

CALGARY REAL ESTATE WEALTH



REAL ESTATE INVESTMENT GUIDE

Live The Life You Deserve!



Azad Chandler & Tim Desautels are two real estate agents and investors that want to share their passion for Real Estate Investing. They want to get the message out that they are people just like you and are making money, having fun, and enjoying a lot of success with investment real estate.

They realized that anybody could do it if they had the right tools, guidance & team that would support them. Not only that they could invest successfully, but on a part time basis, with very little of their own money.

After filling their Downtown Re/Max office with investors each month on various real estate investment topics, the Calgary Real Estate Investment Forum was created. The forum allows people to meet & network with like-minded real estate investors on line and in person.

Azad & Tim's message is; Stop spending money on real estate investment education and Take Action. After spending thousands of dollars on various investment courses, they put their knowledge to the test and acquired over 25 properties using many different strategies and systems.

They developed a step by step proven property investment system. With ongoing guidance, analysis, tracking & mentorship mixed in with real life stories both good and bad, making the transition to actually purchasing one rental unit or acquiring a rental empire is that much more comfortable.

They decided early on that their forum, which provides education, coaching, and guidance would contain relevant content that would work for the beginner or experienced investor right here in Calgary.

What's the catch? There isn't one. Yes they would like your business but there is no hard sell here. They are experts at investment real estate and hope that by sharing their expertise you will see the value and choose them as part of your real estate team.

10 Reasons why you should invest in real estate

Money in the bank won't get you far these days. Investing in Real Estate can provide a better retirement, better life style, help you pay down debt, give your kids the best education, buy a bigger home, drive a nicer car or go on more vacations.....in other words Real Estate can help you get what you want.

1) Become Wealthy

The biggest advantage investing in Real Estate gives you is you can buy below market, add value and rent for positive cash flow.

2) The choice is yours

Residential or commercial, single family or multi-family? You get to decide. There are plenty of options out there, and doing some research will help you find the property that's right for you.

3) Return on investment (ROI) from three sources

Capital Appreciation, Debt Reduction & Cash Flow.....these three things changed our lives forever!

4) Security of real property

Bricks and mortar! Another factor which is comforting to many investors is that they've invested in something tangible – something they can 'look at and touch'.

5) Control of your property

If you invest in the stock market, you typically need to hire a broker to handle your trades for you, and the value of any shareholding is reliant on market conditions and the actions of the people running that company – introducing an element of uncertainty. With property, once you've taken possession, you directly own the asset and you have complete control over it. You can influence both the asset worth (by adding value), and the cash flow (by raising the rent) directly – something that's nearly impossible to do with shares in a company.



10 Reasons why you should invest in real estate

6) Leverage

Leverage simply means using borrowed capital to enhance the earning potential of an investment, and when compared to other investment classes, real estate delivers the greatest opportunity to use the power of leverage. Since real estate is a tangible asset, financing is generally more easily attained and your potential returns are heightened considerably compared to a non-leveraged investment.

7) Income from cash flow

Many real estate investments offer positive monthly cash flow after your mortgage and other related expenses are paid. This cash flow will increase over time as your mortgage financing decreases incrementally and rental rates increase.

8) Diversification

As the cornerstone of a well-balanced investment portfolio, diversification helps to offset volatility in any one particular asset class and ultimately reduces your overall portfolio risk. Investing in real estate is a powerful way for you to add a valuable layer of diversification to your investment portfolio.

9) Reliable Returns

While traditional investments such as stocks and bonds can provide exceptional opportunities for wealth, the inherent risks are evident with the market's constant fluctuation. Real estate, on the other hand, is far more consistent in terms of market volatility; it can continue providing you steady returns even during lulls in the economy.

10) Real Estate is a Great Long-Term Investment

Real estate is a great, long-term investment. If you look back 20 years, housing prices have increased by over 7% per year (according to the Calgary Real Estate Board statistics).



A Little Background on...

CHANDLER
DESAUTELS
REAL ESTATE

AZAD CHANDLER

PROFESSIONAL REALTOR® , INVESTMENT COACH

Azad was born and raised in Sydney, Australia. He was an accomplished chef for 13 years and after reaching the top of the culinary arts profession in Australia, he hung up his apron and devoted his efforts to real estate full-time.

