

# 十二课C 规划您的策略

## Lesson 12 Part C Planning Your Strategy

您需要考虑的标准 – 使您的投资策略紧密联系

The Criteria You Need To Consider –  
To Put Your Investment Strategy Together

# 我们喜爱的物业的特征

## Characteristics we love in a property

- ▶ Good Yield 收益良好
- ▶ Good Tenant- long standing 优质租户 – 长期停留
- ▶ Low maintenance 维护费用低
- ▶ Yearly increases in rent 租金每年上涨
- ▶ Good location - Good population size- Anchor Tenants - Supporting industry - Access- etc  
位置良好 – 人口规模可观 – 主要租户 – 辅助行业 – 易于访问等
- ▶ Self supporting hub for new tenants (Groups of related businesses to bring foot traffic & support their business)  
新租户的自我支持中心（相关业务团体能带来客流量并支持其业务）
- ▶ Growth potential 增值潜力

**Now List Your Top 3 现在，列出您的前三项选择**



# 您的标准策略

## Your Criteria Strategy

- ▶ Look at your criteria for a good property and focus on your top 3 criteria

查看您的优质物业标准，并专注于您标准中的前 3 项

- ▶ Find a property that fits these 3 criteria

找到符合这 3 个条件的物业

- ▶ Everything else on your list can be negotiated. OR...

您清单上的其他所有内容都可以协商

- ▶ Create a 2 to 3 year plan to get it there

制定一个 2 到 3 年的计划来实现它

- ▶ Look online at commercial sites

在网上查看商业地区

- ▶ Call agents in the area & ask what else they have in their portfolio

致电该地区的中介并询问他们的投资组合中还有什么



# 您的标准策略

## Your Criteria Strategy

- ▶ Decide how you are going to buy it....

确定您打算如何购买它

- Deposit (Home equity or Cash)

首付款 (房屋净值或现金)

- Entity (Trust or Individual or Self Managed Super Fund -SMSF)

实体 (信托或个人, 或者是自管养老金)

- Have this all worked out AND set up, so you can make offers easily when you find the right property. (Talk to your Accountant or Financial Planner)

解决这一切并制定方案, 那您就可以在找到合适的物业时轻松报价 (与您的会计师或财务规划师交谈)



# 您的报价策略

## Your Offer Strategy



- ▶ Create an offer to purchase, based on your list and what's missing.  
根据您列出的清单和物业的不足之处确定购买报价。
- ▶ Give the agent and seller a list of what's missing according to your list  
根据您的清单，将物业的不足之处提供给中介和房东
- ▶ Know your figures and general due diligence  
了解您的数据和一般尽职调查
- ▶ Complete your due diligence- list any potential costs and problem areas and use these concerns you have, to negotiate on price.  
完成您的尽职调查 – 列出任何潜在的成本和问题领域，并利用您关注的这些问题来协商价格。

# 您的报价策略

## Your Offer Strategy

- ▶ Prepare your “Subject To” clauses 准备您的“以.....为准”条款
  - Subject to Due Diligence 以尽职调查为准
  - Subject to Finance 以贷款为准
  - Subject to Building & Pest Inspection 以建筑和害虫检查为准
- ▶ Think about the State you want to buy in - It's important to start with a State that's purchaser friendly  
考虑您想要购买物业的所在州，从一个对购买者友好的州开始很重要
  - As a beginner- It's a good idea to Stay away from NSW as contracts go unconditional in 42 days  
作为新手，远离威尔士州是个好主意，因为合同会在42天内无条件执行
  - QLD and Vic are good starting points  
昆士兰州和维多利亚州是良好的起点
- ▶ Make an offer 作出报价



# 您的资金策略

## Your Finance Strategy

- ▶ Look at your finance 查看您的资金
- ▶ Talk to your Mortgage Broker and have all your paperwork submitted with pre-approval of finance wherever possible.  
与您的贷款经纪人交谈，在资金预先获得批准的情况下尽可能提交所有文书
- ▶ Banks will undertake their own valuation on the property.  
银行将自行对物业进行估价
- ▶ Have a contingency plan in place with your Broker, in case the bank values it less than the asking price- and use this as a price negotiation opportunity  
与您的经纪人制定应急计划，以防银行的估值低于要价，并将其作为价格否定机会
- ▶ Ensure your loan application is under the purchase structure and entity you want - eg Family Trust  
确保根据您想要的购买结构和实体（如家庭信托）进行贷款申请
- ▶ Look at all your costs and calculate your Loan To Value Ratio- LVR- ask your broker to help you with this.  
查看您所有的成本，并计算贷款价值比（LVR），要求您的经纪人提供帮助



# 您的资金策略

## Your Finance Strategy

### Loan To Value Ratio- LVR 贷款价值比 - LVR

- ▶ The Loan to Valuation Ratio (LVR) of your loan is the percentage of the property value that you're borrowing.

您贷款的贷款价值比 (LVR) 是物业价值中您借款的百分比。

- ▶ An LVR of 70% means the bank will loan you 70% of the money on the selling price of the commercial property.

