



SMASH PROPERTY

BEGINNER'S GUIDE

property investing tips for beginners.

A QUICK HELLO

we build multi-million dollar portfolios for clients.

Welcome — and well done for taking the first step. The fact that you're reading this puts you ahead of most. This guide is built for beginners: the people standing on the edge of the pool, wondering whether the water's worth it.

We'll walk you through the fundamentals — what to think about, what to watch out for, and how the pros structure their journey. No fluff. No jargon. Just the things we wish someone had told us when we started.

Take what's useful. Park what's not. By the end, you'll have a clearer picture of where you stand, where you're going, and what your next step looks like.





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six chapters, one playbook.

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CHAPTER 01

benefits and risks.

Property is one of the most reliable wealth-builders in Australia — but only if you respect both sides of the ledger. Here's what's actually on the table.

Why investors lean in

WEALTH CREATION

Property has historically appreciated over time, building serious long-term equity.

PASSIVE INCOME

Rental returns can supplement your salary — and eventually replace it.

TAX ADVANTAGES

Negative gearing, depreciation and CGT discounts can quietly add up over a portfolio's life.

DIVERSIFICATION

Bricks and mortar moves to a different beat than shares — useful when markets get loud.

What to respect

Markets cycle. Maintenance is real. Tenants need managing. None of this is a reason to avoid investing — it's a reason to plan properly before you start.





CHAPTER 02

define the goal.

Before you buy anything, you need to know what you're buying it for. Vague goals lead to vague portfolios. Specific goals build wealth.

TIME HORIZON

Short-term plays look very different to a 10–15 year strategy. Pick yours and stick to it.

INCOME VS GROWTH

Cashflow now, capital growth later — or some blend. Both are valid; mismatched is not.

What "specific" looks like

"Make money from property" is not a goal. These are:

- Build a portfolio worth \$1.5M in five years.
- Generate an extra \$20,000 per year in rental income.
- Replace my income by age 50 so I can step back from work.

QUICK FILTER

If you can't write your goal down on one line — with a number and a date — it's not a goal yet. It's a wish. Tighten it.

CHAPTER 03

know your risk appetite.

Risk tolerance isn't a personality trait — it's a function of your finances, your timeline and how you sleep at night. Three honest questions:

FINANCIAL SITUATION

Stable income, healthy buffer, low debt? You can typically handle more leverage and a longer hold. Tight cashflow? Build the foundation first, then expand.

COMFORT WITH UNCERTAINTY

Markets fluctuate. Tenants leave. Rates move. If that genuinely keeps you up, dial down the leverage and lean toward safer, longer-term plays.

INVESTMENT TIMELINE

Shorter horizons usually mean riskier strategies (think flips and quick uplifts). Longer horizons let compounding do the heavy lifting — and give you margin for error.

TIP FROM THE TRENCHES

Define your risk appetite before you look at a single property. It will narrow the list down faster than any filter on a property portal.





CHAPTER 04

build the team.

Property investing isn't a solo sport. The right team protects your downside, sharpens your upside, and turns a stressful hobby into a managed asset.

MORTGAGE BROKER

An investment-savvy broker structures your borrowing to scale, not just settle the next loan.

ACCOUNTANT

Maximises tax efficiency, keeps you compliant, and helps with structures (trusts, SMSFs) when they make sense.

BUYERS AGENT

Builds your strategy and finds high-potential properties that actually fit the plan — not just what's on the market.

SOLICITOR

Manages the legal complexity and protects your interests, especially when contracts get clever.

PROPERTY MANAGER

Handles tenants, maintenance and lease agreements so the asset works while you don't.

Tip: Pick your team before you pick your first property. The order matters.

CHAPTER 05

pick your strategy.

Every successful investor has a strategy that fits their goal and their risk appetite. Here are the three most common starting points:

BUY AND HOLD

Buy a quality asset and hold it long-term for capital growth and rental income. The slowest, simplest, most reliable path to wealth.

RENOVATE AND HOLD

Buy properties that need some TLC, renovate to lift value and rent, then keep them. More upside, more work — and more risk.

FIX AND FLIP

Buy, renovate, sell. Quick profit if you get it right; quick problem if you don't. Best left until you've got reps on the board.

These aren't either-or choices. Different strategies serve different purposes and can be deployed at different times throughout your journey.

START WHERE YOU ARE

Begin with the strategy that fits your finances and your nerves. As experience grows, you can layer in more complex plays.





CHAPTER 06

take the first step.

