



Significant Investor Visa  
Why investors are confused

Australian Population  
Market in need of more property

Taking it back to school  
Melbourne's, the Icon project

# AUSTRALIA

澳大利亚新闻

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海外投资者的必备指南  
the overseas investors essential guide

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海外投资者的必备指南



September/October 2013

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# A GAME OF THIRDS

A broader view on the factors affecting property investment

SO, YOU'VE SIGNED THE CONTRACT, HANDOVER IS COMPLETE, FINANCING IS IN PLACE, EVERYTHING IS LOOKING GOOD ON YOUR BRAND NEW, FIRST EVER PROPERTY INVESTMENT.

Or perhaps you're an old hand and this simply marks another shrewd addition to your bulging property investment portfolio. However, whether you be an intrepid new explorer into the world of property investment, or have navigated the metaphorical four corners of the real estate world, before getting too carried away with how your property investment will perform, we must analyze the global economics and the affordability factors in each city which will help to give key indicators on the health of the overall economy and social circumstances in that area, thus revealing the likely outcome of your investment.

Many different elements and factors come into play that will have a long-term impact on both capital growth and rental returns.



To understand this better, let us analyze countries that are experiencing huge capital growth and what the effect will be in those countries.

A favorite example of mine is Singapore.

Property values have been doubling or tripling in unprecedented surges. The pockets of investors have not been big enough to fit the cash that has been flowing abundantly. The question only remains then to be asked, is it stable? Well, let's look at the example of the localised economic balance on the affordability scale. The average citizen earns \$50,000 a year, about a \$1,000 a week. In a balanced economy and social setting salaries are used equally in three areas. That is, 33 percent of income is used towards accommodation, a further 33 percent goes towards lifestyle and entertainment and in a truly balanced economic environment the remaining 33 percent is allocated towards savings (the extra 1 percent can be allocated upon discretion). This is considered a balanced situation. When you get to the likes of Singapore, the property investors,

real estate agents and speculators have inflated the market prices so much above the average income to the point where the average local can no longer afford to live comfortably. Accommodation costs now use up 70 percent and lifestyle remains at around 30 percent. Lifestyle will always be 30. People don't generally eat less, not travel or deprive themselves of all luxuries and leisure. However, they will sacrifice any attempt to make savings. This is a bad state of affairs.

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ANALYZE COUNTRIES THAT ARE EXPERIENCING HUGE CAPITAL GROWTH AND WHAT THE EFFECT WILL BE

分析当一个国家正在经历巨大的资产增长，而造成的影响会是

一个三分之一的游戏

在一个广阔的视角看来对房地产投资的影响因素

当您签完合同，完成交接工作，资金到位，您的第一次房地产投资看起来一切都完美。

又或者您是一个房地产投资的行家，这次投资仅仅只是在您的投资清单上又增加了漂亮的一笔。无论您是一个勇敢的房地产投资者新星或是一个纵横房地产业多年的行家，在您的房地产投资产生任何收益之前，您必须分析世界经济和不同城市房地产的可购买性，这些分析不仅将会是经济和社会环境保障的重要指标，还会预示您可能得到的投资结果。

不同的因素发挥作用将对资产增长和租金收益造成长期的影响。

为了让您更深入的了解这些，让我们为您分析当一个国家正在经历巨大的资产增长和将会造成的影响。

以新加坡为例，现在新加坡的房地产价值正以两倍甚至三倍的史无前例的速度增长。投资者赚取的资金大量的流动，这个现象不禁让人质疑，这是稳定的吗？那让我们看看本地化经济平衡的负担能力规模。假使一座城市的人均年收入是\$50,000，大约合成\$1,000一周。那么在安定的经济和社会环境下，薪水会被平均用于三个方面，其中33%用于居住设备，另外33%用于生活和娱乐消遣，在绝对安定的经济环境下余下的33%会被作为储蓄（额外的1%可以随意支配）。当然，这些都是存在于极度稳定的生活形势下。但是在新加坡，房地产投资者，地产中介和投机者已经将市场价格膨胀到高于平均收入太多，这导致了新加坡人不能很舒适的生活。居住设备花费了薪水的70%，使得花费在生活消遣方面的薪水只能占据30%。人们不能减少自己在吃方面的花费，所以削减的部分只能通过不去旅行或者不买奢侈品和不消遣来获得。即使这样，大多数新加坡人还不得不牺牲自己的储蓄计划来填补住宿方面的费用膨胀，这并不是一个好的征兆。

