Curriculum Outline

Buy More Properties, Faster, With Less Cash

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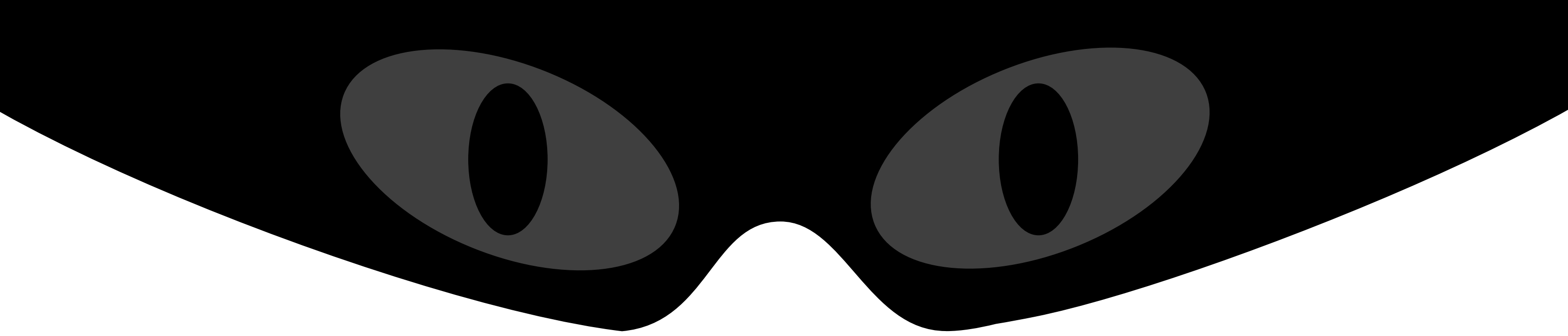


What is the Ninja Investor Programme?

If you had to describe the Ninja Investor Programme succinctly you would say – **counter intuitive**.

Look at what is standard practice in many areas of property investing and this programme will give you the alternative viewpoint, the contradictory angle.

"Observe the masses – do the opposite" - James Caan

If you are like most property investors, you have already worked out you need to get more creative with how you finance your projects if you are going to avoid running out of cash well before you run out of ambition. The big question is – how exactly do you achieve that?

Conventional thinking and financing won't cut it - you have to learn to think, act and finance counter intuitively.

If you have been looking for the cutting edge, the knowledge, the difference that makes the difference, that will separate you from the vast majority of property investors and how they operate, the Ninja Investor Programme is exactly that.

In a sense you will be operating 'under the radar', buying properties in ways that are just not understood by even those who have been active in property investing for many years.

You will no doubt have heard the phrase 'you don't know what you don't know' – I have been delivering the content of the Ninja Investor Programme since 2013 and the reaction of those attending has consistently been that this new knowledge completely changes what they believe it is possible for them to achieve in property, to be able to instantly play the property game at a much higher level than they previously believed possible.

There is nothing else to compare with what you learn on the Ninja Investor Programme. I regularly train investors who have spent £20,000 to £30,000, sometimes even more than that, on property education courses but have learned nothing like what is taught on the Ninja Investor Programme.

If you want to out-smart, out-wit, out-negotiate, out-manoeuvre the multitude of other property investors – the Ninja Investor Programme is for you.

Here in this documemt you will find an insight into the 7 Ninja Investor Programme Modules and what you will learn.

