loaded Bonus CD ROM

The No Money Down, Joint Venture Blueprint for Property Investment & business with other people's money, time and experience.

Learn how to raise finance for business & investing without banks or mortgages, and create bigger cash-flowing portfolios & businesses in turbulent times.

Includes legal agreements, contracts, templates, scripts, JV checklists, personality profiling, influence strategies to close the deals and bank the money, plus twenty-one places to meet multi-millionaires and twelve ways to structure the finance/ partnerships detailed.

“Through Progressive I have raised around £600 of JV Finance” – Nick Hague

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“Advanced Bareknuckle Negotiation”

8 DVDs, 5 Bonus CDs and lifetime online membership community

“Get MORE deals, MORE often, with Bigger Discounts, in less time”

Learn how to negotiate powerfully, confidently and influence anyone in *any situation* to get what you want, ethically. Persuade and negotiate so powerfully that the other party think it was their decision and thank you for it.

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Entire Bundle of 42 Discs including all keynote speeches

The Largest UK specific property event of the year, every year since 2010, headlined by some of the biggest names in business such as James Caan, Lord Sugar, Bob Geldof, Karren Brady & Frank Bruno.

PLUS: All the DVD sets include ALL the second and third stage talks so if you missed any at the event you will be able to watch ***all 42 keynote speeches*** at your own leisure

“It all started at the Property SuperConference – since then I have bought twenty-one properties and it’s all thanks to you guys ” – Iain Wallis

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“Property Auction Profits - How to Gain an Unfair Advantage at Property Auctions”

6 DVDs, 6 Bonus CDs, FREE Auction Tour, Bonus Recorded Trainings, P.A.P Community and more

For any existing property investor who wants to buy more discounted cash-flowing properties, Property Auction Profits offers a timeless and very effective strategy. Especially powerful in the current economic climate where asset gain is limited and cash-flow is paramount. Also highly recommended for novices who want to find a niche strategy, get started, avoid costly mistakes & create quicker income.

Would you like to buy auction bargains with massive uplift potential and higher than average cash return on your or other people's money? Auctions have been and continue to be the serious investors' playground. If you want to join the elite, this is the place to start.

Bonuses included in the pack:

- Huge Value – Free auction day tour with Mark Homer at live auction
- Private invitation to 2 live bonus webinars with Mark Homer and Daniel Wagner
- The Complete 6 CD set course manual
- Access to the private Property Auction Profits community group
- Special unlimited access to the online resource centre

“We flipped a property and made £23K NET – thanks guys” – Francis [& Jane] Dolley

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“The Progressive Insider Secrets Property Investing Masterclass” – 3 Day Training

The UK'S flagship all encompassing property investing training programme.

The flagship Progressive event and the course that many of the best known professionals are attending. Designed to take you from where you are [beginner or intermediate] to professional property investor.

Uniquely; with 1 year's full follow up support & community membership for FREE.

Attending this essential master-class you will get:

- 7 Low or No Money Down creative financing techniques SS/FL, LO/JV, IR, CP, MH & DoT [what all these stand for & how to use them for cash-flow]
- 32 advanced negotiation strategies and 7 low cost deal marketing strategies
- How to go from small-time investor to property professional in 12-24 months
- How to leverage & realistically quit your job & go part time within 30-90 days
- The Progressive property multi-million pound Deal Scrutiniser™ - Value £1000
- Your local gold-mine area training: find deals right under your nose [record: 6min 17s]
- 21 personal strategy with an expert property mentor – personal and bespoke to You
- The latest tax, marketing, refurb, valuation, cash recycling & deal sourcing strategies

“We decided to call an estate agent and he has offered us a fifteen property deal. All fifteen are cash -flowing. Wow! Take action and look what happens. Once again thank you for a fantastic and illuminating weekend.” - Alan and David

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“SuperHMO Masterclass” - 3 Day Training

The UK'S only fully comprehensive multi-let/HMO cash-flow course. All 5 HMO/ multi-let models detailed in one 3 day 'super course' – including 'No Deposit Down' HMOs.

Uniquely; with 1 year's full follow up support & community membership for FREE.

On this all encompassing 3 day training you will learn in detail:

The 5 proven HMO/multi-let cash-flow models revealed, & detailed - “Boutique,” “Blue collar,” “Post grad,” “Student,” & “LHA/DSS.”

Realistically make between £300-£900 per property, per month, NET income after all costs

Learn multiple **low/no money down** HMO/multi-let finance techniques in detail - JV, MLWTS, commercial finance and options/ICs

Every script, system, checklist, spreadsheet and time saving model included FREE, to make this an HMO/multi-let cash-flow business in a box

Never before in the property industry have ALL HMO models been brought together in ONE training course. You are investing in five £1,000 courses in ONE.