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# VISA DILEMMA

opportunities to get involved with chicken farms, a distant relative's restaurant, car dealerships and an assortment of unusual business ventures. The difficulty for UCHK when approached by an investor inquiring about SIV is that there can never be a match on what the customer wants to invest in nor a business opportunity that meets our strict due diligence and will pass as a recommended ongoing concern for the client. In the majority of the opportunities that have been presented, they are not ongoing concerns, they are inflated and are simply businesses that are in debt and are looking for any way out by selling to an investor looking for any way in.

Moreover, it is very difficult to match a business that is an ongoing concern and profitable venture in an industry that is familiar with the clients skill base (don't forget, whatever business you are buying, somebody has to run it). In a recent trade fair in Beijing an exhibitor was selling everything from chicken farms, pig farms, dairy farms, etc., as viable businesses for the visa. Whilst I come from a rural background and was naturally interested in these agricultural opportunities, I did wonder to myself how many of my wealthy Chinese clients would be keen on buying a chicken farm themselves, have ever even seen one, let alone would know how to run one.

Liken this to a restaurant for sell in prime location in Sydney. How many of my clients would be experienced restaurateurs in their natural environment, never mind in Sydney, Australia. So, before we get to the gate of opportunity for the significant investor visa, the first challenge is matching a client to a business opportunity that is not going to be a disastrous decision before we even lodge the paperwork. We also have the question, will my clients financial health-check pass the scrutiny of the Australian government with regards to the source of the \$5m investment?

Notwithstanding the above, the SIV is a great opportunity and there are

products that are perfectly structured, pre-approved, easy to understand and carry a fast-track from start to completion. UCHK recommends to its clients banking products, such as Credit Suisse. A large global institution has carefully structured a financial product that meets all the requirements of the Australian government. Available from UCHK, with this visa clients can invest with a clear understanding, know their returns, what is happening and the exit strategies.

Lets go back to the chicken farm, the restaurant, the car dealership, whatever the business opportunities are that people are thinking of. While best case scenario is that it may pass the approval test, the exit strategy will still be very difficult. Should you try to sell your shares or business, even recouping 50% of your initial investment would be a success as the agent had marked it up in the first place. When getting in to a business investment for the simple purpose of obtaining a visa, getting out of and exiting the business venture will be three times as hard. Potential investors should also bear in mind the careful analysis of the Australian government on all submitted applications. A proposal to buy uncle Bob's cafe in Perth for \$3m when the business is patently worth much less will be seen straight through by the reviewing government officers.

On the other hand, the banking products that are available offer a clear path, guarantee of return, and an exit strategy. No advertising to buyers, no commissions or any of the other problematic circumstances of buying a business.

Overseas investors considering the SIV should contact their UCHK consultant to get more details and advice on this matter.

If you are contemplating a Significant Investor Visa application, use a trusted banking product, exclusive to UCHK. It will be secure, it will manage itself, will guarantee positive returns and gives you a definite time of duration, which you can use to plan how you will enjoy your grant to residence in Australia.

STUDENT 学生  
WORK/BUSINESS/SPONSORED  
工作/商业/担保  
VISITOR 访问  
INVESTOR 投资  
RETIREMENT 退休

## 签证的 两难境地 为什么投资者感到困惑而房地产商成为了投机者。

许多房地产中介正在把兜售签证作为获得澳大利亚护照和生活方式的捷径。这听起来似乎很容易，事实上却很少传达到每个潜在的申请者。在最近的演讲中，联邦政府代表和移民专家就重要投资者签证的成功对海外投资者做了一场专门报告，并澄清了大量有关重要投资者签证的虚假陈述。

自2012年年底重要投资者签证发布以来，截止到目前有超过400名以上的申请者，只有两名申请者的申请被澳大利亚政府批准。显然有一种方法可以成功地应用申请程序否则政府不会设置这类签证。申请的成功与否其实依赖于专业和合理的建议。

