

The Property Tycoons Newsletter

Showing you how to get started in the property business, how to find cheap bargain properties, how to fund property deals 100% no money down, how to get mentoring from property experts and MUCH MORE!

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This Month 73,944 Property Investors Worldwide Are Reading The Property Tycoons Newsletter!

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House prices 'will drop 10% in a year'

This will be the final Property Tycoons newsletter issue this year so I thought I'd share my thoughts on the current property climate, what typical newspaper headlines (above) mean for us as property entrepreneurs and where I think the juiciest opportunities will lie next year (believe me there will be plenty of opportunities no matter which way the market goes).

As you will have noticed there is a lot of speculation out there at the moment on the future of the housing market. Not just here in the UK but worldwide. Will prices go up? Will they go down? Will they stabilise for a while?

Journalists (many of whom are not landlords or even property owners), politicians, analysts, economists, mortgage lenders, estate agents, chartered surveyors and everybody else in-between are all very busy giving their

views on the market. Hell even I'm throwing my hat into the ring!

So who should you believe?

Nobody!

Let me explain...

The recent house price boom started at about the time the dot com bubble burst. Many investors shifted capital out of the rapidly deteriorating stock market and into the blossoming property market. Interest rates were low at the time which created a healthy profit margin between interest payments and rental income.

This increased demand pushed property prices up. Investors released equity and purchased more properties. Ordinary homeowners also released equity from their homes since there was a lot of it and interest rates were low which kept their costs of borrowing relatively

low.

Fairly loose lending standards led to a lot of people buying homes they could not previously afford to buy. This purchasing power created further demand. House prices continued to rise. And rise. Then interest rates then went up.

This made some investment properties difficult to stack up with the rent just about covering the mortgage payments in some areas. I'll cover what happened to borrowers (especially sub prime) who should not have been given the ability to borrow large sums in just a second.

Lenders then sharply restricted lending to the sub prime market and that's pretty much where we've ended up.

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My Recommended Book Of The Month

Every month I send our Property Tycoons Community Gold, Gold + and Gold VIP members my 'book of the month' as part of their membership of my Book Of The Month Club.

I also include my review of the book to help Gold members understand why they should read the book, the lessons to be learned and how best to use the book to

help Gold members reach their goals.

This month I'm going to be sending my Gold, Gold Plus and Gold VIP tycoons community members my all time favourite money making book of all time - "How To Get Rich" by Felix Dennis.

Formerly imprisoned by the British government as a co-

editor of OZ magazine, Felix went on to build a lucrative publishing empire. Today, Dennis Publishing remains a privately owned company with headquarters in both London and New York City. Titles include The Week, Auto Express, Stuff, Computer Shopper, Blender and Evo.

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House prices 'will drop 10% in a year' (continued from front page...)



So what's going on and more importantly where is the market headed? Let's look at some figures.

Halifax: The Halifax figures show house prices in November fell by 1.1% the sharpest monthly decline in almost 12 months.

Nationwide: Down 0.8% for the month of November 2007.

Rightmove: Down 0.7% for the month of November 2007.

UK house prices have fallen for the third month in a row increasing pressure on the Bank of England to cut interest rates (interest rates were cut on the 6th of December by 0.25% to 5.5%).

So what's been propping up house prices? Is it cheap money or lack of supply? I believe it's a combination of both. Cheap money and easy borrowing terms has given homeowners the ability to rapidly move up the housing ladder and for investors to acquire investment properties using funds raised against existing properties.

The Sub Prime Crisis And Credit Crunch...

Let's go over the pond and walk through how things look over in the USA. For a start they're facing the deepest housing decline in 16 years and I'm sure you've heard of the "subprime crisis" over there?

I'll tell you a little about it. Sub prime mortgages are given to those people who do not qualify for standard loans. They are usually charged a few percentage points above the usual rates to compensate for the additional risk.

A lot of these loans were given to people who did not have to provide tax returns or any proof of income to obtain the loan or where 100% or more of the property value was financed. These "loose" lending standards helped to drive a massive boom in home ownership amongst ordinary folk some of whom could barely afford the repayments.

These loans were packaged up and sold off to bigger players (a process known as securitisation). These packaged up loans were incorrectly valued based on a poor calculation of their relative safety for the banks.

When the valuation problem became apparent the banks stopped lending to this segment of the market and to each other which caused the "credit crunch".

Why were they in this market in the place?

It's All About Yields...

Since subprime borrowers pay more to borrow, the yields on these loans is therefore higher just like a certain type of property may produce a higher yield than another. This is all good and well except the banks messed up the risk assessment. These loans turned out to be a lot riskier than everyone once thought.

Have you heard the saying when America sneezes everybody else catches a cold? That's exactly what has happened. The global credit crunch has meant less credit for homeowners and businesses making people more selective over where their money goes.

What About New Build In The US?

