



ProgressiveProperty

'How To Turn Your Property Into A Perpetual Cash Machine'

Are You Sitting on a Goldmine?

Create Wealth and Financial Independence
Without Putting Your Hand in Your Pocket

Written By Rob Moore

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Co-Founders of ProgressiveProperty

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Rob Moore



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Introduction

Imagine now, just for one minute,
what you want for Your life..

Picture all that you want now. Feel how it feels to be your own definition of successful, happy, wealthy, independent and free..

If you did take that one minute to think about your life, (and if you haven't then jolly well get back and do it; it's important!) then I am sure that you feel pretty good about the things you saw and the feelings you felt in your mind; all the good things that others would be saying to you.

I remember a friend of a friend whose mother had a son and every day in the morning he would get up at 6am on his exercise bike and picture all the things he wanted in his life: money, freedom, success and a Nissan 350Z; his dream car.

He would picture the car in his drive so vividly, in gun metal grey, even with the orange leather seats (not many of them around I hear) and how the engine would sound growling as it was towelling down the motorway.

How people's heads would turn. Music on full with the windows down, the summer air over his face and pleasure owning such a car would bring..

Now I am sure you have read many books, e-books, advertorials, e-mails, mail shots, editorials, articles (alright Rob, enough!) either over complicating and acronym-ising (is that a word?!) everything or telling you how gloriously easy it all is 'if You just do it like me', (and pay 'me' loads of money in the process!)

This book is neither of these.

However there is an easy part, and that is your choice. I believe that everything is a choice.

We are where we are through choice and will get to where We want to be through choice.

Of course that is just my belief :-)
Pretty simple really!

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And it shouldn't be anything else, should it?

I promise I will not over complicate this part! In the words of Yoda: 'Do or do not, there is no try'.

You can choose right now to be whatever You want to be.

After winning Mr. Olympia, and a little over 18 years old, Arnold Schwarzenegger made the choice that he was going to be a Hollywood film star (he could hardly speak English at this point) and that one day he would be in the Whitehouse.

The rest is American history!

So if you want success, happiness, wealth, independence and freedom then the choice is yours; now.

So what is the complicated bit then Rob?

Well, in my opinion, nothing needs to be complicated or over-complicated.

What is definitely needed is 100% commitment, hard work, some mistakes, (some very silly mistakes) focus, drive, passion, belief, faith, decision, planning and acceptance!

Oh is that all?!

Well I am NOT here to tell you that it will be easy. I am NOT here to tell you that you will get rich beyond your dreams tomorrow.

Wherever you see 'get rich quick and easy,' see that red siren and take notice. Step back for one second and think about it. Wherever you see 'MLM' or 'zero to a million in 10 days' realise that someone is probably making money out of you!



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Now that is not to say that you cannot get there quickly with the right psychology (as we shall discuss later in this book), it is just to understand that steady growth, improvement and feedback will achieve long term wealth.

Long-term wealth: that is what this book is really about.

Warren Buffet chooses his investments carefully and sticks with them for life. He is the second richest man in the world. He understands faith and diligence and is ignorant to the glitzy and chintzy.

If it walks like a duck and quacks like a duck, then there is a great chance that it is a duck!

So if you were expecting the next big and closely guarded secret then I am sorry. Secrets are just 'the well known techniques of the successful.'

If you were expecting to get rich in 2 weeks sitting on your sofa then I am also sorry. You can get rich on your sofa paying someone else who knows how to do it, but it will not happen overnight and there are certain 'rules' that need to be followed.

If this is what you believe you want, if you believe you can find it, then please do not read this book.

I mean it.

If you believe then you must follow the lights and the glitz and the hype put this book down and go and do something else.

However, if, like me, (like us), you believe in long lasting and sustained success, happiness, wealth, independence and freedom then please do read on, because this is what this book is about.



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Don't think it is easy. Be prepared to make a few mistakes and keep going.

Investment takes time and effort and in this book I have tried to give you

- ✓ a) The best strategies and
- ✓ b) The best psychology to get you from where you are to where you want to be.

But don't think you can't do it either.

You can, and you will if you make the choice now.

This book is designed to give you a clear insight in the form of 10 rules that you must follow to make a success and future of your finances and life, through property investment.

It is based on experience and success (as well as some mistakes) and should inspire you to think about doing the same.

Now that you are here, with us, reading as you are now, you are already in a position well advanced of many people who have not even got this far (statistically an amazing 90% of people like you who have received this book will not get past here!).

I really hope you enjoy reading.

The fact that you are here when they are not tells me you are destined to be successful as you define it.

So come with me and let us go & take what is ours!



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To be successful in any area it is vitally important that both psychology and strategy are covered.

Without the right mindset no system will work and without action and implementation, with the best will in the world, nothing will get done!

We have all seen people who are so very positive yet seem to be a little 'head in the clouds.' At the same time those too focused on systems and details tend to get a little caught up in it without seeing a vision for the future.

This book is 50% psychology (the 'why') and 50% strategy and system (the 'how').

In realising that both are equally as important we are already 90% of the way to the success, happiness, wealth, independence and freedom that we all deserve:



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Whyinvest?

It has been said that we cannot work or save our way to financial Independence, which is defined as the length of time that we can comfortably live without the need to work or exchange time for money.

I believe that it is the right of everyone to be in a position of financial independence, that there is more than enough money in the world for us all to be millionaires and that there are simple systems that we can follow in order to achieve the lifestyle we desire.

This is where our company Progressive Property was conceived:
www.progressiveproperty.co.uk

Without investing capital (money) and making our money work for us, we will never be in a position to do the things in life that we really want to do. Saving is not enough (as will be explained later). As soon as we start to live from savings they diminish, and money from earnings will only come for as long as we are working.

If we eat away at a cake then it is gone (and we feel guilty for getting greedy and eating too many slices at once). If we learn how to bake then we can make as many cakes as we want, at a faster rate than we can eat them!

Choc-o-holics out there: there is an answer! :-)

Many of us have got into the trap of working more and more yet not achieving the happiness or lifestyle that we really want, because we spend more and pay more in taxes.

I am sure you can relate to this! This explains why so many apparently rich people are so unhappy:

Why so many 'rich' people are actually up to their eyeballs in debt.



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I was no different. I was £30,000 in debt. I had to earn £35,000 per year just to pay my debts and outgoings; before I could even eat.

On the outside it seemed like I was doing well. I had a nice house and a nice sports car and no money to eat!

Go figure!

Once I changed, and decided to change, it all changed. I am just a normal guy, no different to anyone else, no different to you, who made one or two more good decisions than bad ones.

This is where the right psychology is so important. Some discipline is needed to make that initial change; the change from being where we are to getting where we want to be. Only then can systems and strategies be implemented to change and make success effective and long lasting.

So how about we give you information that really does have the ability to change your financial future forever?

Does that sound good?

Is that a stupid question?

Ok. No more stupid questions:

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Let Me ask you a Question:

Do you own a property? Do you have a family member who owns a property?

By 'owning' I do not mean having an unencumbered property (with no mortgage), I mean do you or any member of your family have a property with some equity in it?

Do you have a mortgage as opposed to renting?

If you can say yes to any one of those questions then this book is for you.

In fact I would suggest that you must read this book.

It will take a slow reader I and a half hours to read this book cover to cover. Not a bad use of time if it can change your life eh?

Before I go into detail about your property and how your asset is most probably sat idle, let us run over the basic concepts that you must know if you want to be financially secure and independent.

It does not have to be through property, it just so happens that property is the best and quickest vehicle to get you there.

The following information will change the way you look at finances and investment. It will increase your knowledge:

10 things you must know about property before you start:

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Rule 1

“Make your money when you buy”

This is definitely the first place at which you should start when investing in property (or investing in anything for that matter!).

Warren Buffet does not spread his time thinly across many different things, because he thinks that this is a sign of a lack of knowledge. He does his diligence and invests heavily in what he believes will give him long term value and return. He makes his money when he buys, in relative terms.

Any of us can buy things that lose us money. Look at flash cars and items of high fashion and their inherent transient nature and the high turnover of the technology market. In areas of Japan it is quite common for people to get contracts to buy new phones on a 3 month basis!

Losing money does not require knowledge or diligence, and most of us are good at that! :-)

I am a sucker for nice clothes (though some have disagreed in my taste in shirts!) and fancy restaurants!

The key to investing and making it work (not just buying ‘assets’ that lose money: there are still people who we speak to who will tell us that a car is an investment!) is finding an investment that will give you a continual return on your investment (ROI).

If you think that you can get that from a bank or a premium bond then perhaps you may need to consider inflation and tax and cost of capital and time factors before you continue..

It is of vital importance that you make all the right decisions before you buy a property.

(Decision seems to be coming up quite a lot..)



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We meet so many people who think that a new build 15% discount makes a good investment, or that an apartment is better than a house or that Scotland is growing at 30% a year; or I can get a 90% mortgage on this with a big cash back or it's OK because father time will look after me.

Anything can be made to work, and some of these statements are not necessarily wrong with the right diligence and decision behind them, but certainly should not be taken as law and definitely not believed by 95% of people who will tell you to tell you this.

We will discuss 'pub talk' later in this book.