He has been investing in real estate both in Canada and Australia for over to 2 decades. Since becoming a Realtor in 2006 he has helped his clients purchase and sell hundreds of investment properties. Azad's great passion in life is to help change lives by teaching others the secrets of getting wealthy through real estate investing.

TIM DESAUTELS

PROFESSIONAL REALTOR® , INVESTMENT COACH

Tim has lived in Calgary for over 35 years. He attended the University of Calgary, received a Bachelor's Degree in Economics, and worked in various management positions in the grocery industry for over 20 years in BC and Alberta.

In 2000, Tim began investing in Real Estate, and became a Realtor full time in 2006. Tim's greatest fulfillment is helping clients increase their wealth through the acquisition of real estate.

HONESTY. INTEGRITY. EXPERTISE.

Calgary Real Estate Investment Forum



The Calgary Real Estate Investment Forum was created to give investors access to the most relevant and current investing techniques, tips and strategies. The all-Canadian content delivered at each bi-weekly meeting will arm you with all the knowledge you will need to get started and be successful in real estate investing. Spread throughout the year, the following topics along with great guest speakers from all facets of the real estate industry provide you with the ultimate guide to success.

It's all about the Education

- You *have* the motivation. What you *need* is the education.
- Learn how to start off on the right foot. Set yourself up for success.
- Understand the economic drivers for Calgary and Alberta.
- We share our step by step guide on how to succeed, have fun, and get wealthy with real estate investing.
- Monthly seminars with great guest speakers
- Custom tailored systems & strategies with one on one coaching.
- Great ongoing advice & support in person, over the phone or by email.
- Access to the latest real estate investment related forms & information.
- Access to the real estate investment Tip of the Week.
- Surround yourself with like-minded investors at our networking events
- There's no upsell and no hype, just relevant content that can be used right here in Calgary.

Calgary Real Estate Investment Forum

Getting Started with Investment Real Estate



- Why invest in real estate? Is it a good investment vehicle?
- Why do *you* want to invest in real estate? It is the key to your success.
- What are your goals?
- Understand the difference between investing in the stock market and investing in real estate.
- Understand how real estate works; security, control, leverage, positive cash flow, and ROI from 3 Sources
- Figure out what type of investment property meets your needs.
- How can you build a great foundation with the right team?
- Understand that it just takes one rental property to change your life.

Raising Capital

- Determine how much capital you will need to start your new business as a real estate investor.
- Use a Mortgage Document Check List to keep your financial documentation in order.
- Build a professional prospectus for presenting your business opportunities to potential partners.
- Use the proper tools & techniques to attract capital partners. We share real life stories of our strategies and systems to help you reach a Win / Win scenario every time.

Calgary Real Estate Investment Forum

Joint Ventures

- Why Structure a Joint Venture?
- Choosing the right JV partner
- Understand the many different types of Joint Ventures
- Who takes on what role in the Joint Venture?
- The agreement and what's in it.
- Acquisition, Management & Exit Checklist's

Choosing the Right Investment Property

- What to look out for when buying a rental property.
- Understand property red flags.
- How not to buy a Money Pit.
- Performance analysis on flips and long term holds.
- Updated community statistics on rental rates and property values
- Keep in the know with, new infrastructure, new developments
- Building costs, spill over suburbs, and much more.

Becoming a Successful Land Lord

- Marketing solutions to get your property rented fast.
- Screening tenants guide including
- Rental application & lease forms, reference follow up questions,
- Signing the lease & move in Inspection Forms
- Seasonal maintenance check list
- A break down on understanding the Tenancy Act
- A list of reliable trades that will get the job done when needed.

A Few Words From Our Clients

DAVID W. – AIRDRIE

“Azad and Tim have a talent for evaluating the investor’s wants and connecting to what they really need, within their budget. I most appreciated their dedication and energy when it came down to our constant questions and finally, the property we wanted to purchase. We felt we could depend on them to act on our behalf and the whole process was worry-free. They know the market and have the experience to negotiate accordingly. Enjoyed working with them and will do so again at any time.”

Top qualities: Great Results, Expert, High Integrity

PETER M. – CALGARY

“Azad and Tim recently help my wife and I purchase a rental property. They made the entire process very stress free and enjoyable. They did a great job of listening to us both and I believe knew what we wanted better than we did. They are very professional, organized and well prepared. I will have no hesitation working with them when the time comes again.”