Liquidity and cashflow are the no.1 concerns for house builders. They need cashflow to pay their carrying costs and therefore remain in business. Remember, new build properties are liabilities for property developers.

They must sell a certain volume each month to remain in business. When house prices are declining, lenders tighten their belts and buyers become jittery. House builders therefore face BIG problems. A few large US developers have already gone out of business. Expect to see more next year.

At least 1.4 million homeowners in the US will lose their properties to foreclosure in 2008, according to a study released by the U.S. Conference of Mayors and the Council for the New American City. That's one hell of a lot of repossessions.

And now that house prices in the US

are declining, people cannot simply refinance or sell their property if they fall behind into mortgage arrears = more repossessions.

What Could Happen Here Next Year?

One thing is almost guaranteed. Expect the repossession rate to rise next year.

The Council of Mortgage Lenders (CML) announced mortgage repossessions are expected to rise to 19,000 in 2007 and according to FSA data, at least 1.4m borrowers are on short-term fixed rates that will end in 2008. Some really unfortunate people would then see their mortgage repayments almost double. This spells financial disaster for many.

Having said that, the number of repossessions is still well below the peak of 1991 where 76,000 properties were repossessed at the rate of 208 every day.

Will I Buy Or Wait?

I'll be buying more properties in 2008. I'll buy well below market value from distressed sellers.

You see, even in a market correction (if we have one) ALL investment properties can present great value - at the right price. Would you buy a house worth £150,000 for £100,000 even if property prices were on a downward trend? You might. It depends on how much lower they could go doesn't it?

Looking at historical figures, they tend not to fall much more than 20% so you'd still be 10% below market value after all is said and done and you'd be back on a rising curve too. So here's the triple whammy we have coming up:

1. Consumers wealth reduced by declining house prices
2. Economic growth cut leading to declining job security
3. Surge in mortgage interest payments as people reach the end of discounted fixed rate mortgages

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House prices 'will drop 10% in a year' (continued from previous page...)

So how can property investors help out in this coming crisis and create a profit while we're at it?

1. Expect a significant number of below market value property opportunities next year as more people face repossession.
2. Savvy investors will buy the best opportunities using creative financing (see how on www.property-finance.com), rent the property, hold and sit tight for at least five years.
3. Some over extended developers will need to sell land and unfinished buildings to stay afloat. Smart well funded investors will step in and build their own land banks at bargain basement prices.
4. Spooked buy to let property investors will sell individual properties and even whole property portfolios. Look for the really distressed investors with at least 30% or more equity. Offer very low. Buy cheap. Hold.

Auctions will market in increased number of distressed sale properties. In fact the percentage of lots offered at auction on behalf of distressed sellers is already rising dramatically according to RAPID – a joint initiative between Allsop and the Essential Information Group.

They go on to estimate that 30,000 repossessions (much more than the CML predicted) will take place this year alone with 13.1% of them going to auction. From a low of 3.1% in 2004 their distressed seller data (includes domestic and failed buy to let landlords) shows that 13% of all auction lots in 2007 are being offered on behalf of distressed sellers. The trend is increasing.

By region, the North of England and Scotland show the highest number of distressed seller lots followed by the Midlands, then Outer London and then Central London showing the lowest number.

RAPID also reported that half of all the lots offered at Allsops September auction were from distressed sellers.

You have to look at the positive effects of all the mass media speculation. First of all, you'll have less competition from amateur investors. The professionals will still be gobbling up properties (that'll never change) but at least you'll have less amateurs to contend with.

Secondly, you will have more negotiating leeway with distressed sellers. Lower demand = more supply = pressure on sellers.

So What Should We Watch Out For?

If the banks stop lending on property then we'll have a problem. We both know that's not going to happen. In fact it cannot happen. Banks must lend because that's one of the ways they generate revenues to pay their savers. Property is one of the few safe tangible asset classes so the banks will still be out there albeit with some extra restrictions.

Over the long term I believe UK property prices will continue to rise. The law of supply and demand, a growing population, an appetite for property as an investment vehicle, historical trends and above all the need for tangible asset classes all point to an upward trend even if we experience a few road bumps along the way.

There you go. That's my thoughts on what's going on at the moment in the property market. I guess it's not much good to you unless I give you some guidance too so...

1. **Keep your offers low** – at least 20% below market value. Buy at sharper discounts to market value than you would normally work with.
2. **Watch you don't over extend yourself.** Keep your mortgage gearing manageable even if that means putting some of your own money down on some of your deals.
3. **Call a few mortgage brokers** and make sure you get the very best rates – go for discounted fixed rate periods if you want to know where you'll stand for a while but watch out for early

redemption penalties and ridiculous arrangements fees added to the loan. If you want recommendations for a few good brokers drop me a line on 0121 702 1414 or email nomoneydown@hotmail.co.uk and I'll see what I can do.