You make your money when you buy by researching your area and understanding the implication of location, by knowing your yields, by knowing the rental market in that area, by understanding your potential tenant and what makes them tick, by getting appropriate comparables and valuations.

You make your money when you buy by understanding finance and lending, by understanding refurbishment and timescales and project management, by understanding re-valuation and re-financing

You make your money when you buy by understanding the implication of interest rate change and the movement of the property market.

You make your money when you buy by understanding all the costs involved in a purchase [not just rent versus mortgage or rental coverage] and by understanding long term property management.

You make your money when you buy by understanding people and leverage!

Can you see how important this is?

Have we put you off yet! :-)

I certainly hope not.



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Like anything that you become good at, there are many things that need to be understood, and many of them will occur sub-consciously as you get better.

It is these things that will set apart an accidental or non-investor from one that makes investment work for them.

It is NOT the mistakes we make!

We all make mistakes.

I once spent £600 [I didn't have] on a pair of cowboy boots! I now know you can get a nice vintage pair from Camden for £60! That's one big pair of mistakes!

Mistakes are essential in learning to be good at anything. It is said that those who make the most mistakes become the best. It is the learning and the meaning we put on the mistakes that we make that makes us who we are, both as investors and people.

One of the best ways to leverage your finances [explained in detail later] is to ensure that you get a significant discount so that your property does not cost you any money.

When we talk about this we usually get one of two reactions:

1. That's impossible. How can you do that?
2. That's easy; anyone can get a 15% discount!

Nothing is impossible.

Impossible is a state of mind and not anything that has to be accepted by everyone. Becoming a billionaire is probably 'impossible' for many people, but for Richard Branson that is not the case at all.

It's all just a question of what we believe we can achieve.



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Anyone can get a 15% discount on a property that has been inflated by 10-15%. Be aware of this as it happens a lot in the property market, and it is true to say that a 15% discount has become an overused term.

Unless it is a real 15% discount from a property where you know the value, then be very careful.

We shall discuss this later!

We have a whole book on getting property at genuine discount, and to cover it all here would be unnecessary.

What is very relevant is that if you can get a genuine 15% discount on a property, or even better leverage someone else's time, then you can buy a property that will effectively cost you no money (or no deposit: there will always be legal and other costs involved).

There are many ways in which you can do this, as explained in our property sourcing book that will be arriving soon at www.progressiveproperty.co.uk/downloads

Buying property and effectively having your 15% deposit paid means that you can buy property over and over and not have it cost you any deposit money.

Sound good?!



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Rule 1

Know your game
and make your
money when
you buy.

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Rule2

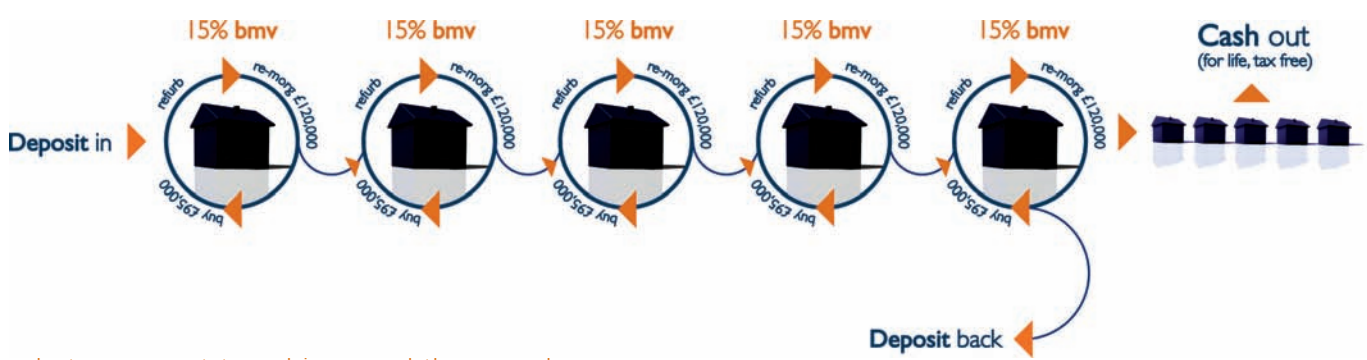
Never sell:

Amongst the most savvy and serious residential property investors, never selling a property is generally regarded as the best strategy.

This stuns, shocks, surprises and confuses many people.

If you are one of those now then be excited to read on, because it is in changing a strategy that does not work for one that does that will get us where we want to be.

At Progressive Property we have a view that we should all do what works for us, following certain 'rules' or guidelines. If you buy well, and make your money when you buy as mentioned in section 1, then this rule or law applies 100% for asset building purposes.



what you want to achieve and then work your investments around that.

If you are looking for cash flow and you are cash-flow poor, then buying properties and holding them will not generate cash flow in the short term. We personally know people who make some cash flow from turning properties around; that is to buy and sell them at a considerable profit.

Before we go into building an asset base let us look at why someone might sell and their strategy, and you can make your own assumptions based on this.

In order to successfully 'flip' properties, or buy and sell at a profit that is worthwhile, you really do need to know what you are doing.

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There are so many factors that could go wrong, just watch the whole host of property programmes on TV and see how the average non-investor fares.

Without going into great detail matters such as planning, legislation and legal work, building work, timing, gearing, market research, sourcing, people and negotiation skills and contact base are all of vital importance in effectively selling a property at a profit.

I know of people who have made a six figure plus income doing this, but it takes them 65 hours a week and I also know multi millionaire property investors who do not work at all!

Imagine which one you would rather be!

(I think that is what they mean when they say 'No brainer!')

And to cap it all off, they no longer own the asset which is now making money for someone else!

So if you would like to follow that strategy, then good luck in your new full time job :-)

Building assets will generate you mid-long term wealth, and it is this mind set rather than instant gratification that will guide you to financial success. It is the mindset of the true investor who understands about yields and realistic times of ROI and ROCE.

If you do not understand what they mean then you need to look them up. I'm not doing everything for you!

And I know, I said that there would be no 'over acronym-ising' in this book, but you will need to understand the language that investors use if you want to be one yourself!

Ok, so I'm soft: don't tell anyone :-)

To make it easy for you, you can view the meanings of these and other terms or acronyms in our jargon dictionary at www.progressiveproperty.co.uk/jargondictionary

It is worth remembering that we need strategies that work for us, and of course they will vary from person to person.

The simple understanding that different things work for different people already helps in the investment mindset; because at Progressive Property we believe that people with a successful mindset can make anything work.

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Does this make sense?

OK. I'm going to make this much simpler. I am guilty to this point of 'pussy- footing' around, talking about strategy and vindicating other strategies.

This is why you must NEVER sell your properties:

1. Your valuable asset now belongs to someone else
2. That someone else earns on your valuable asset for the rest of their life
3. You no longer earn on that valuable asset (I think you get the picture!)
4. You don't pay 40% capital gains tax on your property if you never sell it/them.
5. You can gain higher valuation of your property through re-mortgage (selling incurs many costs and you rarely get 100% of the value of your property when you sell it/them).
6. You compound your earnings as you build a portfolio. You can not do this if you keep selling your properties.

You would not believe how many people I talk with wish they had not sold their house 5 years ago;

People who tell me that their old house is now worth double what it was 5 years ago.

Hindsight is amazing, but here you have foresight.

So if your strategy involves using other people's time (leverage) and other people's money (leverage) for long term financial gain and financial independence, then the strategy of never selling your properties is quite possibly the best and second 'rule' to 'turning your home into a perpetual cash machine.'

No. it is the best!

Remember the question I asked you at the start of the book?

If you have an asset (your house!) with equity in it, then keep it. If you need cash to re-invest and buy more 'appreciating assets' then re-mortgage your property and take out equity (tax free) to do this. We shall look at this in more detail later now that you are thinking about it..

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Rule2

Never sell a solid property investment.



Rule3

“The right psychology: anyone can do it”

This is quite possibly the one rule that most people do not realise applies to them.

I see many people, especially when I speak at events, who want to be told ‘how to do it.’ People who feel that anything about attitude is a waste of time, and that I should just get to the nitty gritty: the strategy and the ‘how to.’

In fact I have had people walk out of seminars in ten minutes because I had not actually talked about property specifics at that time! What does that say about their attitude giving up after 10 minutes?!

Believe me when I say that psychology and attitude are paramount to your success, and probably more important than all the tips and secrets that you are getting here.

Once you have the right mindset, you will **Always** find the ‘how to.’

Like anything at all, when you know how something works or you know someone who knows how something works who can do or teach you to do it; then it becomes easy.

Property investment is no different. It really is accessible to anyone who believes they can make it happen, with the right mindset.

There are many great teachers of psychology that we have studied and learned from, and you can access or download many more great books, articles, e-books, audio and video from our site:

www.progressiveproperty.co.uk/downloads.asp

Here I would like to cover some brief and basic fundamentals on the right psychology that is as relevant to personal success as it is to investment success, as both are intrinsically linked.

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Success or achievement or however you want to classify the life that you want leaves tracks and are set up on basic concepts.

If you think that success is luck or co-incidence then my guess is that these people are not where they want to be in their life. Now of course that does not relate to you:

If we are to achieve anything then we need to start right here with ourselves.

If we want to change the world, it is generally our view of the world that needs to change. If we want to be in a position to be able to give back to others, something we really want to do here at Progressive Property, then we need to make sure that we have abundance for ourselves too.