Fast Funding Formula™

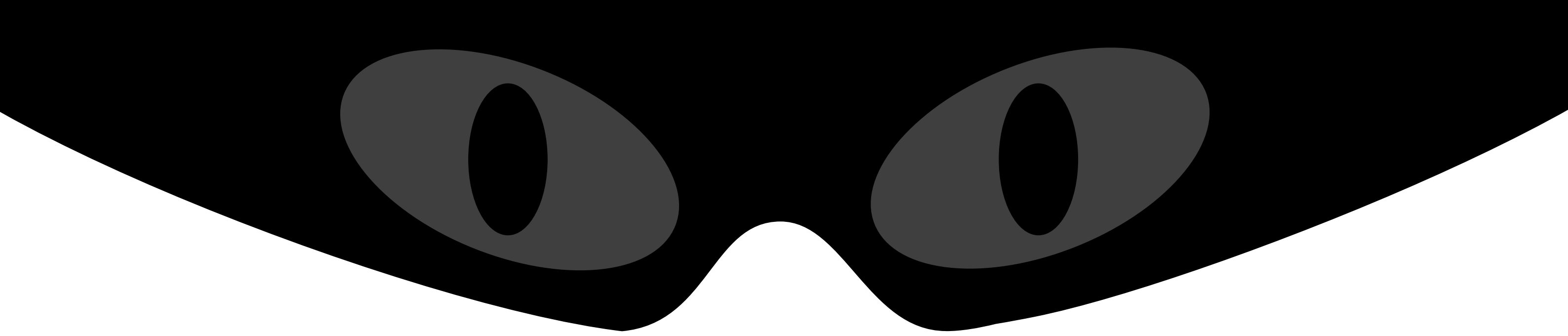
This is the bedrock, the foundation, of understanding creative finance. Here you learn the ins and outs, the nooks and crannies, the nuts and bolts. Everything you need to know about how to intelligently fund projects so they you can buy more, with less. The essential knowledge of how inspired funding works that has enabled investors just like you to be able to play a much bigger game, without needing a massive bank balance or fantastic income. If it were a car, this would be the manual that gave you everything about how the engine worked. The knowledge gained in this module will allow you to buy properties 200-300% higher than you currently believe you can - with your existing resources.

Detailed within this module is:

- How to borrow 90%, 95%, even 100% of the purchase price – when you know which properties and which sellers to target
- How to buy large portfolios with a small deposit and the 3 ways to get your deposit can back
- How to buy and finance properties that are currently unmortgageable and often available at a serious discount to their true value
- How to easily find properties on Rightmove that most other investors either don't even see or ignore when they do see them
- Which types of properties to focus on that other property training companies specifically tell their students NOT to consider buying - leaving an open door for you
- What you need to know to make the numbers work on projects - detailed cost breakdowns so you can factor all costs into your calculations.
- You learn different models of bridging finance that enable you to fund bigger deals with your current resources
    - **The Purchase Bridge** - borrow up to 75% of the purchase price
    - **The Refurb Bridge** - borrow 70/75% of purchase price and 100% of refurb costs
    - **The Market Value Bridge** - borrow against the asking price NOT purchase when buying below the true current value of a property
    - **The Done Up Value Bridge** - borrow against the done up value day one when you refurb between exchange and completion
    - **The Cross Collateral Bridge** - How to do 'no hard cash down' deals when you learn how to leverage the equity in properties you already own How to do 'no hard cash down' deals when you learn how to leverage the equity in properties you already own

This expansive and fully inclusive module leaves nothing out. Once you have mastered the learning in this module you will understand better how inspired funding works than the majority of mortgage brokers in the UK. They are great, excellent even in some cases at what they know – mortgages. They know mortgages very well because they deal with them every day but the complexities of inspired funding are not something they deal with every day. Many rarely deal with it and a lot never deal with it. So your knowledge will be superior - imagine the edge this little know knowledge will give you over other investors.

Negotiation Transformer™ ⏩



Negotiation Transformer™

Successful negotiation is less about what you say and more about how you say it. Effective communication is less about how it is given and much more about how it is received.

"You can't understand someone until you've walked a mile in their shoes."

This is an age old saying but true nonetheless. Miscommunication often happens because of an insufficient appreciation of the other person's viewpoint. This module allows you to understand how predominantly estate agents, but also vendors, think and feel and align your actions to them.

"You can have everything in life you want, if you will just help other people get what they want" - Zig Ziglar

Too many people today are self-focussed, self- obsessed even - 'what's in it for me?' is a way of life it often seems. Spin that round and try 'what's in it for you' and you will certainly stand out like an island in an ocean. Focus in getting the other person, estate agent/vendor, what they want – it's different, and memorable.

If you want to stand out, be memorable and achieve better outcomes more often then it is critically important that you craft what you say to have maximum impact – whether it is a vendor, estate agent, mortgage lenders valuer that you are negotiating with.

With Negotiation Transformer you learn to make yourself irresistible to estate agents. Some even offer to act as your sourcer – and you don't even have to pay them a sourcing fee!

In this module you learn highly effective, but rarely used, language patterns that make you shine like a beacon in comparison to other investors.