70% 的 LVR 意味着银行会将商用物业售价的 70% 贷款给您。

- ▶ That means, you will have to come up with the other 30% either as cash, or from equity in your home

这意味着，您将不得不用现金或家中的资产来支付另外 30%

- ▶ Most Commercial Property Loans will be issued between a 65% to 80%

LVR 大多数商用物业贷款的发放比率在 65% 至 80% 的 LVR 之间



# 您的资金策略

## Your Finance Strategy

### Loan To Value Ratio- LVR 贷款价值比 - LVR

- ▶ Banks & Lenders use the LVR to assess your property loan application. (It indicates the likelihood that they may lose money, in the event that you can't repay your loan.)

银行和贷方会使用 LVR 来评估您的物业贷款申请。（这表明如果您无法偿还贷款，他们可能会损失金钱。）

- ▶ An LVR of 90% is considered a high risk, whereas an LVR of 70% is considered safe by most lenders.

90% 的 LVR 被认为具有高风险，而大多数贷方认为70% 的 LVR 是安全的。

- ▶ Many lenders will require you to pay Lenders Mortgage Insurance (LMI) if you borrow over a certain LVR.

如果您借款的 LVR 超过一定的比率，许多贷方会要求您支付贷方贷款保险 (LMI)。



# 您的资金策略

## Your Finance Strategy

### LVR Calculation LVR计算

- ▶ If you're looking to buy a property for sale at \$500,000 and the bank will loan out at 70% LVR for this...  
如果您想以 \$500,000 的价格购买待售物业，并且银行将为此提供 70% LVR 的贷款.....
- ▶ 70% of \$500K is  $0.7 \times \$500,000 = \$350,000$   
\$500K 的 70% 是  $0.7 \times \$500,000 = \$350,000$
- ▶ Then to calculate how much deposit you need... subtract the amount the bank will loan you \$350,000 from \$500K  
然后计算你需要多少首付款.....从 \$500K 中减去银行将借给您的 \$350,000
- ▶  $\$500,000 - \$350,000 = \$150,000$
- ▶ Deposit will be \$150,000 + Stamp Duty + Conveyancing fees etc  
首付款为 \$150,000 + 印花税 + 过户费等
- ▶ Loan to Value Ratio is calculated by dividing the loan amount by the actual purchase price or valuation of the property, then multiplying it by 100. ( $\$350K / \$500K = 0.7 * 100 = 70\%$ )  
贷款价值比的计算方法是用贷款金额除以物业的实际购买价格或估值，然后乘以 100。 ( $\$350K / \$500K = 0.7 * 100 = 70\%$ )



# 您的现金流策略

## Your Cashflow Strategy

- ▶ Take the time to run your positive cash flow calculations and projections  
花些时间进行您的正向现金流计算和预测

### **Our Case Study in a previous Lesson on "Return On Investment"**

我们在上一课“投资回报率”中的案例研究

\$889k Property at 8% Rental Return = \$71,822

价值\$889k的房产，租金回报率为 8% = \$71,822

Total Bank Loan Interest = \$46,228 per year

银行贷款利息总额 = 每年 \$46,228

### **Total Net Rent - Total Interest = Total Net Cash Flow**

总净租金 - 总利息 = 总净现金流

\$71,822 - \$46,228 = \$25,594 net cash flow per year 每年净现金流

Or \$2,132 Per Month 或每月



# 您的管理策略

## Your Management Strategy

- ▶ Decide Who Will manage your property- you or an agent

决定由谁来管理您的物业 – 您自己或中介

- ▶ If you will be managing it - look at getting your 1st invoice prepared and sent on time

如果您自己管理 – 看看您准备好的第一张发票并按时发出

- ▶ If you feel you would like an agent to manage it for you (and learn from them) for the first 3 months, then this might be a good option for you

如果您觉得您希望中介在前 3 个月为您管理（并向他们学习），那么这对您来说可能是一个不错的选择



# 您的长期策略

## Your long term Strategy

What will this first property be setting you up for?

第一处物业将为您带来什么？

- ▶ What do you want it to fulfil in terms of your personal needs? 您希望它满足您哪方面的个人需求？
- ▶ Capital Growth 资本增值
- ▶ Cash flow for income? 现金流收入
- ▶ Pay off principle and interest if you're nearer retirement?  
如果您快要退休了，能否还清本金和利息？
- ▶ What does the next deal look like for you? 您认为下一笔交易会是什么样的？
- ▶ How many years would you like to keep this property? Is it just for cash-flow based on tenant and lease?.. Or... are you going to keep it longer term?  
您想持有此物业多少年？只是通过租户和租约获得现金流吗？或者说，您是否希望长期持有？
- ▶ How many properties would you like to own in the next 5 to 10 year?  
您希望在未来 5 到 10 年内拥有多少物业？



# 您的5年规划

## Your 5 year plan

### Make a 5 Year Plan for this property

### 为此物业制定一份5年规划

- ▶ Do you plan to keep the property for the next 5 years?  
您是否打算在未来5年持有此物业？
- ▶ How many years would you like to keep it?  
您想持有此物业多少年？
- ▶ Are you accumulating cash flow for your next property deal and project?  
您是否正在为下一次物业交易和项目积累现金流？
- ▶ If yields change over time, you can choose to sell.  
如果收益率随时间变化，您可以选择出售。