There is absolutely nothing selfish in building an asset base that can look after us, our families and our friends for generations to come!

Understand what I mean?

There are of course hundreds of things that we can look at in all kinds of detail, but as we see it at Progressive we can break down personal success into the following categories:

Purpose -

This is where everything is born.

This is our reason for doing what we are doing and being who we are. Why we are. This may seem like a big step, and it can take time, and believe me some say that it should, and that is just fine.

So many people are living their life in reaction to their mind and what they tell themselves; doing things they do not like or love and treading water on a day to day basis.

It really does not have to be like that! Life is a choice. Everything is a choice!

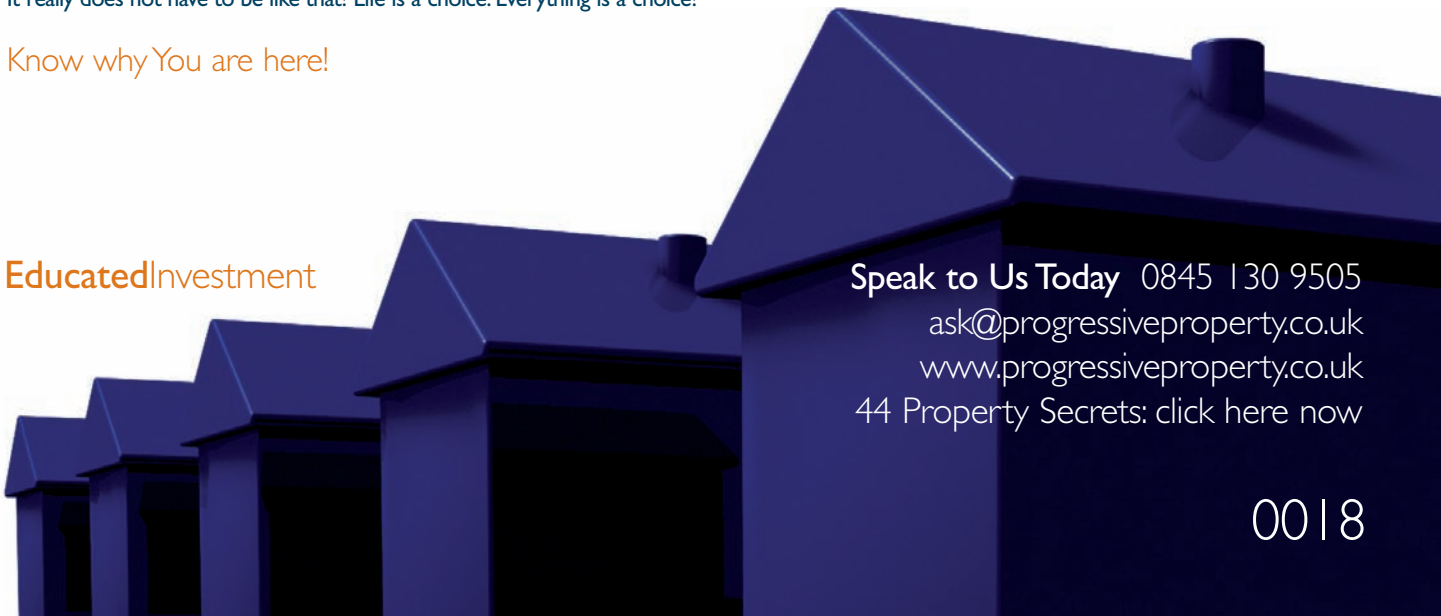
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 **Passion and desire -**

Can you think of anyone who really loves what they do? Just look at Tony Robbins in his personal development world or Mother Teresa or my Mum in her local pub!

People who have passion and desire in what they do are radiant, attractive and successful in their own right by their own definition.

Passion for what we do and a desire to make it work is absolutely essential for our own personal success and happiness. Have passion and desire in everything you do, it really will make a huge difference.

It is Our choice!

Be passionate and desire the best for yourself.

 **Faith -**

Faith in ourselves or a higher entity that we may believe in is the third essential ingredient to personal success. If we do not implicitly trust ourselves or believe in who we are, what we are doing and that we WILL get where we want to be, then who is going to?

It sounds so easy in practice, and the truth is that it is, especially if you have the first three things in congruence.

Remember Schwarzenegger and Colonel Sanders!

Have I told you the Colonel Sanders story? For those of you who do not know it, and those that want to hear it again, Colonel Sanders was over 65 before he even got the KFC brand off the ground.

He spent 2 years travelling across America and sleeping in his car taking his special recipe from restaurant to restaurant in the hope that someone would like it.

Do you think he had faith in himself and his recipe? You know the rest of the story!

Just have faith in Yourself and whatever you believe in!

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✔ Belief -

Wherever your ceiling of belief is now, that is the limit to what you believe you can achieve, you need to raise it:

Right now!

Did you know that if you catch fleas and put them in a jar they will jump to try and get out, only to hit the lid of the jar. If you leave them there for a while they will continue to do the same thing over and over, jumping and hitting the lid, expecting a different result (what was it Einstein said?!).

Even more interesting is that when you take off the lid, the fleas will still only jump as high as where the jar lid was, even though they can jump higher and set themselves free!

We are much more like fleas than we like to admit or realise! Belief is the centre of everything, and it is my opinion [and I'm not necessarily right am I?] that we get what we believe we can achieve.

Our results are directly related to our level of belief.

If we look at where we are now, the chances are we don't really believe that we can get a great deal more. Let us be honest with ourselves here, if we did we would have more and be more.

That **Has** to change.

The difference between the amount of money you or I make and what Bill Gates makes is down to belief. Now I am not saying you can go out now and make serious amounts of money..

And what I am saying is that by following all the concepts in this book and applying them with a heightened belief that you will achieve whatever you desire now, your results **WILL** change.

You have to trust me on this one.

Don't be like most people and wait to see results before you start to believe that you can have what you want; you could be waiting a very long time. Believe **NOW** that you can achieve what you want to achieve and see the results change accordingly!

Believe in Yourself!

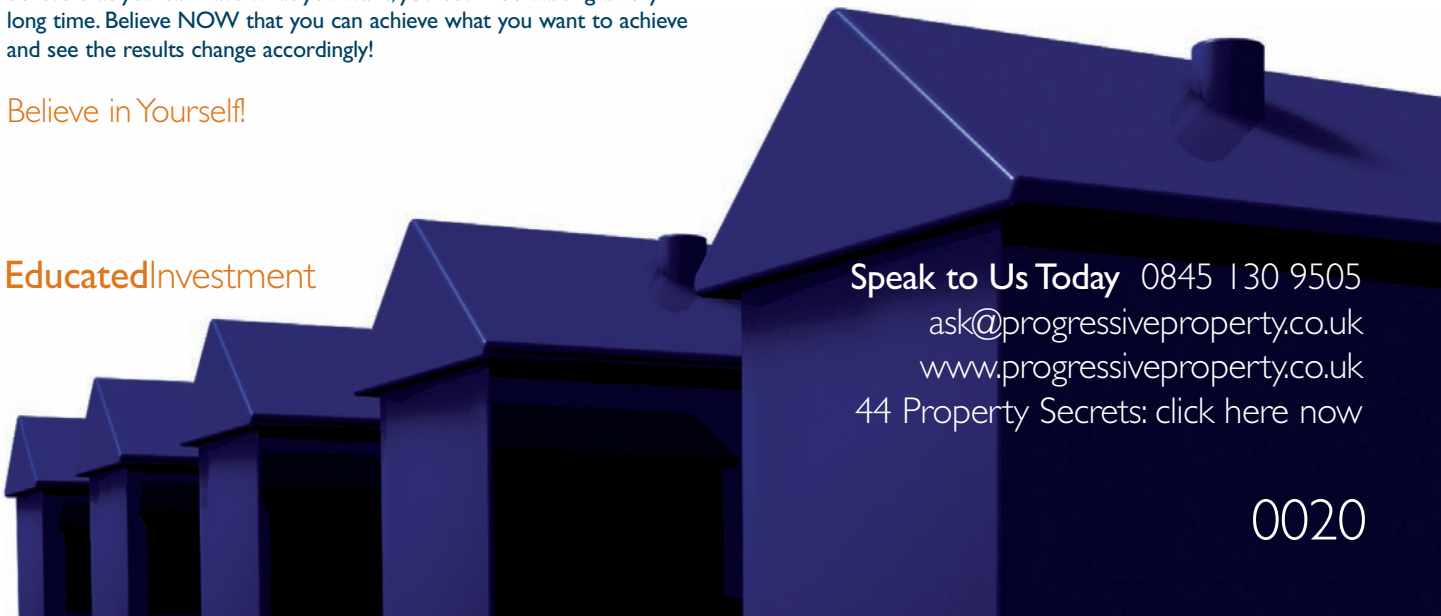
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 **Decision -**

Perhaps one of the biggest things that we have seen that stops people making forward progress in their lives is procrastination. It is the disease of momentum and both indecision and over analysis essentially lead to the same thing: a long road to nowhere!

We are all going to make mistakes. This is a fact of life, and one that when we accept this as part of a journey, makes achievement much more accessible.

A great friend of mine likes to make as many mistakes as he can because he believes that the more mistakes he makes the closer to his goal he is getting!

