



how to start property investing.

A clear, seven-step path for everyday Australians who want to build wealth through property — without the jargon, hype, or guesswork.

ABOUT US

we build multi-million- dollar property portfolios for our clients.

Welcome to Smash Property Investing — where we make the property buying experience simple, transparent, and built around you.

We're committed to raising the standard of buyer's agency in Australia. No jargon. No mystery. Just a clear process that puts your goals at the centre.

Our focus is finding the right property for you and helping you maximise its long-term potential — not pushing whatever's easiest to sell.

And we play the long game. We aim to build lasting relationships with our clients, so you've got the confidence and peace of mind you deserve at every stage of your journey.



STEP 01 // THE FUNDAMENTALS

understanding risk and reward.

Property investing is one of the most powerful tools for building wealth in Australia — but it isn't risk-free. Before you take a single step, it's worth getting clear on both sides of the ledger.

KEY BENEFITS

WEALTH CREATION

01

Build equity over time and use refinancing to leverage your assets into the next purchase.

PASSIVE INCOME

02

Generate reliable rental income and create steady financial security alongside your day job.

TAX ADVANTAGES

03

Benefit from deductions on mortgage interest, depreciation, and ongoing holding costs.

DIVERSIFICATION

04

Reduce overall investment risk by adding bricks-and-mortar to your portfolio mix.

COMMON RISKS WORTH KNOWING

- **Market volatility** — property values fluctuate, which can affect short-term returns.
- **Maintenance costs** — unexpected repairs can knock your cash flow if you're not prepared.
- **Tenant issues** — finding the right tenants and managing leases takes time and the right systems.



STEP 02 // KNOW YOURSELF FIRST

define your risk appetite.

Your tolerance for risk shapes the type of areas, properties, and strategies that actually suit you. Before you look at a single listing, ask yourself four honest questions.

FINANCIAL SITUATION 01

How stable is your income, and how much can you comfortably afford to invest without losing sleep?

INVESTMENT GOALS 02

Are you chasing quick profits (higher risk) or long-term growth and income (lower risk)?

COMFORT WITH UNCERTAINTY 03

How well do you handle market wobbles, tenant turnover, and the occasional unexpected bill?

TIMELINE 04

Are you aiming for short-term gains, or playing the 10–20 year game most successful investors run?

The Smash take

Most of the investors we work with are surprised at how much clarity they get from these four questions alone. There's no right or wrong answer — only an honest one that helps us match you to the right strategy.

STEP 03 // AIM BEFORE YOU ACT

set clear investment goals.

Defining your goals up front keeps you focused when the market gets noisy — and stops you chasing the next "hot suburb" your mate's accountant mentioned at a barbecue.

INCOME GOALS

How much passive income do you actually want this portfolio to generate — and by when?

EQUITY GOALS

What level of net wealth are you aiming to build, and what does "enough" look like for you?

LIFESTYLE GOALS

Do you want more time for family, travel, or starting something of your own? Income is the means, not the point.

TIMELINE GOALS

Plot a realistic horizon. Property rewards patience — but only if patience has a deadline attached.

SHORT-TERM VS LONG-TERM PLAYS

SHORT TERM

Buy undervalued properties, renovate, and sell quickly. Higher risk, faster turnover, more hands-on.

LONG TERM

Focus on properties with steady rental income and strong capital growth potential. Slower, more compounding, less stressful.

STEP 04 // THE FINANCIAL FOUNDATION

know your financial position.

Before you make any investment, get a clear picture of where you stand today. Lenders will look at this — and so should you.

INCOME & EXPENSES

01

Build a detailed list of monthly income and expenses. Know what's coming in and where it goes.

→ Reach out if you'd like our budget template.

CREDIT SCORE

02

Improve your score by reducing existing debts and keeping credit card balances low.

→ Need an investment-savvy broker? We'll connect you.

CASH BUFFER

03

Build an emergency fund that covers unexpected expenses — vacancies, repairs, life. If you don't have one yet, the budget template above is the fastest way to start building it.

Why this matters

Most investors who get into trouble didn't pick the wrong property — they ran out of buffer. Get this right and almost everything else becomes manageable.

STEP 05 // SURROUND YOURSELF WITH THE RIGHT PEOPLE

build your support team.

Successful investors don't go it alone. The right team turns property from a stressful bet into a structured, repeatable process.

MORTGAGE BROKER

An investment-savvy broker finds the right financing structure — not just the cheapest rate.

BUYER'S AGENT

Helps you build a strategy, finds and negotiates high-potential properties that fit your goals.

PROPERTY MANAGER

Handles tenants, maintenance, and lease agreements so you stay focused on the big picture.

ACCOUNTANT

Maximises tax efficiency, ensures compliance, and helps set up the right structures (Trusts, SMSFs, etc.).

SOLICITOR / CONVEYANCER

Manages legal complexities, contract review, and protects your interests through every transaction.

STEP 06 // THE RIGHT STRATEGY FOR YOU

choose the right strategy.

Different strategies suit different goals. None of these are objectively "best" — only one is best for where you are right now.

BUY AND HOLD

Ideal for long-term capital growth and steady rental income. The default for most portfolios.

