

Lesson 1

Starting with your goals

第一课 确定目标

了解您希望通过商用物业实现的目标

GETTING TO KNOW WHAT GOALS YOU WANT TO
ACHIEVE WITH YOUR COMMERCIAL PROPERTY

What do you want your commercial property to do for you? 您希望您的商用物业能为您带来什么？

- ▶ Before you begin your search - It's important to take the time to reflect on what you want your commercial property to do for you?
在您开始搜索之前 – 花些时间思考您希望商用物业能为您带来什么很重要？
- ▶ What are the goals you want to achieve with commercial property?
您想通过商用物业来实现哪些目标？
- ▶ Are you specifically after income and cash flow?
您是否特别关注收入和现金流？
- ▶ Do you want capital growth? 您想获得资本增值吗？



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- ▶ Have you thought about who will own the property? You? Your partner? A family trust? Company?

您有没有想过以谁的名义购置物业？您？您的伴侣？家族信托？公司？

- ▶ Do you already know you want to purchase this in your Self-Managed-Super-Fund (SMSF)?

您是否知道您想要使用您的自管养老金(SMSF)来购置物业？

- ▶ It's a good idea to sit down with your accountant and tax specialist or financial adviser, to see what will work best for you.

与您的会计师和税务专家或财务顾问坐下来看看什么最适合您是个好主意。

So let's take a look at some questions you need to ask yourself.

因此，让我们看看您需要向自己提出什么样的问题



What do you want your commercial property to do for you? 您希望您的商用物业能为您带来什么？

- ▶ How many years have you been at your current job? 您从事现在的工作有多少年了？
- ▶ Do you plan to stay in your current job or industry in the next 5 years? Why? Why not? 您是否计划在未来 5 年内继续从事目前的工作或行业？为什么？或者为什么不？
- ▶ Do you currently own your home or rent? 您目前拥有自己的房屋或租房吗？
- ▶ Do you have residential investment properties at the moment? 您目前拥有民用投资物业吗？
- ▶ Do you own any shares or other investments? (list them) 您是否拥有任何股份或其他投资？（将其列出）
- ▶ What is your financial goal in the next 12 months? 您未来 12 个月的财务目标是什么？
- ▶ What is your financial goal in the next 3 years? 您未来 3 年的财务目标是什么？



What do you want your commercial property to do for you? 您希望您的商用物业能为您带来什么？

- ▶ What is your basic living expense per month? (include your entire household)
您每个月的基本生活费是多少？（包括您的全家）
- ▶ What is the income you would like to replace in the next 2 years? (your ideal income)
您希望未来2年达到什么样的收入？（您的理想收入）
- ▶ What is your current level of apprehension when thinking about owning a commercial property?
在考虑拥有商用物业时，您目前的担忧程度如何？

On a scale of 1 to 10 (1 being not scared at all and 10 being extremely scared)

1 到 10 分（1 完全不担忧，10 非常担忧）



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- ▶ How much involvement do you want to have in your commercial property?
您希望在您的商用物业达到什么样的参与程度？
- ▶ Do you want to self-manage your commercial property?
您想自行管理您的商用物业吗？
- ▶ Do you have a deposit or equity in your current investments you can use to purchase your commercial property?
在您当前的投资中，是否有可用于购买商用物业的首付款或资产净值？
- ▶ Do you prefer to stay local or go regional with your commercial property?
您更喜欢您的商用物业位于本地还是偏远区域？
- ▶ Would you purchase commercial property in another state to the one you live in if the yield is right?
如果收益率合适，您会在其他州购买商用物业吗？



What do you want your commercial property to do for you?
您希望您的商用物业能为您带来什么？

- ▶ How much positive cash flow are you looking to achieve with your first deal?
您希望您的第一笔交易能够达到多少正向现金流？
- ▶ How many commercial properties would you like to buy in the next 2 years?
您希望在未来 2 年内购置多少商用物业？