I really admire that attitude.

Do not fear the consequences of your decisions. Be decisive. Use your knowledge, use your experience, use your intuition; make quick and well informed decisions.

The greatest leaders are the most decisive leaders.

Perhaps you have thought about investing or investing in property for many years now but have not 'got around to it.' Indecision can cost us thousands of pounds and far worse: freedom or happiness.

Be a decision maker:

 **Diligence and Contingency -**

Planning and preparation are absolutely essential in success. There are very few people who had lasting success by total accident, and although it may appear that way on the surface, the fact is that successful people are great planners.

Do your diligence in all areas of life, especially that of career and investment. Know the worst case scenario so that no matter what happens nothing comes as so much of a surprise that it knocks you on your knees. Be prepared for many situations that could arise and not just the one that you want or expect.

Trust your knowledge, experience and intuition and have faith in your ability in being prepared and diligent.

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✔ Persistence: Never give up -

As Winston Churchill famously said [and repeated!]: Never ever give up! Endearing persistence [not cat-like annoyance] is absolutely essential in your quest for personal success. We have great friends that have persisted when to the outside world it has looked like the chances of success was negligible; in many areas of life such as relationships, health and wealth.

It took Thomas Edison thousands of 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.

Never giving up and having faith in ourselves will send us on our desired path.

✔ Discipline:

This is very closely linked to persistence and is a very important mindset in its own right.

That's right I said mindset, not behaviour or strategy.

Discipline is the ability to control yourself and your desires or 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 chintzy.

Remember if walks like a duck and quacks like a duck, there is a great change that it has webbed feet, lays eggs and is a duck!

Remember we said that wealth is a mindset. Wealth is the ability to attract money, success, value and happiness and not just the amount of money you have in the bank.

By the end of this book you will have many ideas for a simple, clear, effective and proven strategy. When you go out into the world to apply this 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 10 minutes.

Be disciplined. Remember the rules for success and stick to your strategy.

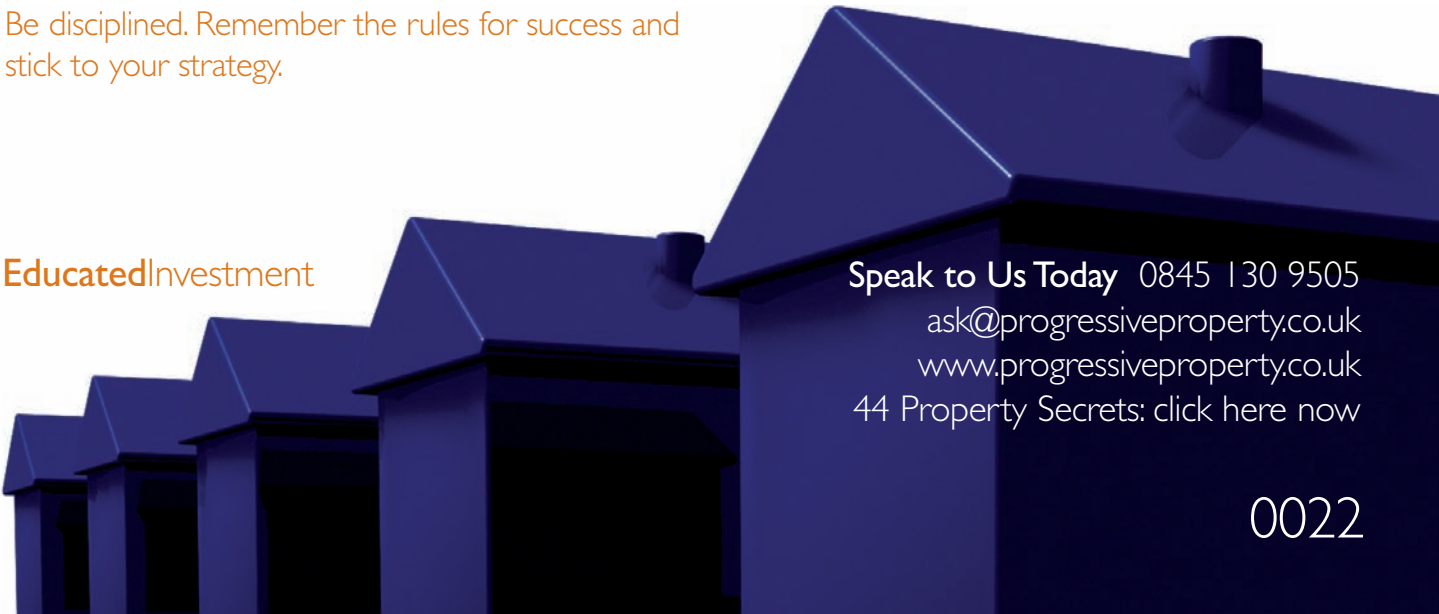
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✔ Teamwork -

Napoleon Hill calls it a mastermind alliance in 'Think and Grow Rich' [an essential read in personal development] and I was rather amusingly quoted as saying: 'it takes team work to make the dream work' in my recent TV show for Living TV

The fact really is that no man is an island and we all need great people around us: friends, family, coaches, mentors and advisors to help us grow and to help us in areas that we are not as strong.

Can you see how this all ties in together now?

The greatest leaders in the world may have a star profile and may look like they achieve success on their own, but this is not the case. Richard Branson could not have built Virgin without Freddie Laker of Laker Airways and Microsoft would not be the force that it is for Bill Gates without Paul Allen supporting him.

Indeed they would not be in their position without the 1000's of people working for them.

The real key to this is to build strong and trusting relationships with others and to find ways in which you can help them or add value to their lives. We like to think that this book that has cost you nothing will add a little knowledge and value to your life :-)



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Rule3

Remember, with the right psychology, anyone can do it!

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Rule4

“Only listen to those who really know and have done it”

This may sound a little cut-throat, and of course we are dealing with our hard earned cash here, and thus we should take seriously any decision we make and any road we take towards making that decision.

There are many people, most of whom you might meet down the local pub, who will tell you many things about every subject, his wife, the dog and how we are doomed from the beginning to a life of misery!

If we listened to everyone we would be nowhere and know nothing.

We believe that we must be selective and decisive in our selection and decision making process.

There is much ‘pub talk’ that suggests one day that everyone should be in property and then the market is going to crash the next day [generally from the same person, or even better from the same newspaper!]

I once read two articles in a very well known newspaper that had completely contrasting views about the property market in successive days!

Go figure!

Well the reality is that people and journalists have their own agenda and as much as I hate to say it, it is generally not your best interest they have in mind.

Journalists are journalists and can probably teach us a thing or two about press, drinkers are drinkers and can probably teach us a few things about ale, but we have to be subjective in what they may know about property.

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Of course everyone has an opinion, and most of us are happy to voice it.

- ✔ The question that we suggest you should ask, and ask us, is what do they know about property?
- ✔ How long have they been investing? How many properties have they bought?
- ✔ What relevant evidence can they give me to support their suggestions?

Is that clear? It is basic but very important!

Please feel free to ask us anything about property and prove to you that we know our press and ale! :-)



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Rule4

(Pub) talk is cheap:
Only listen to
those who really
know & have done
or are doing it!

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Rule5

“Leverage”

Leverage is absolutely vital in making business and investments successful, and a very prevalent part of the Progressive model. In this section we shall explain and give examples of leverage and how you can best utilise it to secure your financial success.

There are two main types of leverage:

1. Leverage of finances
2. Leverage of time (including other people)

With time being our most precious commodity and a healthy balance sheet being the best way to free up more time, both are as important as each other:

I. Leverage of finances:

There are many ways to leverage capital [money]. In order to attain financial independence; that is the amount of time that we can live the lifestyle we desire without having to work, we need to invest.

This is so important that I am going to say it again:

We **Need** to invest!

I know you heard it that time!

Working or exchanging time for money will never make us financially independent because as soon as we lose our ability to work, [burn out, illness, injury, loss of motivation, family commitments] then we no longer generate income.

A friend of Richard Templar's lives from the interest on the interest on his assets/investments. I love that thought process. To view his books follow the following link:

www.progressiveproperty.co.uk/readinglist

His asset base never goes down because he does not take money from it. He will always generate interest as long as his asset base stays the same or grows in value, but as soon as you start eating into your assets to buy cars, holidays and conservatories, that money goes down to the point where no interest is earned.

This is so important.

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I would recommend that you read that part again, because that is where 99.9% of the population are going wrong, and do not even know it.

If this is all you take from this book then believe me it has been worth 100 times its value in my opinion.

Ok Rob, back to leverage!

Why property?

It is very very difficult, in fact near on impossible, for most of us to become financially independent through working, spending; even saving.

This may sound a little contentious as it has been taught to us from an early age to get a job and be secure with a company and pension scheme and such, but the reality is that this is the case.

Most people spend what they earn, and in fact many people spend 100-120% of their income. It is impossible to save doing this. Even if we do manage to save 10-20% of our income, we will rarely get anywhere.

Most savings are a tad over 5% if we are lucky. Then there is tax to take off and inflation of around 2-3% per year and the actual gain on saved capital is around 2% per year.

It does not feel quite so attractive now does it?

Without investing; effectively utilising leverage and the law of compounding, our road to financial independence will be long and tiresome, if indeed we actually get there at all.

