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THE BIGGEST INVESTMENT MYTH YOU PROBABLY THOUGHT WAS TRUE

TAX

HOW TO CHOOSE THE RIGHT STRUCTURE FOR YOUR INVESTMENT PROPERTY

DATA

MOST COMPREHENSIVE PROPERTY DATA, FULLY RESEARCHED

your investment

property

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Australia's next **PROPERTY MILLIONAIRES**

Expert tips for starting out as a young investor

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Tom Neivandt

3 properties worth \$1.19 million, started investing at 21

Patricia Cheah

4 properties worth \$1.7 million, started investing at 19

Danny Stojovski

3 properties returning \$40,820 per year, started investing at 23



61 BEST RENTAL SUBURBS

145%

rental growth in 1 year

9%

rental yield

priced from

\$99,500

REVEALED!

The biggest investment myth you probably thought was true

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How to choose the right structure for your investment property

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PAY OFF YOUR HOME WITHIN 10 YEARS

Practical step-by-step guide to using investment property to pay off your home

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Rear view with **Julio De Laffitte**

He came to Australia from Brazil without speaking any English and has since become the CEO of JDL Strategies. Julio De Laffitte talks about his greatest property deal, his ice cream addictions, and his recent trip to Antarctica with some of the best entrepreneurs in Australia

What are three little-known facts about you?

I love paragliding. The sensation of overview of the terrain while trying to find upward 'invisible forces' to fly the kite is an amazing experience, and it draws so many parallels to business life.

I have two addictions, coffee and ice cream. I run so that – mostly for no other reason – I can eat my ice cream.

Even though Brazil offers great surfing, I learnt to surf on the Gold Coast, and it was a magical experience in the waves, learning to stand up and harness the power of the surf. I remember the first wave I ever caught. It was a beauty, and I rode that wave all the way to the beach. I was so proud of myself, and then I realised I was the only one around. I couldn't even brag about it. It was incredible.

You grew up in Brazil before moving to Australia, without knowing any English. At what point in your life did you become passionate about property investing?

As a young man I saw my father buying every building he could put his hands on, and that was a great learning curve. Yes, I believe in buy and hold.

Later in life – around 16 – I understood the numbers. I love the leveraging aspect of property and the fact that when it goes cash flow positive it can literally buy me other types of investments.

I also love property because the tenant is as good as a 'silent partner' who is happy to occupy and has no interest in profits at the end of the day. I also love the fact that I can apply an aggressive debt reduction strategy against the properties and thus have greater leverage for the future.

What's the best deal you've done and how did you find it?

One that sticks out is the small house I bought near a little suburb south of Brisbane called Inala. It was part of a new residential development in the area and I paid about \$119,000 for it. I was criticised at the time by those who thought that buying a house anywhere near Inala was a bad idea. The suburb had some reputation issues at the time, but I could see the potential and the incredible value, so I stayed with it. That little two-bedroom, single-garage home in a suburb now known as Forest Lake is now worth \$400,000, and it has enabled me to purchase many other houses.

What are the things you love about being an investor in Australia?

This is a young country and everything is new and fresh. There are so many opportunities to prosper and take a part in the wealth that this country offers. I came from Brazil where there was high inflation and access to money was difficult and expensive. Here we have easy access to money, and it's cheap. I often say that we don't know how lucky we are in this great country.

I feel really blessed to be here. I will never forget the day I became an Australian citizen. It was in Townsville and I was about 25 years old. We were all gathered ready for the ceremony, and I looked around me and saw I was surrounded by beautiful people from diverse backgrounds who had all made the same choice I had: to become part of this great country. When I took the oath it was emotional, because it represented all the love I had for my life to that point and all the hope I had for the future.

You recently invested \$1.2m to take more than 100 Australian entrepreneurs on a four-star Antarctic Cruiser which journeyed for 10 days in the Antarctic. Why did you choose Antarctica?

The concept of the trip was: amazing people going to an amazing place to get amazing results. What we want to do is to reignite the spirit of entrepreneurship in Australia.

Antarctica is one of those places that really gets you to reflect on your purpose. It gives you the possibility of unplugging and being present. It was an amazing journey into the future of our nation, as some of the best minds in our country discussed their challenges, creations and desires for the Australia of the future. 🏠