Top qualities: Great Results, Personable, Expert

MELANIE R. – CALGARY

"Azad and Tim put 100% effort into the purchase of one rental property and the sale of another, on my behalf. They are creative and have a great marketing background, which is really important when selling. They know how to read a client and present a property that will appeal to their target audience. Two thumbs up!"

Top qualities: Personable, High Integrity, Creative

Why Do Our Clients Invest In Real Estate

Most sophisticated and successful multi-millionaire Real Estate investors utilize real estate to create wealth at an accelerated pace. Some of the key reasons our client invest in real estate include:

- They want to buy a bigger house
- Send the kids to university or better schools
- Go on more holidays or buy a holiday house
- Drive a nicer car
- Pay off debt and to get ahead
- Most importantly to build wealth and have a secure retirement.



WHAT TYPE OF INVESTMENT PROPERTY MEETS YOUR NEEDS?

- Single family homes or condos
- Short term flips
- Furnished, executive, or vacation rentals
- Long term hold's
- Air BNB's
- Move Ups

Whichever investment style you choose you're in the know. We do a full investment analysis on your property, showing cash flow projections, capital appreciation, mortgage pay down, and a lot more. We run the numbers so you are in control.

We believe that it only takes 1 investment property to start to realize your dreams and we're here to guide you every step of the way.

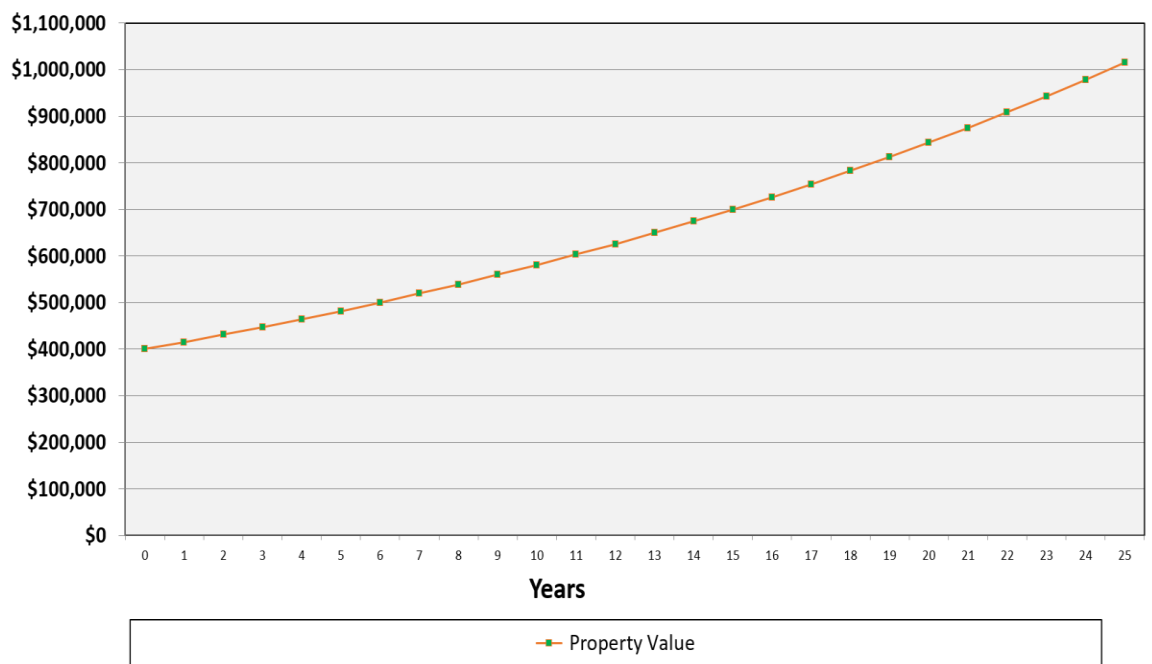
Why Invest In Real Estate



- There are 3 rates of return
- You have the security of real property
- You have total control over your asset
- You can use leverage to purchase real estate
- Positive cash flow can become income