Did you know that over 40% of the Times top 100 rich list have earned their fortunes through property investment?

Of all the investment vehicles we have looked at, and we have looked at many, property is the best in our opinion from the following viewpoints:

As the value of money goes down with inflation, as mentioned at the start of this chapter, property goes up.

It is not necessarily closely connected but history tells us that property will be worth 100% more every 7-10 years and history also tells us that in the same time frame the value of your money will be not far short of 25% less than its original value.

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Leverage

After the death of Elvis, leverage became king! (sorry!) The leverage that you can attain through property is like no other investment vehicle available to non-specialist investors.

You can leverage your money at 10 times with just a standard 90% mortgage, and that is not even factoring in growth.

Taking £30,000 as an investment figure:

Savings Account at a generous 5% p/a after tax

5 year compounded return: £38,288.45
ROI: 27% over 5 years or 5.4% per year

Stocks At Current growth over time of around 8% after tax

5 year compounded return: £44,079.84
ROI: 47% over 5 years or 9.4% per year

Property Leveraged at 85% LTV

5 year compounded return on £200,000 at a very conservative 5%: £255,256.31,
Subtract leveraged capital of £170,000 = £85,256.31
ROI: 284.19% over 5 years or 57% per year

How good does that look in comparison to the other two vehicles!!

Using other people's money (the bank's money) will be key to making a success of your finances.



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This is a very basic representation and does not take into account many more leverage tools that we can use in property, but it gives a basic demonstration of what anyone can achieve with a reasonable credit score and a little capital (that can also be found creatively).

What this does show effectively is that it is very difficult to become financially independent just by saving at 5% and working hard to create the small amounts of money to save.

Investment is the fastest & most effective way to achieving a desirable & independent financial situation.

2. Leverage of time (including other people).

In the Progressive model we effectively utilise leverage with the money loaned by the bank to purchase assets for you up to 10 times the value you would be able to using just your own money.

You leverage our time and expertise to do this so that you can live your own life. Believe us when we say that to invest in property effectively you need to nurture it like a child: like a business. It takes a full time job, and that is what we do for you.

We also leverage a tenant who pays your mortgage for you; servicing your debt and growing your asset base and net worth in the process.

Good debt vs. bad debt:

There is a huge difference between good debt and bad debt.

We have experienced some people's initial discomfort at the thought of getting into more debt (or not paying off your mortgage) with the 'industrial age' thinking that paying off our mortgage early and working in a stable job to get a secure pension is the way to security and freedom.

Now you do not need me to tell you about what is happening to our pensions and how transient jobs and industries are. Many of us have experienced this first hand.



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The simple fact is this: Things have changed. Things always change, and in order to achieve success we must be prepared and willing to be flexible.

Paying your mortgage off early in the usual way with a repayment mortgage will save you around £650 per month in cash-flow on a £100,000 house (you no longer have the mortgage), giving you an asset worth £100,000 fully unencumbered (You own it!).

This asset should go up between 5 and 10% per year currently, and 11.74% as an average year on year according to history.

And this all sounds very good, indeed it is better than not owning a property at all!

But we can do much better than that.

Now let us consider the following points; (Capital) repayment mortgage versus interest only:

It is our opinion that a repayment mortgage is quite possibly the biggest waste and drain on cash-flow that there is that does not have 4 wheels!

The one thing that the banks (especially the ones of the high street variety, designed for non-educated investors) fail to tell us is how they arrange their repayment loan (mortgage).

And why would they?

Repayment mortgages are loaded in a 'top heavy' fashion, which essentially means that for the first few years you are paying off almost all of your repayments in interest, and it is not until much nearer the end of the 25 year term that you are paying off capital (the actual loan rather than the interest on the loan).



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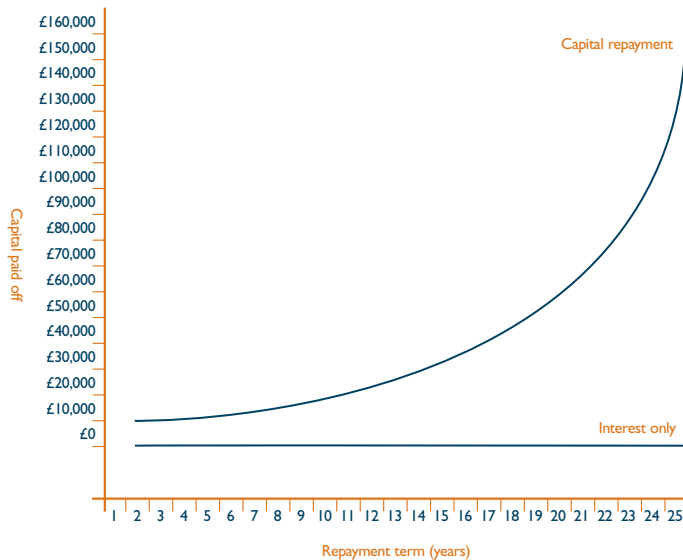
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To give you a diagram to compare the two, it would look like this in its most basic form (not to any scale):



Why do they do this?

The banks are in this game to make money.

We have no problem with that because we can leverage their money to make much more than we could with our own.

The banks know that most mortgages are most likely fixed or tied in for a 2-3 year time frame, by which time, because of such a competitive market place, newer and better mortgage products are likely to be out on the market.

I'm sure you know about this. Most people change their mortgages regularly now. We are bombarded with offers of new mortgages and debt consolidation against our property on a daily basis.

It's all over the media and on the TV.

They need to get a maximum return on their money loaned in this timescale, and so charge you almost all interest. You actually pay back very little in these first three years, but your mortgage payments are significantly higher (than interest only).

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From a cash-flow perspective this makes no sense whatsoever; and I am sure that if this were common knowledge most people would switch to interest only payments and reduce their mortgage payments considerably.

Can you remember that question at the start of this book?

Is this all starting to become clear now?

Which brings us to the next point; one which stops most people making the transition and essential switch to the investor mindset:

'But if I have an interest only mortgage, I will never actually own the house, will I?'

This is true.

You will never own the whole portion of a property this way. With a little lateral thinking let us look at it this way:

Take the simple example of a £100,000 property:

You have a property that you have put a 15% buy to let deposit down on: £15,000

You get a mortgage from the bank for 85%: £85,000 (payable over 2-25 years)

You rent your property so that the tenant roughly covers your expenses (mortgage, maintenance etc).



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Now we know from history over the last 40 years that property doubles in value every 7-10 years; that is around 11.74% compounded growth per year:

We like to be conservative and realistic, so let us use growth figures of 8% here.

In 10 years at 8% growth your property would have roughly doubled, so to keep this simple, let us say that in 10 years your property is now worth £200,000.

Are you with me so far? If not, just trace back; this is very important and the basis for all successful property investors.

You owe a mortgage of 85% of £100,000: £85,000!

You own a property now worth £200,000!

You have equity [growth or capital] of £115,000 in your property that you can take out in year 10 or incrementally in stages (recommended every 2-5 years).

All tax free as long as you do not sell and incur a 40% tax gain!

If you would like more information about tax planning and ways to incur as little tax as possible, then just ask us at:

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So to take this one step further, knowing what you know now about leverage, let us look at what you could do with one house that is part or fully paid off.

This next diagram is possibly the best and most simple case in point about leverage:

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This is a key part to your whole strategy here, so do not miss this:

Your property: £200,000 (current national average):

You owe £50,000 on your old (repayment) mortgage that you may well have been paying for quite a number of years.

You re-mortgage your property to an interest only mortgage (as explained above) and release equity of £150,000 without dramatically increasing your current mortgage payments.

You bank £35,000 as a contingency and to cover some small increase in mortgage payments over a long period of time and the unexpected things that life throw at us when we are not looking! (Very important: most people will not tell you this)

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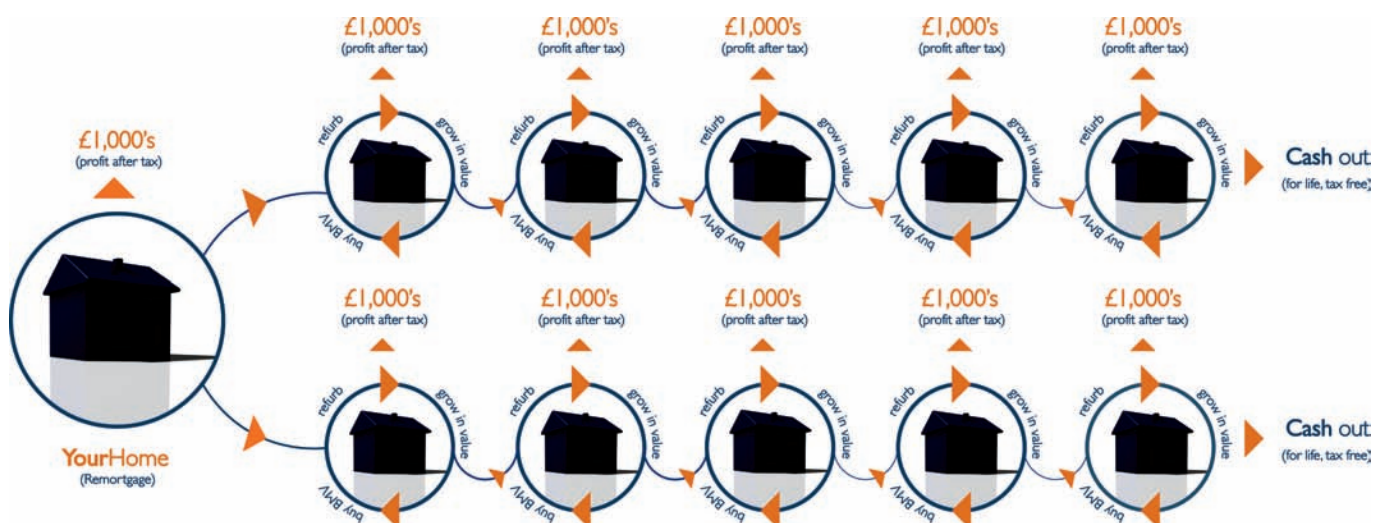
You use £115,000 to invest in 10 properties that look after themselves.