基本规定概括如下：

需要投入500万澳大利亚元作为一系列产品的投资，重要的是，请注意这500万澳大利亚元的有效性。换句话说，这500万澳大利亚元是真正属于申请者的吗？这些资金的来源是合法的还是非法的？一些来源不明的交易记录，比如从亲戚那儿借钱来弥补亏空或制造银行证明，都是澳大利亚政府严格审查的重要方面。

对于签证申请者来说，选择哪种商业活动进行投资是个不小的难题。有许多代理商和经纪人为申请者提供投资建议，比如养鸡场，远方亲戚的餐厅，汽车经销商以及各式各样的商业投资。当投资者询问有关重要投资者签证的问题时，陶智咨询公司发现总是很难找到与投资者要求所匹配的投资项目或是达到陶智咨询公司严格审查并能推荐给客户作为持续关注的商业机会。目前出现的大部分商业机会都无法达到持续关注的程度，有些企业可能会遭遇通货膨胀，或者有些企业正试图通过吸引投资者的资金投入来摆脱自身的负债。

此外，寻求商业的持续关注并能与有利润增长，熟悉客户技术基础的企业相匹配是很难同时兼顾到的(不要忘记，无论您购买哪种生意，都需要有人去经营它)。在最近的一次北京交易会上，有一位参展商试图兜售养鸡场，养猪场，奶制品农场等，来提供给投资者获得可行的商业签证。尽管我来自农村并对这些农业机会相当感兴趣，但我确实好奇有多少富有的中国客户将热衷于购买养鸡场，这其中又有多少人拥有相关的农业养殖知识以及相关的经营知识。

这就好比出售一间位于悉尼黄金地段的餐馆。有多少我的客户拥有餐饮行业经验，无论是否在悉尼，澳大利亚。所以，在我们到达重要投资者签证的这扇机会大门前，我们迎接的第一个挑战是寻找匹配客户业务，并能持续发展的商业机会，在我们提交书面文件之前，这个决定不会带来任何灾难性的后果。同时我们还有其他疑问，就是我的客户可以顺利通过关于500万澳大利亚元资金来源的澳大利亚政府的金融健康检查吗？

综上所述，重要投资者签证对投资者而言是一个巨大的机会，并且有完全结构化，预先批准，易于理解，以及快速运行并携带的产品。陶智咨询公司会为其顾客的银行产品提供建议，比如瑞士信贷。为了能满足澳大利亚政府的所有要求，有一家大型全球机构已经详细地结构化金融产品。陶智咨询公司提供此种服务，持有此种签证的客户可以对投资有一个清晰的理解，了解他们投资所带来的回报，现状和退出策略。

现在让我们回到养鸡场，餐馆，汽车经销商，任何人们正在考虑的商业机会这个话题上来。而最好的情况会是它可能会通过认证测试，但退出策略仍将是非常困难的。您应该试着卖掉你的股份或业务，甚至收回初始投资的50%，这会是代理为客户策划的第一个成功退出策略。以获得签证为目的开始一项商业投资是很简单的，但想要摆脱和退出商业投资将会付出3倍的努力。潜在的投资者也应该牢记澳大利亚政府会仔细分析提交的所有申请。举个例子，一项以300万澳币购买佩斯Uncle Bob咖啡馆的提案，通过政府官员的审查发现这项业务的实际价值大大少于300万澳币。

另一方面，可利用的银行产品为投资者提供了一条清晰的道路，退款保证以及退出策略。这些银行产品可以帮助投资者在没有广告，没有佣金以及其他任何问题的情况下购买业务。考虑申请重要投资者签证的海外投资者应该联系他们的陶智咨询公司顾问，以获得关于此种签证的更多细节和建议。

如果您正在考虑申请重要投资者签证，您需要使用一款可以信赖的银行产品，而陶智公司独有这种银行产品。这种产品是安全的，可以进行自我管理，并将给予投资者积极的回报和确切的时间长度，这样有助于投资者规划在澳大利亚的生活。

SIGNIFICANT INVESTOR VISA DILEMMA  
BY MATTHEW FRANKLIN

## WHY INVESTORS ARE CONFUSED AND REAL ESTATE AGENTS ARE BEING OPPORTUNISTS.

Is the Significant Investor Visa being sold as something that it was never intended to be by its authors? Many real estate agents are touting the visa as

the route to a passport and a lifestyle in Australia. As easy as the pitch may sound, the truth is rarely communicated to would-be applicants.