4. Hold for the long term.

That's my strategy in a nutshell. It's not the best strategy in the world and it's certainly not going to work for everyone but it makes sense to me. And that's how you need to feel about your strategy. Don't expect to come up with anything fool proof – just create something workable.

The key is for you to:

1. Think about the lifestyle you want. Set your own goals. Devise your own investment strategy based on your goals. Property is just one of many investments you could make
2. Make sure you have a diversified portfolio of investments.
3. Look carefully at what's going in the area in which you invest or intend to invest. Aim to know the local nuances in your area just as well as the most experienced local estate agent.
4. Your knowledge of the local market is a source of added value. This will naturally make you more successful over the long term compared to others in the market.
5. Digest as much as property related information as you can – www.tycoons-forum.com is a great place to gather information and read up on the views of over 1,000 property investors
6. Make up your own mind on where you think property prices will go next year.

Continued on page 4...



House prices 'will drop 10% in a year' (continued from page 3...)

7. Adjust your strategy if required.
8. Meditation may make you wiser but only action will make you richer.
9. Get on with investing.
10. Think long term.

My strategy is almost certainly different to your strategy which is almost certainly wildly different to the views of everybody else.

Most people read all of this and then think about it for a few months. That's fine. But while they sit and think others act. These action people figure stuff out. They stick with the winners and dump the losers. Soon they're making a lot of money.

So now that you've planned your work...

Go Work Your Plan!

And remember what Paul Getty (oil baron and one of the wealthiest men in

the world during his lifetime) said – "I buy my straw hats in Winter".

Buy shrewdly at the right time.

It makes sense my friend.

Wishing you all the best for 2008 and beyond.

Parmdeep Vadesha
Managing Director
Vadesha Properties Ltd



Parmdeep's Bargain Property Marketing Tip Of The Month

Property investors often ask me if I know how to find more bargain properties easily, quickly and without too much cost or effort.

Here's a method you should be implementing in your property business that very few other investors are using – referrals.

When I ask property investors about their referral strategy, they either say "what's that?" or "yes I sometimes ask people to send deals my way". That's not what I would call a referral strategy.

A proper referral strategy is just that – a strategy. It's something you have written down and clearly

conceptualised.

1. Make it clear to sellers, lawyers, accountants, estate agents, finders and everyone else you work with that you are actively seeking referrals.
2. **ASK** for referrals – Zig Ziglar says "timid salespeople have skinny children". Don't wait for referral to come to you!
3. Send letters to everyone on your contacts database actively seeking referrals. Motivated sellers refer other motivated sellers they know. Estate agents refer other estate agents they know and trust

who may be able to serve you in ways they cannot. Finders refer other finders they know and trust who may be able to source you certain types of properties in areas your usual finder does not cover and so on...

4. Become very active in referring business to other people. They will reciprocate.

A referral has less scepticism, is more receptive and much easier to satisfy than new people who do not know you. Try it out and let me know how you get on via www.tycoons-forum.com

My Recommended Book Of The Month (continued from front page...)

Dennis Publishing is also the owner of Maxim, the world's biggest selling men's lifestyle magazine. The annual Sunday Times Rich List estimates that Felix Dennis is the 65th richest individual in the UK.

His writing style is very straight to the point. No fluff or B.S. which is why I enjoy it so much. In fact I'm currently reading his book for the fourth time! As you read through How To Get Rich, I recommend you make notes on particularly inspiring words of wisdom. Come back to the book every couple of months and do

the same thing. This helps you to focus on implementing the important teachings.

As well as the book of the month, Gold members also get an audio CD of me grilling the Property Tycoons community member of the month through the post each and every month.

The member of the month is picked by the other Tycoons community members largely based on how helpful the member has been on our Property Tycoons Community forum

(www.tycoons-forum.com) - check out our back page to see who our members chose as our member of the month this month!

Gold members are also able to upload and download an unlimited number of documents, images, audio, video and software from the FREE Downloads section of the Property Tycoons forum.

To learn more about Gold membership check out:

<http://www.property-networking.com/>

What's Parmdeep been up to this month?

Now that we're coming to the end of 2007, I will be spending a lot of time thinking about how I can better serve the homeowners we buy houses from, my business partners and of course my newsletter readers next year.

As I mentioned earlier, there will be a lot of opportunities next year to purchase properties well below market value. During the Christmas break I will be creating marketing strategies that we will use next year to source properties in areas where I feel many homeowners are likely to face financial difficulties. I'll keep you updated on how that goes.

In terms of helping you become more successful I'll be focusing on several things. The 100% finance we provide through www.property-finance.com is working really well for our clients. I'll be ramping that up next year to help even more newsletter readers purchase bargain properties using as little of their own capital as possible.

I'll also be sourcing a lot more ready made deals for you. These are below market value properties we get offered to us from finders across the UK. The deals are in constant demand so I do apologise in advance if you find it difficult getting your hands on them! They tend to go very quickly.