Now these figures are of course generic and you can enter your own in depending on your own personal circumstances. You can invest in 5 or you can invest in as many as you think you will need to achieve your financial goals.

Or you can leverage the time and knowledge of others to do it for you.

It is amazing how something so seemingly complicated can now appear so simple!

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Can you now see how you can use your own house to build a portfolio of 5 -10 properties and more that can earn you a passive income of £50,000-£120,000 plus per year?

If you have not leveraged the asset that is your house then you might want to seriously consider thinking about it now.

We are all busy living our own lives and [hopefully] doing the things that we love to do, and so leveraging other people's time and money is absolutely essential in gaining success; especially in investment.

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Rule6

Set your expectations and be realistic.

Goals and 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 that can vividly picture their life in its future and exactly how it looks.

Can you picture Your life in:

1 year? 2 years? 5 years from now?

And with this quality, it is just as essential to understand what we need to do on a daily basis and how we are going to realistically achieve what we want to achieve.

Being overly dreamy or unrealistic about the market, about goals and projections and fact is dangerous and will damage your long term wealth and security.

There are times when we need to keep our feet on the ground.

We always need to take consistent action to get to where we want to be; things are not going to always go our way and we will make mistakes.

What are our expectations of these?

How will we deal with situations when life throws us a curveball?!



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It is always very wise to be realistic.

Look at history.

Look at what others have done and in what timescale they have achieved their success.

Know the 'if's and but's'

without focusing on them too much and set your expectation at the right place from the start.

Remember

that success is as much a mindset as it is a destination or outcome.

Never stretch yourself too far.

Do not invest money that you absolutely cannot live without and always have a contingency.

We recommend that in every £100,000 that you set aside for investment, £70,000 should be invested and £30,000 should be set aside as contingency.

This is vital!



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Rule6

Set your expectations and be realistic.

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Rule7

“Due Diligence: Know your marketplace”

Diligence is absolutely vital when going into any investment, and due preparation and research should be undertaken (or undertaken for you utilising the law of leverage).

This rule essentially outlines risk assessment in its most basic form.

In property there are the following factors that need to be considered, planned for, researched, and contingencies put in place for potential worst case scenarios:

01. Market conditions.
02. Interest rates and economic growth.
03. Demographic.
04. Location.
05. Property size.
06. Property type.
07. Property condition and potential refurbishment.
08. Property valuation.
09. Finance nuances.
10. Cost of repayments.
11. Running cost of property with contingencies.
12. Re-mortgage strategy.
13. Demographic and lifetime value of tenant.
14. Tenant management.
15. Growth strategy.
16. Other things you or I may not have thought about from the start.

This appears quite a lot, doesn't it?

We have shown a snippet below of the kind of historical diligence that we have carried out and what we know about property if you still need to evaluate the potential risk of investing in property.

(Remember all of these need to be done with maximum efficiency and without unnecessary procrastination! This property game is easy eh!!)

You can find more detailed analysis of the property market in our Property market analysis pack. Click here to download for free: www.progressiveproperty/downloads

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Here is a brief overview of property performance and history that indicates to us that property will continue to be a superb investment.

We should not underestimate the power in the knowledge of the history of any subject.

History tells us that property is one of the soundest and most powerful investment vehicles available. Since records began in the 1950's property has performed remarkably, doubling in value every 7-10 years.

According to The Halifax plc:

UK property prices have risen in 36 out of the past 40 years, seeing an average annual increase of 10.3%.

History is not the only performance indicator, though as many traders will tell you it is one of the most significant factors. Demand for property is at a very high point currently: 'Demand for housing is increasing over time, driven primarily by demographic trends and rising incomes.'

With the typical family unit breaking up much more frequently with larger families and higher divorce rates, and a huge influx of immigration, the demand is outweighing supply at around 120,000 homes per year according to the barker report.

The UK cannot keep up with this supply with fewer homes being built over the last 5 years than has been averaged over the last 50.

The UK rental market is growing, great news for all of us investors - the number of households in England in temporary accommodation more than doubled between 1995 and 2003, from 46,000 to over 93,000*.

Both the population and the number of households are rising - the UK Government predicts an overall increase of 14% in the total number of households by 2021.

By that date, Halifax predicts a shortfall of at least 400,000 homes.

To see the report in full click here:

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Property in Peterborough:

We believe in laser like focus as you will see in Rule 8: the more that we focus, the stronger we become at our game.

Many of the best investors and businessmen in the world like Donald Trump and Warren Buffet have built their multi billion dollar empires on focus, knowledge, understanding and experience.

This is our belief at Progressive Property.

We have solely focused on Peterborough as the area in which we invest, both for you and ourselves. We have learned this through action & experience, and every single one of our properties based here has consistently outperformed properties we have had access to in other areas.

Both Mark and I have lived in Peterborough most of our lives and have a great understanding of the city.

There are obviously many cities we could have chosen to invest in, or indeed all of them, but these are the reasons that Progressive Property passionately believes that Peterborough is a great place to invest for the next 10-15 years:

- ✔ Starting in 2008 the master plan redevelopment of The City of Peterborough will see £1bn of regeneration and redevelopment over a five year period. With such a huge investment the city is going to be considerably improved in all areas and attract business and residential interest on a large scale.
- ✔ There are 7,000 new homes being built in Hampton; the biggest housing development of its kind in Europe.
- ✔ 25,000 new homes will be built as part of the £1bn redevelopment of the city and 20,000 new jobs will also be created.
- ✔ There will be a new train station linking the city to London, which is barely 50 minutes away on the GNER service, and then on to Paris.
- ✔ Peterborough is the cheapest city in terms of property average prices within a 75 mile radius of London. Many people and businesses are relocating to Peterborough because of affordability compared to London.

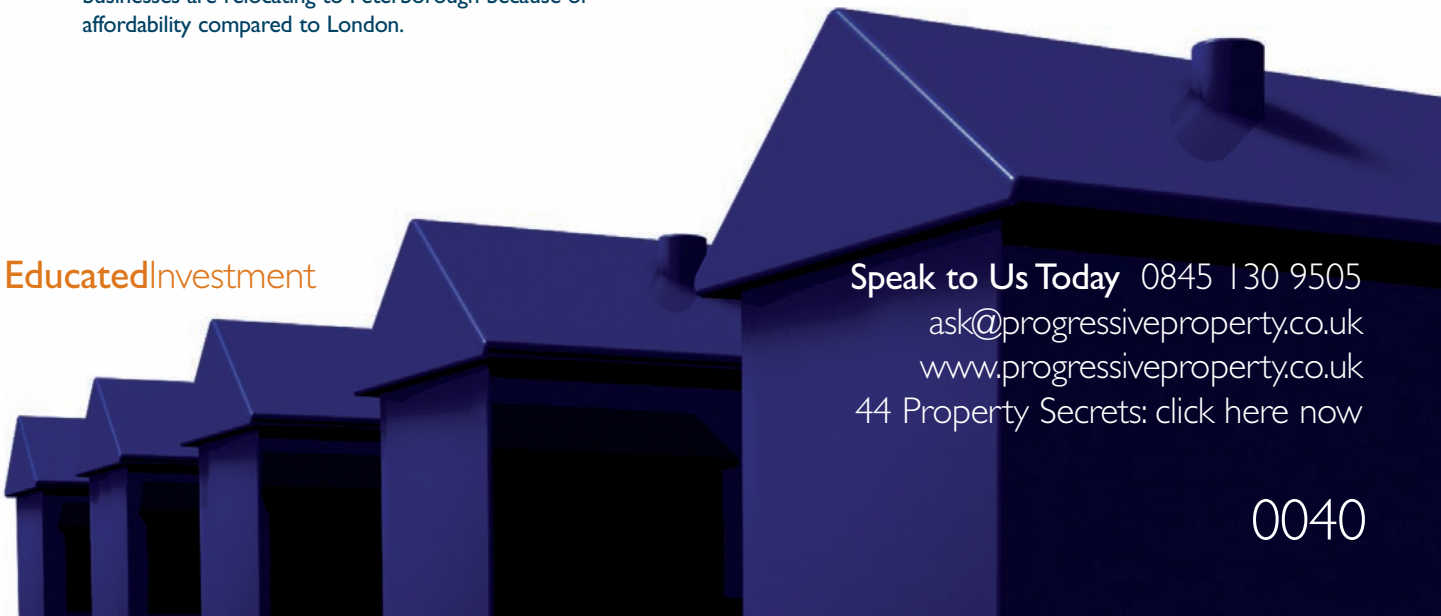
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In fact the average price differential is quite staggering considering the proximity.

