

INTELLIGENT CHOICES

Top Tips For Investing In An Emerging Market

There are still some great opportunities available within the marketplace and now is the time to reassess your position and take advantage of the current conditions. Below are some top tips for investing in an emerging property market.

Know your goals

Establishing some clearly defined goals will enable you to determine the best investment property for your needs. You may have already set your financial and investment goals previously, but these might have changed in the current economic climate. For example, if you are seeking an investment property with strong rental returns, a rental guarantee from the developer may be something you could consider. Your selection will ultimately come down to your personal needs and financial goals.

Re-strategise and regroup

Assess your current financial position and determine if there are any opportunities that you can take advantage of. You can start this process by speaking to the financial advisors at Intellicochoice.

Your loan structures are a prime example of how you may be able to benefit from the current marketplace. There are a number of strategies that may be applied, for example fixing the interest rate on your investment loans.

Research and know the market

Never invest in something you don't understand. To maximize your profits, research the location, tenantability and overall returns. Real estate investment is not an exact science, however, research and knowledge will certainly help to protect you.

Our property and finance advisor is always on hand to answer any queries you may have. You can be assured that our advisors will have all the information and research on the property and area to give you peace of mind.

Understand the cycle

Understanding the property cycle is crucial for both the beginner and astute real estate investor. Knowing the best times to buy a property can greatly affect your returns.

If you are in the right financial position, take advantage of a downturn by expanding your portfolio - in a soft market, you have more bargaining power.



Investing in the current downturn is one of the best investment opportunities we have seen in years. Despite the fact that interest rates are beginning to increase, they are still very low by historical standards. In addition, the population of Australia is still growing rapidly, creating an enormous property undersupply. Despite the current global financial uncertainty, Australia is outperforming most of the rest of the world. This means that Australia will remain a magnet for overseas migration and our population is going to continue to grow, creating an increasing demand for property.

Look for opportunities

While consumer confidence is still low, investment opportunities are enhanced. Stressed stock and reduced pricing on stock in high growth regions like South-East Queensland are prime examples.

Opportunities are often not only reflected in price, but through additional incentives offered by developers, including rental guarantees and dis-

counted furniture packages. Please remember that you still need to be selective with the property you purchase - no level of incentive can make up for a poor selection of property.

At present, there are still some good opportunities available in the property market, with buyers able to make savings of up to 15%.

In conclusion

The top tips for investing in an emerging market are not really that much different from the strategies an experienced investor would always use. The problem for many, if not most of us, is that we get a little more lax in our attitude when markets are buoyant, when what we really need to do is to always remain disciplined in our approach to investing. This includes correct financial structuring and remembering that the most important requirement always when investing in property is the property selection itself.

Notwithstanding the general prerequisites for [investing in property](#), the current environment provides investors with some special incentives to invest now. Prices for quality property now represent extraordinary value with some properties being sold at prices well below replacement cost.

Enquire Now

Now is the perfect time to purchase an investment property in Australia. Visit www.intellicochoice.co.uk for a brief summary on the properties we currently have available. Don't forget that Intellicochoice can help you secure a pre-approved loan or help with landlord insurance.

Email: sales@intellicochoice.com.au
Contact Us: +61 7 3624 1900



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A message from Darin Hindmarsh

Hi,

Only 24 sleeps till Christmas - a sobering thought...

We have all had an extremely 'interesting' year in trying to decide which way the markets and economies would go. I considered a recap of highs and lows of the year - a catharsis of sorts to prepare for next year, but I feel there has been more than enough commentary without my own opinions wading into the mix.

Recent developments in the banking world (the people who brought you the global financial crisis) have seen the UAE unable to refinance some debts, which could mean further trouble for the UK and US banks. What does this hold for Australia? Well, it 'could' mean that Australia will become an extremely desirable place to park money and to invest. There is a chance that houses in Australia will definitely go up in value, particularly as there are no banks this side of the black stump willing to lend to new developments.

With this in mind, there are some great opportunities out there for property investors looking for long-term capital growth. If you would like more information on available properties in Australia, you can give us a call at +61 7 3624 1900 or email sales@intellicochoice.com.au.

I would like to wish everyone from the team at Intellicochoice a very merry Christmas and happy new year and good health to your family and loved ones.

