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| |  | | --- | | **Northland Property Investors Community**  Going above and beyond to encourage, educate and provide networking opportunities to see Northland Property Investors succeed. | |
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| |  | | --- | | **August Event**  **Wednesday, 28th August  at 7.00pm**  **Distinction Hotel**  **9 Riverside Drive**  **Whangarei**  ***Don’t forget to bring your membership card to our meetings as it facilitates quicker registration and helps us all get to know who’s who.*** | |
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| |  | | --- | | **Ryan Spearman's journey in property investment** reflects a transformation from an inexperienced buyer to a strategic investor with a thriving portfolio. Starting in 2004 with little knowledge, Spearman purchased his first property in Mt Wellington, Auckland, without understanding its value or the intricacies of real estate. His initial experiences, characterized by financial strain and minimal returns, taught him the importance of education and strategy. Over time, he shifted his focus to distressed properties, specializing in renovating and renting out units across New Zealand, including Rotorua, Dunedin, and Christchurch. His approach of adding value through renovations and targeting underperforming blocks of units has paid off, allowing him to grow a portfolio that generates consistent income. Despite the challenges and slow start, Spearman’s persistence and willingness to learn have led to significant success, demonstrating the power of informed investing. | |
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| |  | | --- | | **September 25th, 2024**  **Mikal Nielsen**  **Stress Buster and Personal Coach** | |
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| |  | | --- | | **Forgotten** **Your Card?  Don’t Get Caught Again!**  Download and install the NZPIF mobile phone app …..  [**(Click here for Apple Phones)**](https://nzpif.us15.list-manage.com/track/click?u=1a143c46d80ce8a06e1f0c9fd&id=ee940f0ffb&e=8e815bf058)            [**(Click here for Android Phones)**](https://nzpif.us15.list-manage.com/track/click?u=1a143c46d80ce8a06e1f0c9fd&id=a88f4107c2&e=8e815bf058)  You will need to use the email address that is listed on your membership. | |
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| |  | | --- | | When investing in property, are you looking for Capital Growth or are you looking for cash flow and diversification.  When looking to buy property, have you considered [standalone properties](https://nzpif.us15.list-manage.com/track/click?u=1a143c46d80ce8a06e1f0c9fd&id=64dd80afff&e=8e815bf058) (house and land package)  tend to be more expensive than a townhouse or apartment? Standalone properties naturally tend to require a higher deposit. This makes them less accessible for investors who are just starting out and who don’t have as much equity ready to go.  Buying standalone houses also means less diversification.  Let’s say you can buy $1.5 million worth of property right now.  On one hand you could buy one standalone house (depending on location).  On the other hand you could potentially buy 2 townhouses, purchasing in different cities and [property markets](https://nzpif.us15.list-manage.com/track/click?u=1a143c46d80ce8a06e1f0c9fd&id=9be1d2b99b&e=8e815bf058). That spreads your risk more than having your equity tied up in one property.  The rental return on a standalone property is not as good as other [property types](https://nzpif.us15.list-manage.com/track/click?u=1a143c46d80ce8a06e1f0c9fd&id=fc8358f9f5&e=8e815bf058).  This is because, while you might get more rent from a standalone house, the cost to purchase it is so much greater.  Said another way, say you spend 50% more to purchase a standalone house, compared with a townhouse, you often don’t get 50% more rent.  Now, investing in property is all about choices and tradeoffs. So a standalone property might be an acceptable tradeoff for you if your [strategy is to Buy and Hold](https://nzpif.us15.list-manage.com/track/click?u=1a143c46d80ce8a06e1f0c9fd&id=acdccdafda&e=8e815bf058) over the long term as the Capital Growth is higher and it will be more readily saleable.  But, just be prepared, if you purchase a standalone property it is more likely to have a lower cash return compared to another property type. | |
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| |  | | --- | | **NPIA Gold Sponsors** | |
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| |  | | --- | | **NPIA Silver Sponsors** | |
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| |  | | --- | | **NPIA Bronze Sponsor** | |
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| |  | | --- | | Thank you to our newest Bronze Sponsor, **Kathy Fray** - a Realty Salesperson based in Maungaturoto! | |
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| [For more informaton or to register click here](https://nzpif.us15.list-manage.com/track/click?u=1a143c46d80ce8a06e1f0c9fd&id=8be6bdc9b1&e=8e815bf058) |
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| |  | | --- | | ***For further information, please contact ….***  **Jenn Long - Secretary**  **021 144 2615**  Alternatively, you can [**Click Here**](mailto:npiacontact@gmail.com?subject=null&body=null) to email  For a full list of the Committee, please [**Click Here**](https://nzpif.us15.list-manage.com/track/click?u=1a143c46d80ce8a06e1f0c9fd&id=e9bef958fd&e=8e815bf058)  The Monthly Committee Meeting for August will be held at Distinction Hotel from 5:45pm, before the Monthly Members Meeting.  Members are welcome to join the meeting to discuss Association Business and other topics.   Light refreshments will be served. | |