You can keep an eye out for new deals on <http://tinyurl.com/25w4kq>. If you see one you like please email us right away for the best chance of getting selected.

Over the years I've been constantly asked to provide mentoring to help people build successful property businesses. I've done a little bit of one on one consulting and I have really enjoyed it. So early next year I'll be officially launching my mentoring

program!

I'll be taking on a maximum of 100 property entrepreneurs who will work closely with myself and my team to significantly grow their property businesses. Our aim is to work closely with individual property entrepreneurs who then take away our systems and apply them. The program will be specifically tailored to people who want to be buying at least six properties a year.

I'll be guaranteeing you make 10x what you paid to join or all your money back to take away all the risk. The catch with this outrageous guarantee (there's always a catch!) is that you must first of all attend one of our monthly meetings before we will consider taking you on. At the informal meeting you can tell us a bit more about yourself and why you'd like to be mentored and we'll go from there. Attending the meeting tells me you are serious about this so that's why I insist on all interested people coming along to meet us before applying.

The top performers (i.e. those who improve the most) will win some pretty amazing prizes including my £30,000 Mercedes convertible, free stays at my luxury apartment in the South of Spain, consulting with property experts and much more.

There will also be field trips included throughout the year where we will visit actual property developments and refurbishments taking place not to mention face to face meetings where you'll have closed door sessions with me, my team and the other mentees to focus on building your very own income generating property business.

Check out www.property-coach.com if you are interested and I'll send more information across once we're ready to

launch.

I have been inundated with requests recently about my self build project so I thought I'd better give an update before I get more emails asking about it!

As my Tycoons community members will know, I had my heart set on a pre fabricated timber frame from the acclaimed German house builder Huf Haus (www.huf-haus.com). Having carefully worked the numbers with my architect and looked at the development I've decided to go for a traditional masonry build.

I will have to commit more time to the project but the cost savings are worth it. In fact I'll end up creating a similar sized property to the one Huf would have built me but for around £200,000 less.

This is because I'll be reducing the cost per sq ft from £150 per sq ft to around £110 per sq ft by getting more involved with the project. Maybe one day I'll go for a Huf, but not this time as I have all the contacts in place to put a beautiful home together myself.

The legal side of things has dragged on a little so we're waiting for that to get sorted out. Once I have legal completion I'll update you properly with photo's of the plot, cuts from my diary and much more!



How to find bargain properties — FREE training

Last year, for the benefit of my extensive network of thousands of business contacts I set up a website called the Property Tycoons community. The website URL is www.tycoons-forum.com. The website expanded at an **exceptional** rate from zero members at launch to over 1,000 subscribed members in just 12 months! The Property Tycoons forum is where over 1,000 property investors go to pass on and take property deals from each other, discuss property investment, help each other arrange networking meetings, chat live with each other on the Internet and **MUCH** more!

I thought it may be instructive for me to go through some of the commonly overlooked features of the forum here for the benefit of newsletter readers.

A lot of our members do not know about the LIVE chat room feature we have provided for our members to speak with each other in an online chat room environment at any time of the day or night. You can find this by clicking the "LIVE chat" link at the top right of the forum page. Log on between 8pm and 11pm to find members chatting about property investment.

Our deals and leads sections have



also proven to be exceptionally popular with members. This is where our members can pass on and take deals from each other. Go to www.tycoons-forum.com, scroll down the page and look for the sections titled "ready made deals..." and "pass on and take leads..."

For a bit of fun and relaxation, I have also included a games section on the forum. Simply click the "arcade" link in the top right of the forum.

Choose the classic arcade game you want to play and see if you can beat our resident games masters!

I have also put up several training videos to teach Property Tycoons Forum members how to find bargain properties. The aim of the calls will be to teach Tycoons community members how to...

- **How to find bargain properties using other people's time and resources...**
- **How to set up your own bargain property finding website...**
- **How to set up advertising campaigns on Google and Yahoo...**

- **The software I use to spy on my competition and figure out their Google keywords...**
- **Search engine optimization techniques...**
- **How to pass on the deals and leads you do not want to pay for the ones you do—here's how the professionals get their bargain property marketing paid for by other people!**
- **And much, MUCH more!**

To watch the training videos go to www.tycoons-forum.com. Click 'free downloads' from the top left of the screen then go to the "How to find bargain properties - training videos for Tycoons members" section. The videos are all in there – simply click the blue links to open the videos. They will take a few minutes to load so please be patient.

The videos will even show you how to generate leads for **FREE** – using little known jealously guarded secrets us 'nerds' keep to ourselves. In the meantime email me your burning questions about finding bargain properties through www.askparmddeep.com!

Would you like to write an article for this newsletter?

Do you have valuable information you would like to share with over 60,000 property investors?

Do you have a property related issue you would like to discuss in this newsletter?