I have often trained estate agents who have attended my live workshops and they provide a great opportunity to test out the teachings of this module. Agents have repeatedly told me that, in an average week, they will have 100+ buyer conversations a week – that's 500 in a month. So what do you need to do to stand out?

Here is the thing with negotiation language, we naturally an involuntarily construct it to be received by the logical part of the brain – but that part of the brain just analyses, it doesn't decide anything. It's the emotional brain where decisions are taken. So to achieve greater congruence, agreement and desired outcomes, negotiation language should be deliberately constructed to be received by the emotional brain.

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Negotiation Transformer™ Continued

Here is a quick example –

"I can exchange and complete quickly, within 4 weeks" – logical brain

"I can have the money in your bank account by the end of this month" – emotional brain

It is amazingly effective with both estate agents and sellers because it is understood by so few and practised by even fewer. When people 'feel' what you say, not just 'hear' what you say, the response is amazing.

When I ask agents how often it has been used with them out of those 500 buyers a month, the answer has always been – no more than a few times a year, if that.

If you want to be credible, memorable and become a go-to investor with estate agents – Negotiation Transformer delivers.

You also learn the **Maximum Offer Matrix**:

This simple formula allows you to calculate the maximum you can afford to pay for a property but still make your desired profit margin. Pay more and your profit is less. It applies equally to every strategy and property type.

The other massive benefit of the Maximum Offer Matrix is that it allows you to make substantially below asking price offers to estate agent and/or vendors without losing an ounce of credibility.

You learn the **Money Left In Modulator:**

If your strategy is to buy, hold and rent out to build your portfolio, then not leaving too much money in each deal is essential to be able to keep increasing your portfolio. Another simple formulaic system that quickly works out both how much cash gets stuck in each deal and how long it will take to extract it. Too much and you adjust the bottom line figure in your Max Offer Matrix to rectify it.

You learn the **Motivation Curve:**

The phenomenon whereby sellers get increasingly more motivated the longer they cannot sell their property and the price they are willing to accept declines exponentially with the

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passage of time. Really smart investors understand this and are prepared to play the long game, dig in after their initial offer is rejected to wait for the sellers motivation levels to align with their Max Offer price.

You learn the **Motivation Curve Manager:**

A simple system to manage your rejected offers which structures repeated follow ups until the seller's degree of motivation matches your Max Offer price. Using Max Offer Matrix and thus not overpaying for properties will lead to more rejected offers. The mistake many investors make is to believe that means 'no, not ever' and walk away. In reality it means 'no, not yet' and following up every rejected offer religiously will close more deals over time.

JV Pro-Fit Retainer™

One fundamental truth if you want to punch above your weight in property investing is – you must get Other People's Money (OPM) into your deals – to out-leverage what you can achieve with solely your own cash. The question is – whose money and at what cost?

The choice is essentially commercial money vs private money – and neither is the be-all end-all.

JV Pro-fit Retainer examines the pros and cons of each. So you can spot potential pitfalls early and factor them in, rather than trip over them when you hit them e.g. why private investor's tendency to act irrationally and unpredictably can derail your project.

One critical aspect if you intend to use money from private individuals in your projects is adherence to the FCA directive PS13/3. Get that wrong and you could be in big trouble with the Financial Conduct Authority (FCA). This directive governs not only whose money you can and cannot accept into your project but who you can and cannot market your projects to.

JV Pro-Fit Retainer explicitly explains how to adhere to and not breach PS13/3. Understand both Sophisticated and Unsophisticated Investors and how you must treat and deal with each accordingly.

Rapid Cash Recycler™

Rapid Cash Recycler™

If you are running any kind of buy to hold and rent out strategy, being adept at recycling your cash back out of a project to invest in the next project is a critical skill. You want as much back out as you can get and as fast as you can get it.

However, this is not always so easily achieved. There is a barrier that investor often run into – refinance down valuations. The mortgage lender's valuer has a different opinion of the value you have created by your refurb, conversion or added value strategy – and it is rarely if ever in your favour!

A typical example would be – bought for £100,000, spent £20,000 on a refurb, found recently sold comparable properties at £150,000 – mortgage lender's valuer values it at £125,000. Result – much more of your cash trapped in the property and much less available to invest in your next project. Get this wrong too often and you could be derailed out of the game.

"You can't understand someone until you've walked a mile in their shoes."