The average price in London for an equivalent property is a full 100% more than Peterborough!

You can see detailed analysis of these figures in the Progressive Market analysis pack:

www.progressiveproperty.co.uk/downloads

London prices have skyrocketed in many areas and could well continue to do so with the arrival of the Olympics, and we believe that Peterborough should benefit from a ripple effect from this:

http://www.positivelypeterborough.org/urc_ccm.asp

It all seems to look good for Peterborough and Your investment here.



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Rule7

Do your diligence at the start; you will always be glad you did!

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Rule8

Focus:

Chase too many rabbits & we end up catching none!

We believe in Focus at Progressive Property. Become great at one thing and focus on doing that so that you make it work for you. It is far too easy to get allured by all that glitters.

So many people make things sound so easy.

That is not to say that we should believe things to be out of our reach, far from it. Experts in every field are experts because they have invested a huge amount of time, gained a huge amount of knowledge and gained many years (often a lifetime) of experience in a particular subject.

At Progressive we have been refining a business model for a combined period of 5 years now. Mark and I have bought many properties of all types in that timeframe:

- New Build Property.
- Off Plan Property.
- Overseas Property.
- Cash-backs.
- Houses of Multiple Occupancy.
- Rent-backs.

You name it, we have tried it.

We have had the attitude that in order to gain the real knowledge and experience you need, you have to actually do it.

In all of our experience in property, and judging the performance of our own portfolio, all of the existing (stock) properties we have bought have consistently out-performed all of the other types of property quite considerably.

Can you see why we believe in it so much now?

This is not to say that the others do not work, and we believe that buying property should be a must (as should diligence). It is just to say the properties we have focused on work better.

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We also know that there are so many variables that can go wrong in new build premium property, even more so with off plan property where values can only be guessed.

There are many language and legal barriers with overseas property and so we focus at what we do best and what works best for us: Existing (stock) property.

If you want to make property work for you, then your ability to focus on it will certainly stack the odds in your favour, rather than chasing many other businesses or opportunities at the same time and spreading your time too thinly.

Once again this brings us back to leverage. How can we leverage other people's time and money so that we can invest in the shortest possible timeframe for the maximum return without undue risk?

If you want to be a full time property investor then we would love to help you.

We are always here for questions and sharing ideas and experience. We believe that this is one of the best strategies for long term wealth (but then we are biased because of our passion for property!).

We also understand that not everyone wants to be a full time property investor and that many people do not want to learn a new 'career' or have the time infringe on their own lives.

We understand this too and would also love to help you get where you want to be in life.



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Rule8

Laser like focus!

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Rule9

“Delay gratification”

Time and time again people burn their chances of long term wealth because of the need for instant gratification.

This is especially prevalent in some areas of the property and investment market, with the glitzy attraction of ‘cash-backs’, no deposits, no money in, ‘no money down’ and so on.

This is not to say in blanket terms that these do not work. In our experience the key to long term wealth is to utilise the law of compounding (the 8th wonder of the world according to Einstein, and he knew his stuff apparently!).

Taking all of your money out of a deal too early or gearing up too high (borrowing extra cash at the cost of high repayment rates) will damage your long term wealth.

Investing in properties that are ‘upside down’ (costing you £100’s per month) will damage your long term wealth.

We are always looking at mid-long term investment strategies, compounding growth and cash to ensure long term sustainability and security, which is why we offer a 5 property plan over 6 years at Progressive Property.



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It is very rare that we get something for nothing,
and this is certainly the case with borrowed money.

Remember if it walks like a duck...

Borrowed money should be treated with absolute respect and your long term credit file treated the same way so that you can maximise leverage for the long term.

This is a Mindset as much as it is a strategy, and thinking in this way will dramatically increase your chances of being where you want to be for the rest of your life.

Remember the importance of the right psychology in all of this. I know that you are now..



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Rule9

Be patient, delay gratification and you will have long term wealth, freedom and security.

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Rule 10

“Have a wealth strategy”

There are very few things in life that just fall into our laps and make us millionaires.

A book that has truly inspired us at Progressive is the E-Myth by Michael Gerber. The whole basis of that book is to create systems that make our lives easier that are infinitely repeatable.

In our opinion, this should be the case for our investments too. We need to create a strategy or system that works for us, and then religiously stick to it and repeat the formula (unless it is clear that it needs changing or improving).

A great mentor of ours always tells us that you should be so good and so familiar with your system that it becomes boring. When it becomes boring and you can do it with your eyes shut, then you know you have control.

Incidentally it is just before this ‘tipping point’ that most people get bored, give up & try their hand at chasing a duck! :-)

A wealth strategy is something that can be designed around your situation. Strategies for wealth have been prevalent as far back as Roman times as mentioned in another great little book: ‘The Richest Man in Babylon’ by George S. Glason.

I assume you are logging on to buy that now :-) You can find it in our reading list section: www.progressiveproperty.co.uk/readinglist

The four fundamentals that we apply at Progressive Property are:

01. Spend less than you earn. (Sounds simple!)
02. Save at least 10% to never be touched.
03. Invest a percentage and compound the gain
04. Always have a contingency

If you read our website or look in our media packs you will see how we split this up.

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Much of your strategy in percentage terms will depend on your income.

To start we recommend living on between 60% and 70% of your income and evenly distributing the rest.

The biggest mistake most people make, and the reason why most people (even very high earners) never become financially independent, is that no matter how much money they make, they are always spending it all (or even more!).

This system works. It is that simple.

Using the law of compounding and being consistent and disciplined will give the following (very simplified for diagrammatic purposes) results:

Net earning: £2,000 per month

60% spent on total living expenses:	£1,200 <small>(per month)</small>
10% saved and never touched at 5% ROI:	£200
15% invested compounding at a 12% ROI: (not using leverage)	£300
15% as a contingency to you and your investments:	£300

To keep this example simple and concise we shall give you the result of this strategy in a 20 year end result (without inflation):

10% saved and never touched: Compounded to make -	£90,013
15% reinvested compounding at a 12% ROI to make -	£290,515

Can you see how discipline and a simple strategy/system can reap huge returns in the mid-long term? Just imagine combining a controlled system like this with the leverage you can achieve from property investment..

Now it becomes so much easier and less daunting to plan for our future.

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Set your wealth strategy and stick to it religiously.

Most people have a belief (and remember a belief is just a belief to you) that they need tens of thousands of pounds to get going in property and to make it work for them.

Because they feel that having that amount of money is so elusive to them, they give up before they start, believe that they cannot do it, and so that becomes their reality.

And 99.9% of the time that is exactly what happens.

We see so many people try, fail, give up, get close and then go back to their old way that they are not entirely happy with.

Whatever point you are at right now is just where you are and just where you should be. We all have to start somewhere, so surely **Here** and **Now** is the best place, isn't it?!

The very best, biggest and wealthiest people in the world started somewhere. Duncan Bannatyne started with one ice cream van. There was a day when Tiger Woods had never played Golf and just remember our friend Colonel Sanders!

You have much more of a head start than you think. More than I did. More than many property investors have in the past that are very wealthy now and living a life of **Choice**.

And that is what it is all about, isn't it: the **freedom** of choice.

You have a house that you can access that has equity in it that can be leveraged and turned into an asset base that can give you wealth, freedom and choice.

You may even have savings that have been sitting quietly earning 5-8% before inflation. Now you know how much better you can do.

You may have a good job that pays well or a business that generates good cash flow, yet it does not quite satisfy you and give you the things you want in life.



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Rule 10

Perhaps it is just a question of time?

Now is the time, what do You choose?

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RulesRecap

Rule 1 -

Make your money when you buy:

'Know Your game & make your money when you buy.'

Rule 2 -

Never sell:

'Never sell a solid property investment.'

Rule 3 -

The right psychology: anyone can do it:

'Remember; with the right psychology, anyone can do it!'

Rule 4 -

Only listen to those who really know and have done it:

'(Pub) talk is cheap: only listen to those who really know and have done or are doing it!'

Rule 5 -

Leverage:

'We are all busy living our own lives and (hopefully) doing the things that we love to do, & so leveraging other people's time and money is absolutely essential in gaining success; especially in investment.'



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Rule6 -

Set your expectations and be realistic:

'Set your expectations from the start & be realistic.'

Rule7 -

Due Diligence (Know a marketplace):

'Do your diligence at the start; you will always be glad you did!'

Rule8 -

Focus:

'Laser-like focus!'

Rule9 -

Delay gratification:

'Be patient, delay gratification and you will have long term wealth, freedom and security.'

Rule10 -

Have a wealth strategy:

'Set your wealth strategy and stick to it religiously.'

I'm going to add an extra one here:

Rule11 -

Take Action:

Do something about it now!

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Set Your Goals Now!

You now have enough information to make some informed decisions about your investment future.

Although only intended as a basic guide the principles are tools that you can effectively use to secure your financial independence.

And it should be easy, shouldn't it?!

We know what to do, so we go and do it, and it gets done. Yet we all know in reality that this will not be the case. We know statistically that over 90% of people who have accessed this book will not have read it.