If any of the above statements apply to you, then I strongly recommend you consider our Gold VIP membership...

GOLD VIP members get a page to themselves each and every month!

This is a great way to let the Vadesha Properties database of over 60,000 property investors know more about your product or service.

Your article will also reach over 4,000 of our investors by post—the majority of these investors have purchased products and services from us

over the last 3 years making them great prospects for products and services they can use to become even more successful in property in less time.

Email me to learn more about Gold VIP membership—
deep@property-course.com



Recommended Resources

In this section I will be highlighting the latest and very best resources to help you build a successful income generating property business. Some of the resources are best selling products we have developed to help our clients maximise their profits with minimal risk:

How To Get Started In The Property Business...

- “Free Mini Course Reveals How to Find Bargain Properties”
-> www.property-course.com
- “Do You Make These 7 Fatal Mistakes When You Look For Bargain Properties To Renovate And Sell On For Fast Profits Of £50,000 Or More?”
-> www.property-renovation.com
- “They Laughed When I Wrote Down My Goals... But When I Started Making £2,578.39 Per Week...”
-> www.property-habits.com

How To Find Bargain Properties...

- “Free Mini Course Reveals How

to Find Bargain Properties”
-> www.property-course.com

- “How To Use The Internet To Find Bargain Properties”
-> www.property-system.com

How To Raise 100% Finance And Buy Properties No Money Down...

- “How To Buy Investment Properties No Money Down Using Other Peoples Money - A Proven Step By Step 100% Financing System Anybody Can Use To Rapidly Build An Income Generating Property Portfolio...”
-> www.property-deposits.com
- 100% Finance Service For UK Investment Properties – Special Rates For Tycoons Newsletter Readers
-> www.property-finance.com

Creative Property Investment Strategies (No Money Down, Tax Avoidance, Buying Properties through a limited company, joint venture partnerships, options and lease options etc)...

- "How To Skilfully Use Little

Known About Creative Property Investment Strategies To Dramatically Skyrocket Your Passive Income And Profits...”
-> www.property-legals.com

Do You Need Inspiring? Lacking Motivation?

- “Accelerate Your Income, Personal Growth And Well Being In Truly Inspiring Surroundings - My Ultimate Motivational And Goal Setting Retreat Can Be Yours From Just £60 Per Day”
-> www.motivational-retreat.com

Back Issues Of This Newsletter...

- Can be downloaded from
-> www.tycoons-newsletter.com

Virtually all of our products come with full money back guarantees giving you the opportunity to try any of our products (at our risk). If for whatever reason the product does not match your expectations you may request a full and immediate refund.



Do you have a property to sell? Are you a property finder looking for investors?

Do you have a residential or commercial property to sell but you are not sure where to start or how best to market your property? Can you consistently source property investment and development opportunities? If so, we may be able to help you...

We have over 2,500 serious property investors who rely on my team to source UK property investment opportunities for them. We supply these investors with 50+ ready made deals every month. This has given us one of the largest UK databases of experienced investors who know a

deal when they see one.

Our ready made deals come to us through a wide variety of sources including our own extensive nationwide marketing efforts, networks of nationwide property finders, offshore search engine optimization experts, estate agents, banks, solicitors, insolvency practitioners and many other sources.

We then package everything up for our clients if required including solicitors and finance. The rest of our time is spent on pushing the deals through to completion as quickly as

possible (most of our deals complete in 4 weeks or less).

This leaves you free to focus on other things while we deal with the time consuming leg work.

So if you have a property you would like to sell or you are a finder and you would like us to market your deals for you please email us on deals@readymadedeals.co.uk for a free no obligation discussion. If we cannot help you we will try our best to point you in the right direction.

How to take advantage of superior growth opportunities in Eastern Europe by Alan Forsyth



I am very keen on Brno in the Czech Republic right now - but what do others say?

“Central and Eastern Europe is a strategic market for us where we plan in the coming years to double the volume of our activities, commented Stephan Semsch, Lufthansa's Director for Central and Eastern Europe, and added: **“We thoroughly assessed 30 possible localities in total and ultimately chose Brno for its strategically favourable position within the region and its proximity to the important airline hubs of Munich and Frankfurt. Other great advantages of the Czech Republic are its membership in the EU, quality telecommunications and technical infrastructure and the motivated, qualified and cost-effective work force.”**

So some pretty powerful factors in Brno's favour as a growing and attractive economic location.

As previously stated, I would rather invest in a country where the local banks will lend me as a foreign investor 85-90% of the property value and therefore take a large amount of the risk and show their strong confidence in the values of the property and most importantly help us achieve far higher returns on your leveraged investment.

I also am looking for a good rental market and reliable legal systems in place.

In many of the most emerging markets this is very difficult to obtain. A team on the ground that can speak English, has experience in lettings and property management and can pay your rent reliably into your bank account, that you can check online, is very important to the long term performance of your asset.