“This course has given me new insight into how I can still continue with a multi-let strategy but with little initial outlay.” - Jane Beard

“We make £4,900 NET cash-flow from our multi-let without the sweat properties, and we did it in 5 months!” Francis & Jane Dolley

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“No Money Down Cash-flow Control” - 2 Day Training

No Deposit No Mortgage Property Control for £400 -£200 per month per Property cash-flow

The NMDCC Training is for you if you would like to build a future portfolio but don't have a deposit, 'can't get a mortgage, don't want a mortgage or want to use other people's money.

This 2 Day Intensive NMDCC Training [including lease options, EDC's, instalment contracts, assisted sales] will teach you how to:

- Make £400 -£2,000 pcm net cash-flow from each deal plus minimum £3K in fees
- Control property with no deposit or mortgage, even if you have poor credit
- Build a faster portfolio, get gazumped less and reduce your financial risk
- Convert leads yourself: live deals converted on the day from your local newspapers

“It was a fantastic course and fits nicely with our strategy. We have taken action and had success and we approached a tame EA and when we were viewing an apartment block with her I just dived in using the scripts and approaches Trevor had given us and discussed creative ways of moving those deals she can't because of negative equity or no equity, and also unrealistic expectations on price.” - Paul Crain

“I've done over twenty deals with other people's money, and have over £35,000 per year net cash-flow, and it's all thanks to Progressive” – Trevor Cutmore

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Call us: 0845 1309505

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“Deal Packaging for Cash-flow: Intensive” – 2 Day Training

Make £3,000 - £8,000 per month as a property ‘deal packager + trader’

Monetising ‘reject’ deals you don’t keep in your portfolio

It is THE property cash-flow course in the UK: This course will help you turn your deals into cash [even deals you don’t want for yourself] and help YOU with more immediate cash-flow.

The Benefits of attending this essential deal packaging course & what you will learn:

- 11 ways to package and sell on almost ANY deal for positive cash-flow
- How to ‘package’ the deals to make them irresistible to investors
- How & where to find JV partners & investors who will fund you and buy your deals
- How to create magnetic marketing packs that attract clients to you
- How to monetise almost every deal: from 30% BMV discounts to negative equity: & where to find each ‘level’ of investor’
- No ongoing management or tenant hassles to deal with - once the deal is sold it’s sold! You just move on to the next deal.

A great strategy for cash-flow because just one deal traded per month = £3k - £8k income that month. Get the money in your bank account TODAY instead of having all your funds locked up in property for the long term! No mortgage, debt, loans or any kind of borrowing required.

You can package and sell deals using just a mobile phone and computer - you could literally trade deals from the beach if you wanted to.

“I’ve made £58,000 cash income in 9 months selling deals thanks to Rob, Mark & the

Progressive trainings. These guys talk real sense and no BS.” Geoff Whittaker

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“Estate Agents Secrets” Sourcing Free Deals – 1 Day Training

The shocking secrets only ex-estate agents will tell you about sourcing 28% - 62% BMV discounted BMV property from agents for free.

1 day intensive course PLUS 1 year full continued support.

In the recession & crash, getting deals through estate agents has become easier than ever, but ONLY if you know how.

Get in with the agents, become the ‘Banker’ rather than the ‘Binner’, & use little known strategies including “The Long Game” & “Time Bridging,” as well as 21 advanced negotiation strategies that have made us £5,000 to £10,000 extra per deal across more than 350 properties.

And in being at this course, you will learn:

“I’ve had an offer accepted on a one-bedroom flat in Swindon that we identified was initially on at £70,000 when we saw it. It was [then] on for £53,000 and our offer was accepted at £40,500” - Sebastian Brown

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“The Progressive VIP Property Millionaire’s Club” - 12 Month Accountability Programme

By application only & strictly limited availability

On the 12 Month VIP Programmes you get:

- 12 Months of training, hand holding support, mentorship and accountability
- The UK’s largest professional property community with over £65M of JVs in 3 years!
- Ongoing investing, cash-flow and public speaking training, and possible JVs with Progressive
- The best and biggest discounts to all other progressive trainings

A close knit, lifelong social community of holidays, competitions, field trips, tours, training to be a mentor and trainer yourself, VIP only events and so much more...

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Remember that you can be, do and have anything you want. Never let the others and the voices tell you otherwise. I believe in you...

And don't forget me when you're a multi-millionaire in Marbella. I prefer Daiquiris.