It's that saying again – refinance down valuations often happen because investors have no real appreciation of how mortgage lender's valuers, and mortgage underwriters too, really operate.

A significant cause of refinance down valuations is:

- An over reliance on the recently sold comparable values of similar properties
- An under reliance on the provision of a robust body of evidence to support the value you have added since purchase

The Rapid Cash Recycler module gives you an easy to follow 7 step process to reduce your reliance on sold comparable values and provide the robust body of evidence that valuers can take notice of.

The best news is, it is benign, and there is no detrimental downside to any of the 7 steps. Meaning that even if you get a valuer having an off day (it happens) you will only get the valuation you would have got anyway. More often than not these 7 steps will enable the valuer to confidently value your property higher – allowing you to pull more of your cash out of the project.

Ninja Investor Strategies ▶▶

Ninja Investor Strategies

This module sub-divides into 3 component modules. Three very different ways to finance your projects:

- 50% BMV
- 90% Flip
- 100% Refurb

50% BMV Strategy

This is very much a 'goldmine' strategy. The focus of 50% BMV is totally on properties that are currently not in a condition to be able to get a mortgage on them. They currently have a specific issue that mortgage lenders decline to lend on – and there are several of these. In fact, in 50% BMV, you learn 16 different types of unmortageable properties:

- How to find them
- How to evaluate them
- How to fund them
- How, when and whether to sell or hold and refinance them
- Most importantly, which ones to walk away from and never invest in

You learn to ask yourself 4 vital questions –

1. What is the problem?
2. Can you solve it?
3. How much will it cost to solve?
4. How much value will you add by solving it?

This means –

- Getting specific on what is stopping it being mortgageable
- Being certain you can fix it – if you can't, then walk away!
- Getting clarity on the cost of fixing it
- Ensuring you add more value than it costs to fix - £2-£3 of added value for every £1 spent is a good model to work to here

Here is the great thing about unmortgagable properties - you instantly lose every mortgage dependant buyer as competition – and that is the vast majority of everyone who ever did a property training course. Even better, the trainers on these courses tell all of their students -

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do not touch unmortagable properties – leave them to the cash buyers *(and Ninja Investors, of course).*

When you fully absorb the 50% BMV strategy you will know that cash buyers are not the only people who can buy these, you can when you understand how inspired funding works.

Here is another great thing about these properties – the owners know they cannot be mortgaged, that only cash buyers can buy them and often they have already factored in that they will have to take a hit on the price, because cash buyers never pay top dollar do they?

There is serious money to be made when you start buying the properties others without your knowledge walk away from – counter intuitive!

90% flip Strategy

Here you learn that some (but not all) bridgers do what no mortgage lender will ever do – ignore the purchase price and lend on the true current value. Mortgage lenders, at point of purchase, ALWAYS lend on the LOWER of purchase price of value, so you always have to put down a big deposit.

A simple example explains this –

- The asking price of the property is £100,000
- Because the seller is motivated you have negotiated to buy it at £80,000
- The mortgage lender ignores the £100,000 value and lends, say, 75% of £80,000
- So you borrow £60,000 and have to put a 25% deposit of £20,000

BUT, the right bridger, will –

- Verify £100,000 as the true value
- Often lend 75% of that = £75,000
- But you are still buying at £80,000
- So your deposit is no longer £20,000, it is £5,000

This is oversimplified to make the point. More detailed explanations are given within the full 90% flip module.

Fully understanding how you don't always need to put down a 25% deposit changes the deals that you believe you can do with your current resources. You can do bigger deals, or multiple deals, with the same amount of cash.

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The 90% flip strategy is rightly called – 'a game changer'

100% Refurb Strategy

This is delayed completion bridging – or refurb before you buy. With 100% Refurb you learn that it is possible, with the sellers consent, to get the keys on exchange of contracts (not on completion as is the norm), enter the property, carry out the required works, then complete when the works are finished.

The clever bit with 100% Refurb is to then use one of the very few bridging lenders that will lend on the done up value to help you complete on the purchase. Usually you borrow at least 100% of the purchase price when you run this strategy.

So that means you don't have to put down a deposit to purchase and your only cash in the deal is the refurb costs. In some cases you can even get some of these refurb costs back on day one.

This can be a very fast way to Recycle Your Cash into your next project.