Average Property in Calgary \$400,000 appreciates at 3.5%/year

Capital Appreciation

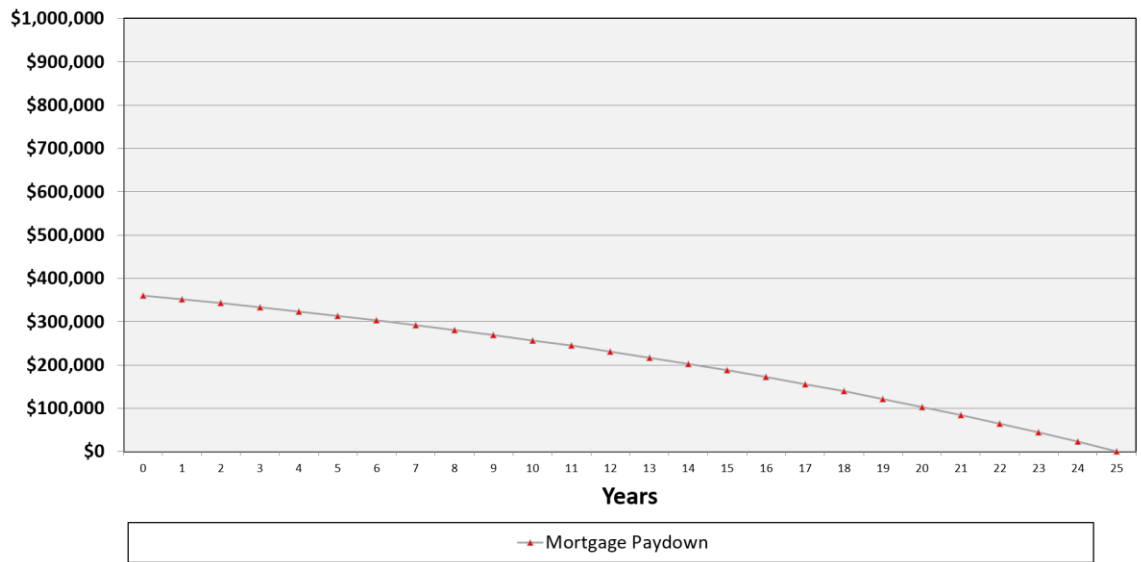


Why Invest In Real Estate

Average Mortgage of \$360,000 amortized over 25 years is paid down by 2.2% annually



Mortgage Reduction



Combined View Property Appreciation and Debt Reduction



Why Invest In Real Estate

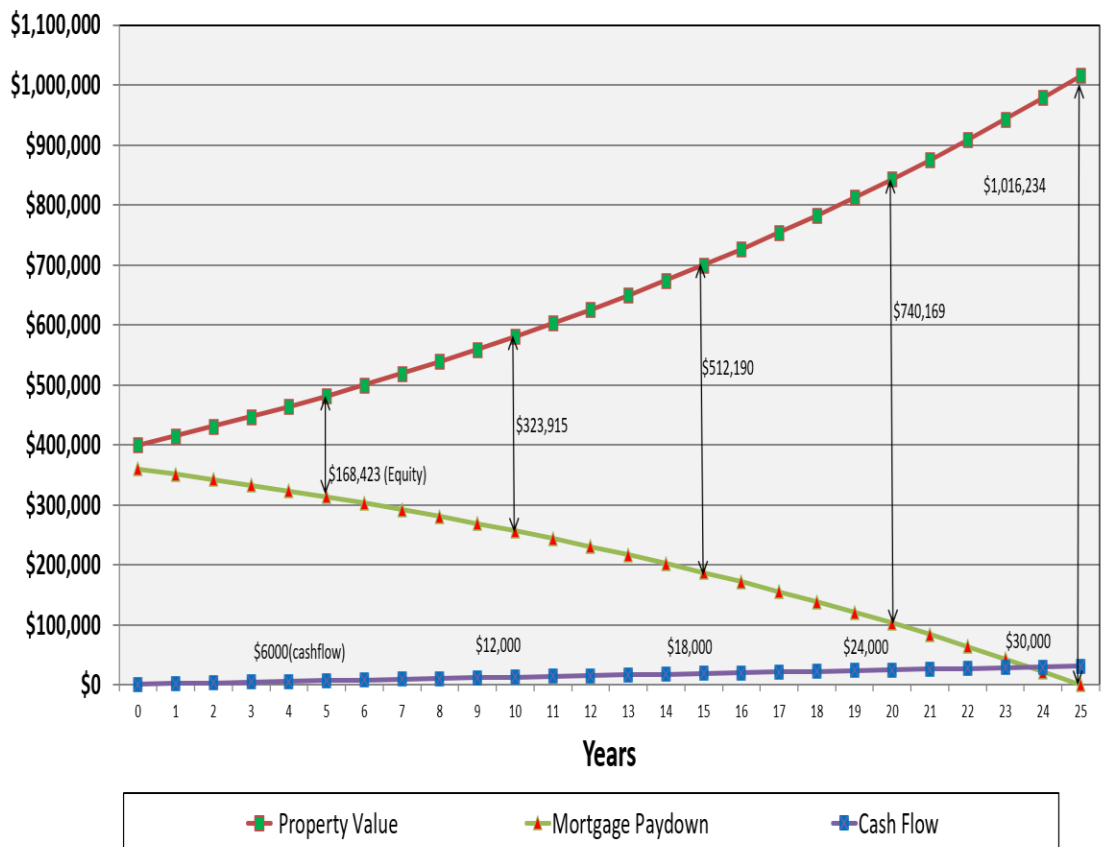
There Are Three Rates of Return On One Asset