Headline figures of capital growth in some emerging markets are no good if you cannot find a reliable or trustworthy lawyer or anyone to manage your property on completion.

We are big fans of the Czech Republic and in particular Brno right now as they are offering excellent economic factors, namely:

High Leverage 85-90% borrowing fantastic ROI available due to this

Emerging mortgage market many of these markets have only around 5-10% of the property values mortgaged with so much room to grow and increase house prices Western Europe averages around 50% borrowing on the property market.

Strong Rental Market 6-8% gross rental returns

Low Buying Costs around 3-4% of purchase price if buy in USA or Spain for example you will have nearer 8-12% buying costs, that is a lot of dead money.

Very Strong Local Demand this is key to ensure a strong exit strategy you are looking for a minimum of 60% local buyers in

any development

Growing Economy if are going to invest overseas you surely want to invest in an economy that is on the up with much of central and eastern Europe growing at 3-4 times the rate of Western Europe then this is an excellent market to target English speaking local teams that are reliable to manage your investment again this is key to the overall performance of your asset.

So then it is a case of after deciding on the country, deciding on the development and area to invest in.

Why the Czech Republic?

Economic Overview

The Czech Republic's economy is as strong as ever and shows no sign of slowing down. The Czech National Bank (CNB) is one of the most credible central banks in CEE at this time. The financial markets maturity and strong currency make the Czech Republic an ideal environment for investment. The Czech Republic has one of the highest per capita Foreign Direct Investment (FDI) in continental Europe. With legal and tax reform underway, unemployment rates falling, low interest rates, and a well educated labour force, the Czech Republic has solidified its economic stronghold on the European market.

Continued on next page...

How to take advantage of superior growth opportunities in Eastern Europe by Alan Forsyth (continued from previous page...)

There is still a huge shortage of new Czech property for the local market ensuring prices will continue to rise. Due to the internal changes making way for the arrival of the Euro common currency, property prices are steadily rising in the Czech Republic and will continue to do so over the next 6 years, to more closely match those of neighbouring European countries.

The rise is happening at a rapid pace that is gaining momentum on a monthly, not yearly, basis, however, an investor can still buy property for a fraction of what this would cost today in Western Europe, earn a substantial ROI minus expenses on rapid turnover, or buy and hold for potentially greater future returns.

Why Brno?

Where do we start?!!

Brno is the second largest city in the Czech Republic and it is lying on the crossroads between Prague, Vienna and Bratislava and therefore experiences a large amount of passing trade from the other countries and has a population of around 360,000 people. The city Brno is known particularly for a high number of the universities and the property market has been getting a great deal of exposure recently. Being the business capital of Moravia it boasts some big name companies such as IBM, Siemens, Minolta CR, Honey-

well Controls and FEI.

The economy has grown steadily since the 1980s however asset prices are still low compared to the UK and demand for property is at a premium.

In the last 10 years Brno has experienced a large increase in commercial activity due to the relocation of a number of multinational companies.

RyanAir has been flying directly from London to Brno on a daily basis since the end of 2005, and from Dublin since the start of 2006.

In 2008 a major motorway is planned to be completed that will link central northern Moravia with Poland making the area more attractive for Polish investors and traffic.

The city of Brno has won the competition for European City of the Future for both 2004/2005 and 2005/2006 which is organized by the prestigious FDI magazine, a Financial Times publication, in the category of Visegrad group cities. *It even beat Prague, Budapest, Warsaw and Bratislava in this category.*

What was said in 2005/2006 - "Brno, the Czech Republic's second largest city and economic centre of the Moravian region, has seen rapid and sustained economic growth in recent

years, averaging more than 9% a year for the past decade. *Brno pulled ahead on economic development strategy, scoring top marks for investment promotion, clear incentives and public investment projects. It also ranked top for IT and telecommunications.*"

Just to give you an idea of some of the companies moving to the Brno region and why, the world's largest airline, Lufthansa from Germany, opened a new shared services centre in the Moravian side of Czech Republic two years ago. The new centre, in Brno, assists customers of Central and Eastern Europe and employs around 100 people.

***In fact Lufthansa has already enquired about potential rentals on completion of this development. ***

Alan Forsyth runs two successful property investment websites. He also sends out weekly newsletters to over 8000 subscribers – sign up for free at www.property-system.com/7-part-course.html. He also writes for several property magazines and gives free consultations to investors.



Tycoons Team Member Profiles



If you have any queries whatsoever about the Tycoons community you can contact our support department for help. Our "Tycoons Team" are responsible for this role. You can find them by going to www.tycoons-forum.com. Scroll down the page until you see the "Forum Feedback And Queries" section. Feel free to post any query or feedback for us in there. To help you find our Tycoons Team I have listed their profiles for you below.

Please feel free to contact them anytime for any help you may need, to make new contacts or if you see any opportunities to work together.