In a recent presentation, federal representatives and immigration experts delivered a report on the SIV's success and clarified a lot of the misrepresentations that have been presented to overseas investors.

Since the inception of the Significant Investor Visa class toward the end of 2012, out of 400 or more applicants to date, only two have been approved by the Australian government. Clearly there is a way to succeed in the application process or the government would never have created the visa in the first place. The success or not of the application seems to depend on professional and sound advice.

The basic rules can be summed as per the following:

AU \$5 million invested in to a range of products, and crucially, validity of the \$5 million. In other words, does the AU\$5 million genuinely belong to the applicant? Is the source of those funds legitimate? Such antics as borrowing money from relatives to cover shortfalls or producing bank statements showing sudden transactions from unknown sources are a red flag for the Australian government.

Choosing which business investment to enter is no less of a difficulty for the visa applicants. There are many agents and brokers presenting



IMMIGRATION - COMING AND GOING  
BY SEAN LIN

## WHO REALLY UNDERSTANDS THE RULES AND REGULATIONS REGARDING IMMIGRATION TO AUSTRALIA - AND WHY DOES IT MATTER?

While our company specialises in personal wealth creation through property investment, we take the issue of immigration seriously and strive to give our investor clients all the assistance that they need in this important and associated issue.

It has taken me by surprise at the importance of the topic of immigration and the direct relevance that it has to overseas property investment. At every UCHK event or seminar that we hold, no sooner than we've been talking about real estate investment than the subject of immigration crops up. I am usually met by scores of inquisitive questions on the subject hoping for definitive answers. Well, the issue is not that simple, and there are certainly no one-size-fits-all solutions. Each family and each personal set of circumstances are different. "How much does it cost? Who's eligible? Am I too old? What's the correct visa to apply for?" The questions always come thick and fast, the enthusiasm for the topic evident with many attendees seeking a better life abroad for themselves and their children. Sometimes a client, in their verve for the matter, offers a question and an answer at the same time. When I do answer, however, I let the clients know that various factors will affect the process; education, age, asset worth, health, and other elements. Whilst we have a designated team of immigration experts at our partner law firm Rigby Cooke who give the formal legal advice, the basic overview of what I tell my clients is that Australia welcomes all immigrants and visitors. A visa selected based on its criteria matching with the individual's circumstances is the pathway to an extended stay in Australia and potentially permanent residency - a passport.

I break it down to the clients, it comes back to some basic factors; your age, are you investing in the country, do you have any offences against your name, and based on these points, in the normal course of circumstances nearly everyone will get their desired result. Whilst Australia does not hand out passports like candy at the airport, contrary to some beliefs I've met - it seems that opinions and ideas about immigration and entry to Australia are as varied and diverse as are the people that hold them - usually visas are the pathway to a longer term residence.

Perhaps we need to understand why this is such a hot topic in the first place. 150 years ago Australia was where the British sent their convicts. A paradisiacal exile. Now it's an almost mythical like paradise for the new generations, with people from the four corners of the earth flocking to it for a higher standard of life. With all of the desirable elements that an individual or family would be looking for in a possible immigration destination; strong economy with low unemployment, plenty of space, rich culture, safe society, an abundance of wildlife, nature, beaches and fresh air, the list goes on and on, and yet none of the less desirable factors that are affecting Europe and North America. As one lists all the positives and negatives for immigration to different countries, there's no surprise Australia is so popular.

So returning to the issue of immigration, some people think that a suitcase full of cash on arrival is the only way to get a passport. At the other end of the spectrum some people believe that work and study are the only two options for getting a visa. While these two reasons are good and valid for a visa application, there are many more choices available in the visa range.

There are essentially five types of visa with which to start this process, being the most common they are; Student | Work/Business/Sponsored | Visitor | Investor | Retirement. Of course these visas each have subcategories that cater to more specific needs of the applicant.

While looking at how to get to Australia, it should be said that Australia is a nation built on immigration. Almost half of the entire Australian population were either born abroad themselves, or have an overseas parent. The tapestry of Australian culture and lifestyle is rich and varied, reflecting the collage of many immigrants who now call Australia home.