A \$400,000 home will be worth around \$1,000,000 in 25 years, the mortgage will be paid off (by the tenants), and there will be significant monthly cash flow.

Three Rates of Return on Real Estate

Purchase price \$400K, Market appreciation 3.5%/yr., Mortgage reduction 2%/yr., Rental rate increase 5%/yr.



Let Us Show You How To Get Started In Real Estate



- We show you how to raise capital.
- We show you how to structure Joint Ventures.
- We help you select the right rental property for maximum cash flow & capital appreciation.
- We show you how to pain free manage your investment property with our landlord kit.
- We provide one on one coaching for all of our clients.
- We show you how to track your profit with our Cash Flow Analyzer.
- We show you the importance of insuring your assets to protect your business and family
- Setting up corporations and estate planning ensure you can pass your asset on to your beneficiaries.
- We create win / win situations with every transaction to give you peace of mind.
- We help you take action.

What Makes Calgary Real Estate Wealth Different



- Our system makes use of market trends, statistics, and proven strategies to help build wealth and passive income.
- We perform a full analysis on all investment properties.
- We provide monthly investment reports for you to track profitability.
- Our annual rental rate guidance maximizes your positive cash position.
- Our Landlord kit helps you find great tenants and keeps you informed of your rights as a landlord.
- Our Monthly investment seminars keep you focused, motivated, and educated.
- We have a wealth of industry contacts from trades people, lawyers, mortgage brokers, insurance agents, home inspectors and fellow investors.
- We are passionate about investing in real estate. We will guide you from start to finish and help you reach your goals.

Create a Successful Real Estate Portfolio to Live the Life You Deserve

Strategy matters with all investment opportunities, including with your real estate portfolio. Even if you choose a more hands-off approach to property management or real estate investing, there is no such thing as passive real estate. A successful real estate portfolio consistently generating positive returns is the result of an actively managed strategy. Investors cannot be completely “hands off” and expect strong returns. The keys to a successful real estate portfolio lie in the following tactics.

Define your investment objectives

Define the reasons why you are investing.

- Do you want financial independence?
- Do you want to fund travel opportunities or finance a child’s college education?
- Will the investments become retirement income?
- Do you want to have more and better options in life?

If real estate investing forms the basis of your income, then the objectives should cover the minimum revenue required to maintain your quality of life. Large portfolio owners may have the staff to fund in addition to personal income requirements.

Example	<i>I am investing in real estate to live a debt-free lifestyle when I retire.</i>
objectives	<i>I am investing to provide a sustainable income for my family.</i>
	<i>I am investing to run a profitable small business focused on delivering top-notch management to its retail tenants.</i>

Take action by documenting your investment objectives. Then, keep these objectives up front in your real estate investment plan.

Set goals

Clear objectives inform the portfolio’s goals. A goal is not the same as an objective. Goals should be SMART: specific, measurable, actionable, realistic, and time bound. Depending on the scope of your real estate portfolio, you can have several goals. One goal can measure the portfolio’s overarching performance. Next, individual holdings can have smaller goals along the path to reaching your overall objective.