Profile: Bhupinder Sohanpal

I am a young, enthusiastic lawyer who has worked for one of London's top five law firms. I am currently on sabbatical to do a postgraduate course (PhD) and learn the art of property of entrepreneurship.

Through my study and application of the law I have acquired the ability to be discerning, clear thinking, logical and of common sensical mind. These are qualities which are transferable in any business venture.

I have excellent research skills together with sound commercial nous and a strong sense of integrity.

As well as adopting the role of Member Satisfaction Manager, and as a newcomer myself to property, I am happy to be a mutual point of contact for all those new comers for whom things may seem a little daunting. Together we can share the experience of realizing our aspirations.

Due to my insatiable appetite to learn and implement I am also willing to help an experienced investor and or developer with any suitable tasks.

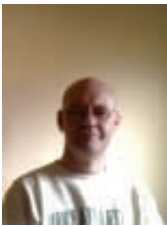
Further, I am keen to help look for properties on behalf of investors in West/SW London.

Passions that stir my heart are moun-

taineering, the great outdoors, poetry and literature, environment and service to make this planet a better place.

I feel privileged to have this opportunity to learn, work and help on the Tycoons Forum.

Profile: Leslie Parr



Hi my name is Leslie Parr. We have three grown-up children two lads & a girl and two beautiful grandchildren. We have recently celebrated our 25th Wedding anniversary. We went to Deep's Spanish retreat for the celebrations.

I worked in the Chemical industry on 12 hour shifts for 24 years. When I was made redundant at Christmas 2006, I joined Deep's forum after searching for information about buying investment property. I had never heard of BMVs before I sat reading the forum for about 4 weeks before I posted.

I wanted to know as much as I could so I would not make a fool of myself when posting questions. I have met Deep twice (very down to earth guy).

I received a call from a forum member who asked if I could view a property for them in my area we had a good chat. Since then we have done a few JVs we are waiting to complete on two properties in Wales. We are in the process of setting up a meeting with a landlord who is selling a property portfolio of 35 houses. If we succeed with the negotiations we will have purchased around 40 Properties in the span of twelve months.

This is a whole new world for me and I learn something new every day. This is the best property forum that I have been a member of and 99% of the members will help you move forward to achieve your dreams and goals. The amount of information and help you receive far outweighs any membership fee. If any tycoon team Member can be of any help to any new members please

just ask. Don't sit there like I did for a month. Read as much as you can on the forum as 90% of your questions have already been asked, just search for the answers. They are there.

Profile: Tee Bodani



Like many of you, I have Deep to thank for opening my eyes to the world of BMV property some time ago and it's great to be part of this community of like-minded investors! I

have a Finance/Marketing background, I have developed a special interest in Creative Finance/Legal methods to purchase property and I'm actively using these strategies to build my portfolio.

You'll also find me working behind the scenes helping Deep put together the Tycoon's Community Newsletter every month so if any of you have a product/service that you feel the Tycoon's Community could benefit from then please do feel free to get in touch with me. The property business rewards those who take action so just get out there and do it! I look forward to hearing from other forum members with similar interests with a view to combining forces to create wealth.

Profile: Juswant & Sylvia Rai



Hi everyone, we are Juswant and Sylvia Rai aka Mr. and Mrs. Rai. We'll keep it short, but once Sylvia gets going...!

Our background is 20 years working in IT (Juswant) and 15 years in Finance (Sylvia). When we met three years ago we realized very quickly that we had a common interest - Property!

Continued on page next page...

Tycoons Team Member Profiles (continued from previous page...)

After years of watching other people get wealthy from investing in property, we decided we wanted a piece of the action, too! During our research on the Internet for better ways of buying property, Deep and his No Money Down methods jumped out at us.

We dived in head first, started attending Property Networking events and joined Deep on his forum - and what a goldmine of information! We were warmly welcomed by all and information was freely available for anyone that asked. This forum has grown and evolved into a much bigger place but the spirit has remained. We have made many great 'virtual' friends that have translated into 'real-world' friends, colleagues and contacts. At the last Property Investors show, we helped a good friend of ours on his stand for 3 days and with our real names and pictures on the forum, many people recognized us and stopped to chat.

Going from a J.O.B to Property Investor has been an interesting & challenging journey for us. We have had help from many people often with no expectation of anything in return. It was in this spirit that we launched our own meeting in Berkshire to enable many liked minded people to meet, connect, learn and prosper. From there we personally know of a few JVs that have come together, including 2 of ours and our own property investing business took an unexpected turn and has proved very lucrative for us.

If any member of the tycoon team needs help please do ask. One thing we have learned is that without the selfless help of the many others via the forum and the many networking events we have attended, we would not have achieved everything that we have so quickly. Mix and converse with like minded people, they will raise your game and hold you to a higher standard that you thought yourself possible. We wish you all the best in your endeavors. We are here to help so please do ask and stay in touch.