All the theory in the world doesn't move you forward. Here's the simple action sequence we run every new investor through.

01

SET CLEAR GOALS

Write down what you want, by when, in numbers. Already covered — but worth repeating.

02

DEFINE YOUR BUDGET

Add up savings and income, then talk to an investment-savvy broker about your real borrowing capacity. Don't have one? Reach out — we'll introduce you.

03

RESEARCH THE FUNDAMENTALS

eBooks, podcasts, data sites, social. Use it to figure out whether you've got the time and confidence to go solo — or whether a buyers agent makes more sense.

04

BUILD YOUR TEAM

Broker, BA, accountant, conveyancer, property manager. The order is yours; the line-up isn't optional.

05

EXECUTE

Trust your team, follow the plan, and start. Action beats analysis after a certain point.

READY TO INVEST?

a journey, not a sprint.

Property investing isn't about a single brilliant decision. It's about understanding the fundamentals, defining your goal, and building a team that helps you compound the right moves over time.

Every successful investor started exactly where you are now — full of questions, eager to learn. The most important step is the first one. By reading this guide, you've already taken it.

NEXT MOVE

Book a free 30-minute discovery call. No obligation, no pressure — just clarity on what your next step looks like.





SERVICE OPTIONS

three ways in.

If you're ready to take the next step, here's how we can help — pick the level that fits where you are right now.

THE BLUEPRINT

A personalised property strategy tailored to your goals, finances and risk profile. We map the roadmap; you execute it.

THE DEAL FINDER

You've got the strategy — we find the asset. High-potential, off-market deals matched to your criteria, so you skip the search slog.

THE FULL SERVICE

End-to-end. Strategy, sourcing, negotiation, settlement, and the management of the buy. For investors who want hands-off without losing the upside.

If any of these feel like the right fit, reach out for a no-obligation chat. We'll answer your questions and help you figure out the cleanest path forward.

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OUR PROMISE

what we guarantee.

RESPONSE TIME	Calls returned inside 24 hours, emails inside 48.
TRANSPARENT COMMUNICATION	Regular updates and open lines through the whole process — no chasing.
COMPREHENSIVE ANALYSIS	Thorough research and market analysis behind every purchase recommendation.
NO HIDDEN FEES	Clear breakdown of every cost up front. No surprises.
OFF-MARKET ACCESS	Listings and opportunities that don't reach the public portals.
PERSONALISED SERVICE	Strategy and stock matched to your individual goals — never one-size-fits-all.
EXPERT GUIDANCE	Advisers who stay current on market, legal and strategic shifts.
PROACTIVE MONITORING	We flag risks around financing or market conditions before they bite.
REGULATORY COMPLIANCE	Up to date on the rules of conduct in every state we operate in.
VIP package — additional guarantees	
PROFESSIONAL NEGOTIATION	We advocate hard for the best price and terms on your behalf.
POST-PURCHASE SUPPORT	Ongoing assistance, market updates and bi-annual portfolio reviews.
THOROUGH DUE DILIGENCE	Detailed inspections and assessments to surface issues before you sign.
DEAL SECURITY	If a deal falls through on building/pest or finance, we work with you to secure the next one.





REAL CLIENTS

what others say.

"Nick and Akira made the entire process as smooth as it could be — fantastic communication and updates throughout. Very pleased with the off-market deal they secured for me. 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 for me. Great off-market opportunities and constant connections in the real-estate world. Couldn't be happier."

★★★★★ — **ANGUS**

"Highly recommend. After watching plenty of property videos and seminars from so-called 'experts', Nick stood out for his genuine, caring approach. Honest, straightforward advice and a strategy that gives my wife and I real reassurance for the future."

★★★★★ — **SHAUN M**

"I had no idea what to do or where to begin. I'd been on the fence for years missing out on gains. Since talking to Nick I'm on my way to my first investment property — much more confident in my choices."

★★★★★ — **GREG F**

"Massive thank you to Nick and Akira from Smash Property. They gave me the confidence to become a borderless investor — data-driven knowledge, expertise, and the right team to make the purchase. 60-70k below market value in regional QLD, from a Sydney investor."

★★★★★ — **WILSON H**

YOUR NEXT STEP

take the first step. we'll walk it with you.

Whether or not you choose to work with us, we hope this guide has been useful. If you're ready to talk specifics, head to the website and book a free 30-minute discovery call.



EDUCATIONAL // INSPIRATIONAL // ENTERTAINING

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