What is it that sets you apart from the rest? From the 90% of people who chose to take this book yet not read it?

It is commitment and action.

Are you committed to achieving the life that You want?

Are you serious about it?

If you are not, then going back to a job and settling for a life without choice is your only other option.

Are you prepared to do what it takes to get where you want to be?

Are you prepared to enlist the help of all the people you need?

Ask all the right questions?

Make all the 'right' mistakes?

Make all the sacrifices you need to (most of which involve instant gratification).

Are you prepared to get all the learnings and feedback you will need along the way?

If you have been nodding with us and saying Yes then you are ready.

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YourGoals

That's right!
It is time to take immediate and consistent action by
setting some goals:

Remember it is those that take immediate and
consistent action that get results!



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What are your financial goals for the next week: *(Think realistically)*

What are your financial goals for the next 3 months: *(What do I consistently need to do?)*

What are your financial goals for the next year: *(Push yourself just a little)*

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What are your financial goals for the next 3 years: *(Expand Your thinking)*

What are your financial goals for the next 5 years: *(Think big!)*

What are your goals for the next 10 years: *(Think very big)*

What are your goals for the next 20 years: *(Think bigger than you have ever thought before!)*

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YourGoals

And you may want to think about asking yourself the following questions now:

- Who do I need to help me to get where I want to be?
- What do I need to find out to get where I want to be?
- What do I need to change in order to be where I want to be?
- What do I need to stop doing or give up right now?
(This can be a mindset or behaviour as well as an action)
- Who do I need to be to get where I want to be?

If you have skipped this part, get yourself back & do it!
How long is it going to take? 5 minutes? 10 minutes at the most.

This is so very important.

It is immediate, positive and consistent action that will get you towards your goals and your ability to focus and not give up. Do not give up on this part; it is your first step.

It could be the defining moment
where everything changed for you..

And if so, then we are happy and I know that this book has been worth writing and sharing with You.



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A Life Of Your Dreams (Now!)

Remember that you can be, do and have anything that you want with some focus, faith, **belief** and endearing persistence.

'A journey of a thousand miles begins with a single step'

This journey is not a thousand miles, it is much more attainable and there are great people who really want to help you.

Remember that success and happiness are states of mind, not destinations, or 'things' that are earned or deserved.

Success and happiness are choices that We make, right here in the **Now**.

www.progressiveproperty.co.uk

Imagine Your life as you want it to be now. .

Remember that the greatest achievers can see their path before they take it, and can clearly visualise their end goals and outcomes. We have many audio and book programs at progressiveproperty.co.uk should you wish for help in this area.

Commit right now (if you have not already) and join us in living a life of **Choice**.



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No failure On Feedback

There is no such thing as failure, only feedback.

Remember that mistakes are part of the journey from A. to B. and the more you make the closer you are getting to your goal.

This mindset is essential. (And to be honest it just makes the process a whole lot more fun!). Listen to others and take on board what they say.

Keep learning:

The best lessons we get will be from our biggest mistakes, and never ever ever ever giving up!

We encourage feedback and would love to hear your views on this book. Is there anything that you feel we could improve upon?

Your opinion is paramount to our growth and any comments or suggestions that you have would be greatly and graciously received.

...And so every day for 3 months this person I knew thought about his 350Z. How the gears change, the stereo playing on full in the summer with the windows down.

It only took him 3 months of visualisation & his dream car, that exact 350Z with orange leather interior, was sitting on his drive shining in the sun.

We really can be, do and have anything we want from life.

Our results will be dictated to the extent in which we **Believe**.

I sincerely hope you have enjoyed this book. It was My aim to give you a combination of practical knowledge, useful strategy and psychology to help you in your pursuit of happiness.

It is my belief that success IS **Happiness**.

Make your choice now.

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A Final Note From Rob

Go out and take action and earn what you deserve to earn.

Money is not the destination but you can go out and get as much as you want to have the lifestyle that you want now.

At Progressive Property we are committed to success, happiness and helping you achieve the same. We hope that this book has inspired you into action right now.

If you would like further information on how we can save you time and make you money by building you a hands-free portfolio that you can retire on, then we will be only too pleased to help you.

If you would like advice on how you can turn your home into a perpetual cash machine then you know where to call and there will always be someone here to help you take the next step (or the first..)

Remember it is those who take immediate and consistent action that achieve results!

Now we are not saying that you need us..

Now You have the power of choice. Please feel free to contact us at any of the contact details here where you can download more information on exactly how you can achieve financial independence.



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If you would like to join a tele-seminar click [here](#) or meet with Rob or Mark (or Rob and Mark) personally click [here](#), we will be only too happy to arrange this for you.

For Tele-seminar:

www.progressiveproperty.co.uk/tele-seminar

I want to sincerely thank you for reading this on behalf of Mark & myself.

As you can see we are passionate about property.

We truly believe that it is one of the most powerful vehicles for financial success and a tool to helping us achieve the life that we desire.

It has worked for us and we want it to work for you, because given the choice we know that financially secure and happy people make good people to be around!

And we all have that choice don't we!!

Thanks for being one of the very who that will actually read this whole book from cover to cover (or top of screen to bottom!).

It is this that we believe sets us apart from the old us or those that say but never actually do.

Both Mark and I really look forward to meeting you very soon and cannot thank You enough for being here with us

Now be well and successful by choice.

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OurConcept

The Progressive Property concept:

Progressive property has been born out of various experiences within the property market and the fine tuning and development of a consistent business model over a period of 4 years.

Mark began investing in property 4 years ago and in that time partnered with Rob, an investor and coach, where they began buying heavily together.

In that time the business founders have bought new and existing property, apartments, houses, homes abroad, houses of multiple occupancy and had the trailblazing attitude that in order to get the true education in the property market, you have to physically do it.

With the constant desire to improve, gain feedback, learn from mistakes (there are no real mistakes other than not taking action!), and most importantly build great relationships, Mark and Rob designed a business model based on extensive research, study, focus, reading, mentoring, and then repeated testing.

Having found and passed by many things that do not work, the Progressive Property business model was conceived.

The result is a totally systemised approach to buying property as a vehicle for becoming financially independent that has been proven in the vast portfolio that Rob and Mark have built together.

The continued process of sourcing at considerable discount, valuation and purchase, refurbishment and revaluation produces a buying process that, excluding fees, can be achieved with little or no money 'left in' a property; or an infinite return on investment.

This system has become hugely popular with the continual demise of a secure pension and the care and attention to detail that have enabled Mark & Rob to become serious property investors.



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Rob Moore

Director and Co-Founder Progressive Property

Rob is a trained coach and self made businessman and investor.

Rob is a trained coach and self made businessman and full time property investor. He regularly speaks at events on business, property and personal development and featured in a prime time TV show for Living as a Mentor:

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

Rob now concentrates on building his portfolio the Progressive Way, writing books and is head of marketing for Progressive Property.

His strengths include writing, speaking and all forms of communication [and likes to leave the details and mechanics of property investment to Mark as he just likes the end result: the future security].

“I want the Baby not the Labour pains :-)”

What Mark says about Rob:

Rob is a creative and visionary thinker. His positive mindset and ability to see outside of a problem enables us to achieve levels of success I never thought possible. Rob is always reading and finding people who can teach him things he needs to know. Rob does not understand failure and loves everything he does.

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MarkHomer

Director and Co-Founder of Progressive Property

Mark has had an Investor/Entrepreneur streak in him from an early age.

Mark has had several successful small businesses and has many investments in the stock market, bonds and foreign currency.

He was obsessed with finding the very best investment vehicle and was in a position where he could measure the results of his existing portfolio with the newer developments he was also involved with.

Mark has, in his opinion, found the very best investment model and the result was the conception of Progressive Property Ltd.

Mark is Progressive's dealmaker. He has a sixth sense about property and is regarded as one of the biggest investors in Peterborough.

His strengths include property sourcing, dealmaking, finance, management and maintenance.

What Rob says about Mark:

'Mark is committed, energetic and focused on today. He is great at finding evidence and with all areas of finance. He makes property deals work unlike anyone else I know'.

Having a degree in International Business Economics and being financially grounded is a huge asset for Mark.

This has helped him amass a diverse portfolio of property worth several million pounds in a short space of time.

Mark can be found either running or at the gym most mornings which gives him great energy for the day. He loves travel, all aspects of business and investment, reading, studying and growing as well as networking and socialising.

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Mark&Rob'sFinalNote

As you will discover, Rob and Mark are two very different people with similar interests and it is this combination that has made them successful in their partnership.

Everything that Progressive Property helps you do is exactly what Rob and Mark do for themselves.

So how about You come on an exciting journey with us, with an open mind and excitement for learning just as many other people have had that have been successful in property (and found it really easy!)

We look forward to meeting you personally very soon..

To buy a copy of "The 44 Most Closely Guarded Property Secrets" and put this all into action click below

"The 44 Most Closely Guarded Property Secrets"

MarkHomer

RobMoore

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The content, Projections, figures and indications contained in this document 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. Progressive Property give this information as a guide only and can not 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 authors Rob Moore and Mark Homer are not qualified to give mortgage, legal or financial advice. Please seek legal and financial advice from a qualified advisor before making commitments.

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