



## What is a Property Strategist... and why should you consider using one?

**M**any, many years ago I was a senior creative/strategist in advertising and on the board of two international agencies based in Auckland.

Working on top national and international brands such as Air New Zealand and Sanyo to name but two was incredibly satisfying. I had to recognise what each brand had built up and then work with each of those companies on strategies that took them profitably into the future whilst protecting what they had to date.

Fifteen years on and over 500 property investor clients later, I see no difference in what I do now with my property investor clients. The disciplines are exactly the same.

I am probably the only real property strategist in New Zealand based on my past successful experiences. My role is to look on my clients (whether a family, a couple or an individual) as brands. I need to ensure that, as they go forward with property investment, they have the right protections and structures in place to ensure that their family home and any other assets they have built up are ring fenced from the potential risks associated with investment.

Then I need to know both social and financial goals for the short and long term. This information is key to creating an individual strategy for each client and then recommending the right investment property.

As I say to all my clients, "property

investment is a chess game" – the moves you make today and the investment property you purchase today is going to have a major affect on your ability to afford the next property let alone your ability to obtain finance. For example, if the property is a very small apartment then only a few banks will be prepared to offer finance. If they do provide lending it will mean a large deposit or a major chunk of equity gone from your home to guarantee the deposit.

*How much you need to spend on an investment property is not about what maximum amount the bank will loan or whether the property has two bedrooms or three!*

In the future the banks may not accept the equity in this apartment to guarantee the next investment, or not utilize its full value; or you have eaten too much equity in your home to be able to guarantee the deposit on the next property you wish to purchase. It may even hinder your ability to sell your own home.

How much you need to spend on an investment property is not about what maximum amount the bank will loan or whether the property has two bedrooms or three! Finding the right investment property for your portfolio has to take

far more factors into consideration if you want a safer investment that will not affect your personal cash flow or lifestyle.

Propellor Property Investments invests a considerable amount of time and resources in finding the right investment property from around New Zealand and then performing our own 'due diligence' programme on that property to ensure our clients are offered good quality, medium spec stock that is priced fairly in areas with proven growth and tangible rental demand.

The good news is that we are able to provide this service for free to all our clients as the vendors of our recommended properties pay us a fee on a sale just as they would a real estate agent. And clients seem to like and appreciate our service – the reason we have clients from both around New Zealand and the world come back to us time and time again for their next...and their next properties.

Unfortunately I can not give you a strategy for life – but I can give you a strategy that will aid in improving your future lifestyle ...and in some cases the future lifestyle of your children. Why not call Propellor Property Investments now for more information on 0800 wealth or go to our web site: [www.propellorproperties.co.nz](http://www.propellorproperties.co.nz)

**Nikki Connors is Principal of Propellor Property Investments and well known NZ media commentator on investment property.**

### Why should you invest in OUR property?

Because we don't have any! We are totally impartial investment property specialists. We are completely independent from any developer, bank or financial institution. We search New Zealand for good quality property that is solidly built, appropriately priced, has excellent rental demand and in areas with proven growth for potentially high capital gains. We provide you with full due diligence on every property we recommend and we ensure you have the right financial, legal and mortgage structures. And we do it at no charge – guaranteed.

Start the journey with Propellor Property Investments.

**THE FUTURE IS STILL PROPERTY... WE'LL TAKE YOU THERE**

Phone Free : 0800 WEALTH • email: [info@propellorproperties.co.nz](mailto:info@propellorproperties.co.nz) or go to our web site: [www.propellorproperties.co.nz](http://www.propellorproperties.co.nz)



*Ad vitam paramus*  
We are prepared for life