The Australian Government apply the same principles to all applicants for visas and residence. Nationality and ethnicity are not factors. The government are aware that the natural birthrate of the average family has fallen by one child over the past decades to a current average of 1.8 children per family. This is below the level needed to maintain a population, hence the deliberate policy of immigration. Most countries in the developed world do not have this luxury.

Traditional migration havens such as the US, Canada and Britain are suffering from civil unrest, failing banks, high unemployment, a struggling economy and an overburden on ailing infrastructure including schools, hospitals and transport. On the contrary, in Australia a healthy wave of new immigrants each year has kept Australia at the forefront of industrial and economic output.

I recall at a recent seminar in Beijing, overhearing a conversation as our company CEO Scott O. Talbot listened to a client, Mr Li, who expressed his desire to send his child to university in Australia. Mr Talbot assured Mr Li that obtaining a student visa to Australia is like buying an airline ticket - it's that simple. He said: "Education is one of our major exports - we invite all international students, and Chinese students especially are always welcome as they are extremely hardworking and studious".

What was very interesting out of this conversation was that Mr Li's child was a mere one year old. He was planning roughly 18 years ahead.

These are the basic details that I give to my prospective clients. Of course, once they become a fully registered client then they have the opportunity to seek the expert advice from our legal counsel. If I hadn't already mentioned to them, I explain that UCHK clients are entitled to free visa and immigration consultation from our legal team.

### 移民 - 是去, 是留 谁是真正了解关于移民澳大利亚的条款的人以及为什么他很重要。

虽然我们的公司专门从事通过产权投资创造个人财富, 同样我们也会认真处理关于移民的问题, 并且给予我们的投资者在这个重要相关的问题上一切所需的帮助。

移民话题与具有海外资产投资直接相关的重要性让我惊喜。在我们举办的每一场陶智的活动或研讨会中, 一旦我们讨论了关于房地产投资的问题, 移民问题便迅速出现了。我常常遇到很多好奇的问题, 并且希望在这些问题上得到明确的答案。这个问题没有那么简单, 当然, 也没有万全之策。每个家庭及个人都会遇到不同的情况。例如: 需要多少花费? 谁是符合条件的? 年龄是否偏大? 什么是正确的签证申请? 这些问题的频频到来, 为什么这么多人热衷于这个话题的原因使为了给他们自己以及他们的孩子寻求在海外创造更好的生活条件。有时在某个顾客热衷于这些事的同时, 也提出了问题及答案。在为顾客作答时, 应告知该顾客各种可能影响签证办理的因素, 例如教育, 年龄, 资产, 健康, 以及其他因素。

同时, 我们拥有指定的移民专家团队以及合作的律师事务所Rigby Cooke, 他们将提供正式权威的法律意见, 并告知顾客澳大利亚欢迎所有的移民及来访者。签证根据个人情况与其标准是否匹配来延长到访者的留澳时间或者获得永久居住证护照。

我将顾客以各种不同种类来进行划分, 回到一些基本的因素: 年龄, 是否在这个国家投资, 是否有过曾用名, 基于这些点, 在正常情况下几乎每个人都能得到理想的结果。澳大利亚并不是随意的发放护照。相反的, 我见过的一些人认为, 好像持有护照的人对移民进入澳大利亚的观点和想法各有不同。通常签证是获得长期居住权的唯一路径。

或许我们需要理解为什么这个热门的话题被摆在首位。150多年前, 澳大利亚是英国罪犯的流放地。一个天堂般的流放地。但是对新一代来说, 现在的这里是个近乎神话般的天堂。来自地球各个角落的人们在这里寻求更好的生活。所有个人及家庭都在一个可能的移民地寻找理想因素; 经济强劲, 低失业率, 充足的空间, 丰富的文化, 社会安全, 丰富的野生动物, 自然, 沙滩和清新的空气, 这样的例子不胜枚举, 却没有一个不太理想的因素影响欧洲和北美。由于移民去不同国家的利弊被列出, 澳大利亚如此受欢迎也不足为奇。

再回到移民问题, 有些人认为充足的金钱是获得护照的唯一途径。在另一方面, 有些人认为工作和学习是获得签证的仅有的两个选择。虽然这两个选择可以有效地申请签证, 但是仍然有许多其他的选择。