RENOVATE AND HOLD

Lift a property's value through targeted improvements, then hold for long-term gains.

FIX AND FLIP

Buy, renovate, and sell quickly for a profit. Higher risk, more active, taxed differently.

ADD A GRANNY FLAT

Boost rental income with an additional dwelling on an existing property — often a high-yield play.

The Smash take

Strategy doesn't need to be complicated. Your approach should align with your goals and your stage of life — and it's normal to use different strategies at different points along the journey.



STEP 07 // THE ONLY STEP THAT ACTUALLY COUNTS

take action.

Taking the first step is almost always the hardest. Aspiring investors spend years researching, analysing, and waiting for the "perfect" moment to enter the market. The truth is — no investment is risk-free, and conditions will always shift.

What separates successful investors isn't smarter analysis. It's the willingness to make a decision and move forward with it.

They understand that progress comes from action, not from another spreadsheet. By acting, you learn from real-world experience, adapt your strategy, and build genuine confidence as you go.

This guide is built to help you take those first steps with clarity — by evaluating your goals, understanding your risk tolerance, and choosing a strategy that fits your real life.

Wealth through property isn't about waiting for the perfect opportunity. It's about seizing the opportunities available to you now, and improving with every move.

Use this as your checklist

A step-by-step guide to boost your confidence and clarify your direction.

HOW WE CAN HELP

service options.

Three packages, designed to meet you where you are. Pick the level of support that suits your stage — you can always upgrade later.

SERVICE	THE BLUEPRINT	THE DEAL FINDER	THE VIP SERVICE
What you get	Personalised strategy & suburb insights	Personalised strategy & exclusive properties	All-inclusive property buying journey
Personalised strategy aligned to your goals	✓	✓	✓
Comprehensive market & suburb analysis	✓	✓	✓
Targeted property search aligned to your criteria		✓	✓
Continuous market monitoring & tailored updates			✓
Expert negotiation on your behalf			✓
End-to-end management with agents & inspections			✓
Liaison with broker, conveyancer & property manager			✓
Investor tools & financial projections			✓
Bi-annual portfolio review & check-ins			✓

OUR PROMISE TO YOU

what we guarantee.

- **Response time** — phone calls answered within 24 hours, emails within 48.
- **Transparent communication** — regular updates, open lines, no silence.
- **Comprehensive market analysis** — thorough research behind every recommendation.
- **No hidden fees** — a clear breakdown of every cost upfront.
- **Access to exclusive listings** — off-market and pre-market opportunities you can't find on realestate.com.au.
- **Personalised service** — strategies tailored to your goals, not a template.
- **Expert guidance** — knowledgeable advisers who stay across the market, regs, and lending.
- **Proactive monitoring** — we surface issues before they land on your plate.
- **Regulatory compliance** — we stay updated on every state's rules and conduct.

VIP SERVICE — ADDITIONAL GUARANTEES

PROFESSIONAL NEGOTIATION

We advocate for the best possible price and terms on your behalf — every time.

POST-PURCHASE SUPPORT

Ongoing support after settlement — including assistance with property management and bi-annual value reviews.

THOROUGH DUE DILIGENCE

Detailed inspections and assessments to surface any issues before purchase.

DEAL SECURITY

If a deal falls through due to building, pest, or finance clauses, we work with you to secure the next one.

FROM OUR CLIENTS

what others are saying.

★★★★★

"Nick and Akira made the entire process as smooth as it could be, and were fantastic in their communication and updates throughout. I'm very pleased with the off-market deal they secured for me — and looking forward to working with them again."

— **BRYN**

★★★★★

"Nick and Akira were highly professional and knowledgeable, prompt in communication, and overall an absolute pleasure to deal with. Definitely recommend their service."

— **DANIEL L.**

★★★★★

"Can't recommend Akira and Nick enough. From the first phone call to settlement, they were both there to help in any way they could. Always on their phones ready to answer or step in. Loads of off-market opportunities. Couldn't be more happy."

— **ANGUS**

★★★★★

"Highly recommend. Having watched many property investing videos and seminars with the so-called 'experts', Nick stood out for his truly genuine and caring approach. Honest, straightforward advice and a strategy that gives my wife and I real reassurance."

— **SHAUN M.**

★★★★★

"I had no idea what to do or where to begin. I'd been sitting on the fence for years missing out on potential gains. Since talking to Nick I'm on my way to my first investment property. As a complete novice I'm much more confident — would highly recommend Nick for his expertise and patience in explaining things clearly."

— **GREG F.**

★★★★★

"Massive thank you to Nick and Akira from Smash Property. They gave me the confidence to become a borderless investor. Their data-driven knowledge and expertise really gave me the helping hand and confidence to make a purchase 60-70K below market value in regional QLD."

— **WILSON H.**



READY WHEN YOU ARE

your move, made simple.

Whether or not you choose to work with us, we hope this guide adds value to your journey toward building a brighter financial future. If you're ready for the next step, we'd love to chat.

WEB

www.smashpropertyinvesting.com.au

ABN

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BOOK A STRATEGY CALL

Head to our website to book a free 30-minute discovery call — no obligation, no pressure, just clarity on your next step.



EDUCATIONAL // INSPIRATIONAL // ENTERTAINING