During your goal setting session, make sure to define how long you plan to invest in real estate and clarify the level of risks you are willing to take in your asset acquisitions.

Example of Real Estate Portfolio Goals			
<i>Objective: Draw a minimum of \$150,000 in income each year</i>			
<i>Portfolio Goal: Over the next ten years, increase portfolio equity growth through cash flow by 15%</i>			
1) Invest \$100,000 in capital to renovate office property A, allowing for lease increases up to 20% per square foot over the next 5 years.	2) Reduce the operating expenses of office property B by 6% in the next two years	3) Legalize the basement suite in property C to increase the cash flow by 25%..	4) Decrease the average yearly unit vacancy rate at multifamily property D to less than 10%

Add your clarified goals to your real estate objectives in a written real estate investment plan.

Diversify Your Real Estate Portfolio

The cliché, “never put all your eggs in one basket” has a lot of merit. Diversity is wise in real estate investing. The market can fluctuate. While a downturn is not immediately predicted and markets are looking up, it’s challenging to predict with absolute certainty conditions 5 or 10 years down the road.

How you choose to diversify your real estate portfolio is up to you. Decisions will depend on your risk tolerance, overall objectives, and timeline.

Some people diversify by location and want to own in multiple cities, others in different countries. Some investors choose to combine REITs with property holdings like single-family rentals. Other build portfolios around a specific submarket, like mixed-used, office, medical, or warehousing. For example, a real estate portfolio can contain only health care but perhaps vary the assets by location, size, or the specific type (medical office, labs, urgent care, etc). And, the same application could apply to multifamily housing for millennials or for seniors.

What is your level of risk tolerance?

Select the assets to meet portfolio goals at the right level of risk for you.

Should you invest in single family homes? If so, what kind of is right for you? Houses, townhomes, condos? Will the portfolio only acquire properties in a specific niche? What market(s) will you acquire properties in? What are the ideal characteristics of a potential portfolio asset?

Use Data to Inform Decision-Making

Numbers are the foundation to sound investing decisions. Your portfolio performance should be transparent. Real estate investment assets can be broken down into various metrics to suit your goals: monthly operating costs, net operating income, repairs, and more. Every strategic decision you make, whether it is to acquire or dispose of assets, to invest in capital repairs, or to diversify, should be based on real-time accurate data. This treasure trove of information, or “big data,” is what helps real estate investors make better decisions.

In practice, the metrics you choose to use should be a direct reflection of the portfolio’s stated objectives and goals. For instance, take one of the previous goals in the above example: “Reduce the operating expenses of office property B by 6% in the next two years.” To track the progress on this goal, investors would want to see the asset’s operating expenses over time.

To succeed at real estate investing, a regular review of the portfolio’s performance is a must. Set aside a specific amount of time every month to review your portfolio. Even if it is just an hour, you must stay on top of how your assets are performing to be successful.

GOAL SETTING - Action Steps

What do you do?

Employment – are you a T4d employee? How long have you been in your current position? How long do you plan to be there?

Self-employed – are you a sole proprietor or are you incorporated?

Are you good with a hammer? – can you do renovations?

Spouse's employment – T4 employee or self-employed?

What do you bring to the table? (What can you do?)

Do you own a home?

Do you have experience with rental properties?

Do you have the funds for a down payment? (Cash, RSP's, etc.) Need 5% for your primary residence and 20% for a rental property.

How much can you qualify for?

Do you know ant potential joint venture partners?

Do you have any project management experience? Have you been involved in any real estate developments in the past?

Enthusiasm level

What do you want to do? (Types of investment)

-Long term hold

Our service provides strategic advice to anyone looking at purchasing a property, either as their own home or as an investment. Finding the right property can be very challenging, but our team can assist you in making the process of purchasing a property a smooth one. Time and time again, our buyer's agents have successfully identified property investment hot spots which obtained significant capital growth & high rental yields for investment properties. There is nothing sexy about our long term holding property Investment Plan, but it is the formula that has created the most wealth for us and our clients.

-Move up

We treat every purchase as if it's the biggest investment you will ever make. Our Move Up program allows our investors to save on capital. This strategy utilises the CMHC 5% deposit as investors will move into the property as a principal residence.