Profile: Chris Bannoeks



In A nutshell:
Chris spends his days running a business for Reuters in Canary Wharf and is building his property portfolio with his partner Adria. She has recently left her job as an Estate agent and they are setting up a sales, lettings and property management firm and growing their portfolio from the 5 UK properties and 2 overseas properties they currently have to 10 properties overall by the end of this year and 22 properties by the end of 2008. Chris is interested in hearing from people who need low cost property management and wish to JV or pass on leads in Nottingham, Derby, Essex or East London. He is also looking for investors interested in working with him and Adria whilst they build their portfolio and property developers interested in Agents to sell their properties in the UK and abroad. Chris is about to embark on an MBA at Cranfield so is a very busy man and helps out on the forum conducting member of the month interviews and is currently working on the Vadesha properties podcast, coming to you soon!

Chris can be contacted at chris@fastproperty.net and Adria can be contacted at Adria@fastproperty.net or direct on 08000 789391 or 08000 789381

Profile: Pankaj Shukla



Pankaj passionately believes that property is one of the few investment vehicles that make people genuinely rich over time. Since BMV route allows the transfer of real Wealth in the direction of an investor, Pankaj decided to put his consulting career on hold to build his property portfolio. He is excited to be working with so many multi-talented individuals on this forum, as well as with Parmdeep and the rest of his Tycoon team behind the scenes.

Pankaj has worked as a consultant for

large organizations, and in various industries including media, online marketing and IT, among others. But he remains an entrepreneur at heart, and ever willing to help others with his experience and contacts.

He may even help you develop a business idea, if you have one, especially if it involves marketing to online audiences.

Profile: Parmdeep Vadesha



Parmdeep has been described by some as the UK's 'bargain property wizard' after having introduced over 60,000 UK property investors to proven techniques they can use to find distressed sellers of cheap properties and how to buy these below market value bargain properties using little or none of their own money.

Parmdeep owns and manages his own property portfolio across the Midlands including a block of twenty four apartments that he built from scratch.

He runs several other successful property businesses one of which finds distressed sellers of bargain properties for his newsletter subscribers, negotiates below market value prices and passes these 'ready made' deals on to his newsletter subscribers.

Parmdeep also runs a financing business that helps his Property Tycoons newsletter subscribers purchase properties no money down using 100% bank financing. He helps around four newsletter subscribers every week to purchase bargain properties using 100% financing to make his subscribers over £60,000 per week in profits.

This continual sharing of the latest techniques has helped transform many of Parmdeep's newsletter readers into financially free property millionaires.



**And Last but not
least...**

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E-mail: deep@property-course.com

**"Helping You Find And Buy Masses
Of Bargain Properties Using Little
Or None Of Your Own Money"**

Get your questions answered
by property experts:
www.tycoons-forum.com

"I founded Vadesha Properties Ltd four years ago to help property investors benefit from the tips and tricks I've learned on the way to financial freedom through the purchase of bargain properties..."

Since then, I have helped 73,944 property investors build successful property businesses. Our Property Tycoons Community forum has become the most popular website for property investors of all skills and experiences to learn how to get started in property, how to find bargain properties and how to buy bargain properties using little or none of your own money. Visit www.tycoons-forum.com to join us today. I look forward to welcoming you aboard!"

Parmdeep Vadesha



Our November/December 2007 Member Of The Month And Charity Donation

This month our Property Tycoons Community member of the month is Phil Martin!

Phil joined our www.tycoons-forum.com during July of this year. Since then he's made over 400 guidance packed posts for the benefit of fellow property tycoons community members – more posts than many of us have made in the space of eighteen months :)

Phil is active in the field of repossessions and helping people who are going through repossession. He prefers to help motivated sellers by purchasing their home and allowing the previous homeowners to continue to live there as tenants.

That's why our Property Tycoons voted Phil our 'member of the month' this month. Well done Phil!

To listen to us grill Phil Martin for an hour about how he became so successful in property general then visit the FREE downloads section of the Tycoons forum:
<http://shmyl.com/vacoson>

Click the "property related audios" section to listen to the online version (I'll be posting up the audio soon).

If you want me to send you the audio CD and transcripts of the member of the month interview each and every month then consider becoming a Gold member of our Property Tycoons forum. Gold members also get my recommended book of the month through the post each month.

Oh I nearly forgot to mention, I personally donate 10% of the Property Tycoons forum subscription revenue each month to the charity nominated by our member of the month. This month I'll be giving away £1,253.58

to Phil's nominated charity.

As our Property Tycoons community grows, I will continue to donate 10% of the Property Tycoons community subscription revenue each month to the charity nominated by our member of the month.

I hope this encourages you to think about ways in which you can help other people who may not enjoy the same benefits and advantages as you do.

To nominate our next member of the month go to our www.tycoons-forum.com and look for the 'member of the month' section midway down the main homepage:)