See you next year.

Kind regards,

Darin Hindmarsh | CEO

The Numbers Game

AU\$1,300

The average value of debt for men - 28% higher than it is for women

15%

House prices in Brisbane expected to rise over 2010-2012

90%

Investors surveyed who intend to purchase property in the next 2 years, with 66% looking for long-term capital growth

8%

Increase in national home values last quarter

80%

Australians who are underinsured

51%

People surveyed who thought seeing a financial advisor was important but only 12% actually sought advice

26%

Respondents to a recent survey who said property ownership gives them peace of mind with the added benefit of being a safe and tangible investment

Under Instruction From Receivers & Managers: Luxury Living In Cairns

3 stunning developments in 3 unique locations. The property market in Cairns is at its absolute low point and these magnificent properties will provide you with a once in a lifetime opportunity to purchase a quality well positioned property at prices which are unlikely to be repeated.

A VISION OF PERFECTION CAIRNS ESPLANADE, NORTH QLD



Your lifestyle at this brand new real estate development will focus on the best Cairns has to offer, with cosmopolitan cafes, restaurants and shops all at your doorstep.

- ❖ Stunning ocean and majestic mountain views
- ❖ Generous 2 or 3 bedroom apartments, many with separate study
- ❖ 1 or 2 secure car parks available
- ❖ Spacious open plan interiors flowing onto large lifestyle balconies
- ❖ Onsite management available
- ❖ Recreational facilities include a 23m lap pool, spas, sauna, BBQ pavilion and a fully equipped gym
- ❖ **Prices start from AU\$440,000**

FOR THE MODERN DAY CASTAWAY TRINITY BEACH, NORTH QLD



Nestled on Trinity Beach, just 20 minutes from Cairns CBD and airport, these brand new apartments offer spacious and functional open plan interiors.

- ❖ Luxurious 2 and 3 bedroom apartments all thoughtfully designed with lifestyle in mind
- ❖ Deep balconies featuring impressive views of the master swimming pools and tropical gardens
- ❖ 3 master swimming pools, water features, BBQ pavilion and fully equipped gym
- ❖ 2 year no-vacancy guarantee
- ❖ **Prices start from AU\$310,000**

LIVE ON THE EDGE CAIRNS, NORTH QLD



Perfectly positioned on the edge of Cairns CBD and prestigious Edge Hill suburb, an exclusive lifestyle awaits at this boutique development.

- ❖ Functional and spacious 2 and 3 bedroom apartments
- ❖ Enormous lifestyle balconies up to 37 square metres
- ❖ Minutes from Cairns CBD, trendy cafes, restaurants and shops
- ❖ Rainforest inspired recreational areas including a pool, spa and shaded BBQ pavilion
- ❖ 2 year no-vacancy guarantee
- ❖ **Prices start from AU\$330,000**

To arrange an obligation free consultation, or to receive floor plans, pricing structures, detailed research and other related information about this property, please contact us directly on sales@intellichoice.com.au or call +61 7 3624 1900.

Add Some Spice To Your Life...



BRISBANE INTERNATIONAL TENNIS (BRISBANE) 3-10 JAN 2010

Play ball!! QLD serves up some hot tennis action over summer with the second annual Brisbane International Tennis Competition.

Watch the kings and queens of the court in action this summer!



SUMMER FUN IN THE CITY (MELBOURNE) JAN-FEB 2010

Gather a group of friends or your family, pack a picnic and enjoy Melbourne's sunny days and balmy nights at Summer Fun In The City.

With events, entertainment and activities to enjoy in Melbourne's famous parks, gardens, city spaces and along the waterfront, Summer Fun in the City will excite and delight people of all ages!



CHINESE NEW YEAR (SYDNEY) 19 FEB 2010

Come celebrate the Year of the Tiger! Lots of fun for all the family including martial arts, lion dancing, cooking demonstrations and more.



MOOMBA WATERFEST (MELBOURNE) 5-8 MAR 2010

As Australia's largest free community festival, Moomba provides fun and excitement for all the family. From the thrills of the Moomba Carnival and the Magical Moomba Parade, to the crazy capers and toe-tapping entertainment on the main stage, there will be something that is sure to delight everyone.