-Flipping (short or long term)

Our services rule out speculation with our Flipping Analyzer Program and market research. We showcase the latest flipping techniques and strategies regardless of market conditions. We only invest in communities that have a proven track record to flip in. We choose the right properties that will maximise your profits. We lead with education; we show you what type of renovations / trends will make you money. We run the numbers and make sure your flip is on the path for success.

-Pre-construction

As an investor, wouldn't you like to identify property hotspots and growth areas? The Calgary Real Estate Forum identifies Calgary's blue-chip areas to give their investors above average returns. Our team has built a reputation amongst developers in Calgary and surrounding areas. We are connected with upcoming projects, deposit requirements and length of construction dates. We assist our investors on what projects will demand a high price on completion for maximum profit. We handle all of the negotiations and help choose the best floor plans, unit location, assist on selecting fixtures and fittings for a solid and sound investment.

-Development

Maximising the potential of your home or investment property with a re-development can be an extremely rewarding process. Our specialist construction division can assist in everything, from minor cosmetic house renovations to complete home restorations, from the addition of a secondary suite to the construction of duplex, infill's and multi-unit development projects.

Next steps

- Talk to a mortgage broker or your bank.**

Danielle Di Marco – Mortgage Architects

403-969-0233

Email: danielleadimarco@gmail.com

- Find the down payment.**

Cash on hand, RSP's, line of credit, HELOC, second mortgage, gift from a family member, stocks/bonds.

Your down payment source _____

- Find a co-signer.**

Speak to parents or other family members about co-signing.

Your co-signor _____

- Find a JV partner.**

Friends, family, co-workers, members of your sports team, church, mosque, etc.

List _____

- Get list of pre-construction projects.**

Chandler/Desautels Real Estate keeps tabs on all upcoming projects in and around Calgary. From large condominium towers down to duplexes and 4 plexes. Keep in

mind you will have to put down a 5% - 20% deposit and the build date can be anywhere from 6 months to 3 years.

List _____

Assemble your contractors and trades people for your flip project.

Depending on your skill set and the magnitude of the renovation, you will need to assemble a quality team of people to assist in your flip project. You'll need a plumber, an electrician, a painter, a roofer, a kitchen and bathroom installer, a flooring person, a landscaper, and labourers to name a few.

List _____

Get a list of developers for your tear down project.

Chandler/Desautels Real Estate works with a number of reputable developers in Calgary that have proven track records and are willing to work with new investors.

List _____

Schedule a time to view potential rentals, move up properties, or flips.

Date:

Time:

Schedule a time to view pre-construction projects.

Date:

Time:

Schedule a time to view potential development sites.

Date:

Time:

CALGARY REAL ESTATE WEALTH

[CALGARY REAL ESTATE WEALTH.COM](http://www.calgaryrealestatewealth.com)

CALGARY REAL ESTATE WEALTH has been helping real estate investors buy and sell property since 2006. We use market trends, statistics and proven strategies to help build wealth and passive income for our clients. Our coaching and follow up provides support for the life of your investment.

<http://www.calgaryrealestatewealth.com/>

CALGARY REAL ESTATE INVESTMENT FORUM

THE CALGARY REAL ESTATE INVESTMENT FORUM is a monthly meeting for real estate investors in the Calgary area. Our system of proven strategies works for the beginner or experienced investor. We not only educate you on the pros and cons of investing but guide you through the whole process; this sets us apart from any other investment program in the city.

www.calgaryrealestateinvestmentforum.com



RE/MAX iREALTY INNOVATIONS is a full service RE/MAX Brokerage. The iREALTY concept is changing the face of how real estate is done – one that uses technology to offer our real estate agents and clients a new paradigm in digital efficiency, security, and modern marketing.

www.remaxirealtyinnovations.com



THE RE/MAX MIRACLE HOME PROGRAM allows us and our brokerage the opportunity to make a donation to Children's Miracle Network from each transaction we complete. At RE/MAX, we believe the difference we make when we help others in our community benefits us all.

<http://www.remax-western.ca/childrens-miracle-network>



THE CREB CHARITABLE FOUNDATION strategically invests in shelter and community-enhancement initiatives that maximize long-term impact. Grants are awarded through two initiatives: Governors' Grants selected by the board of governors' fund allocation task force; and a member-directed selection program called Investing in Hope.

https://www.creb.com/Community_Investment/REALTOR_S_giving_back/