



# TAX AND DEBT REDUCTION THROUGH PROPERTY

## PROCESS

01



### Qualification

- ✓ Borrowing Capacity/Affordability check
- ✓ Current Deposit levels
- ✓ Ideal property types and locations

02



### Credit Report and Repair (if required)

03



### Pre approval for property loan through our broker partners

04



### Analysis and timeframe for property(s) purchase

- ✓ Property Costings report outlining potential properties that fit the budget
  - Deposit Required to complete purchase
  - Income required to afford the loan

05



### Tax planning meeting to cover tax minimisation goals within the next 12 months or until the next tax return lodgement

06



### Property and project Options

- ✓ Sourcing and presenting of property options based on initial requirements



**Budget and Cashflow review including individual review meeting to discuss impact of potential property or project undertakings**



**Tax returns lodged**

- ✓ Increase deposit available with tax savings strategies employed.



**Purchase property or undertake project**

- ✓ Review of contracts to purchase the property
- ✓ Property Costings to determine deposit and affordability
- ✓ Finance sourced through one of our finance brokers.



**2<sup>nd</sup> Tax Planning Meeting**

**2<sup>nd</sup> Budget and Cashflow meeting including property or project review**

**2<sup>nd</sup> Tax return**



**Project review and realization if required. Any properties held moving forward will require a proper handover to ensure that clients are well equipped to manage their property/project moving forward.**

## PROGRAM DETAILS

- ✓ 24-36 month program
- ✓ Everything included in the Property Starter Program
- ✓ New or Established Property
- ✓ Residential, Commercial or Developments
- ✓ Borrowing Capacity Review every 6 months
- ✓ 2 tax planning meetings including review of all the tax deductions available for your situation and how they can be applied
- ✓ 2 individual review meetings
- ✓ 4 individual tax returns including investment property deductions, tax variations and capital gain/losses schedule
- ✓ Property Strategies to be discussed and implemented as appropriate including long term holding of investment properties, short term buy and sell options and commercial and development projects with the view to maximise tax deductions and reduce debt
- ✓ Project management assistance to help with cashflow management, development and sale of a project as required Full property and/or project costings covering costs, equity requirements, funding requirements, and income requirements
- ✓ Access to property stock and projects through our network of real estate agent partners
- ✓ Access to our broker and private funder associates to secure funding required for property or project undertakings
- ✓ Budget and cashflow management of personal, investment and project properties for 24 months starting from the date of purchase or acquisition.
- ✓ Tax savings goal of 50% of tax paid within 36 months.