这里有五种常见的签证; 学生签证/ 工作/ 商务/ 配偶/ 旅游/ 投资/ 退休签证。当然这些签证的类别会根据申请人的不同情况来提出更具体的要求。

当我们看该怎样去澳大利亚的时候, 应该说澳大利亚是一个移民国家, 澳大利亚的一般人口都出生于海外或者父母在海外。澳大利亚的文化和生活方式多种多样, 这使得许多移民者把澳大利亚视为家园。

澳大利亚政府对所有申请签证和居留权的人列出了相同的原则。国际和种族不是影响因素。政府意识到一般家庭的自然出生率在过去十年里以逐年减少一个孩子的速度下降, 目前每个家庭平均有1.8个孩子。这低于保持人口的所需水平, 因此移民政策才被考虑。在许多发达国家却没有如此待遇。

传统的移民天堂比如美国, 加拿大和英国正遭受着内乱, 银行濒临破产, 高失业率, 经济不景气, 基础设施在学校, 医院和交通方面过重的负担。相反, 在澳大利亚, 健康的新移民浪潮使澳大利亚每年的工业和经济产出保持在世界前列。

记得最近在北京的一次研讨会, 无意中听到我公司首席执行官Scott O. Talbot的对话。听顾客李先生说有意把自己的孩子送去澳大利亚读书。Talbot先生表示获得澳大利亚学生签证就像买张机票那样简单。他说: "教育是我们的主要出口产品之一 - 我们邀请所有国际学生, 尤其是中国学生特别受欢迎, 因为他们非常勤奋好学"。

这次谈话的有趣之处在于李先生的孩子仅仅只有一岁。他却提前了18年为他的儿子计划未来。

这些是我给我的潜在客户的基本细节。当然, 一旦他们完全成为我们的客户, 那么他们就有机会从我们的法律顾问那寻求专家的意见。陶智咨询公司为客户提供免费签证服务和来自法律团队的移民咨询。





SUMMARY 物业介绍

Type: Luxury Home  
 Address 地址: 112 Wolseley Rd,  
 City 城市: Sydney, Point Piper  
 Land Sqm: 783  
 Bed 卧室: 5  
 Bath 卫浴: 7  
 Parking: 4  
 Range 价格: A\$40 - A\$45 million



SUMMARY 物业介绍

Type: Luxury Home  
 Address 地址: 5/15 Sutherland Crs  
 City 城市: Sydney, Darling Point  
 Building Sqm: 635  
 Bed 卧室: 3  
 Bath 卫浴: 3  
 Parking: 2  
 Range 价格: A\$7.5 - A\$8 million



SYDNEY

SYDNEY

# FRUIT OR NUT INVESTMENT?

After 25 years of meeting various types of entrepreneurial, intelligent investors, ranging from owners of car dealerships and factories, video producers, fund managers, and the like, it has become apparent to me that they all have a character trait in common.

By Scott O. Talbot



## ACCORDINGLY, I BELIEVE THERE ARE TWO MAIN TYPES OF INVESTOR WHEN IT COMES TO INVESTMENT IN REAL ESTATE.

My first example I like to call the Fruit Shop Investor.

Bill, an old investor friend of mine, started out with a fruit shop in small time suburbia. Through hard work he managed to build his empire in to a large chain of distributors of produce, and now supplies a range of hotels and restaurants with his quality food items.

He is undoubtedly an expert and master of his chosen trade, a fact undeniably stated by his success and wealth in his business environment.

Bill is an example of this Fruit Shop Investor.

I first advised Bill on property investment around 1998. Bill boasted of his past glories dabbling in the property and shares market. His method was to buy good property, make any needed improvements, and then resell it. With my advice Bill purchased a two-bedroom apartment in Carlton, initially to be used by his child while studying at Melbourne university.

His property investment ethos was the same as his attitude towards buying and selling fresh produce. He

would buy the freshest, ripest, most high quality foodstuffs, place it on the display shelf for all customers to see, and then he was obliged by the inherent nature of fresh food to sell it before it could rot before his eyes. So this mentality that had brought him great prosperity in the fresh produce industry was unknowingly applied to his behavior towards his property investment strategy.

It took some convincing on my part before Bill would grasp that real estate would not rot on the shelves. The right property, bought at a good price, would not only retain its value but steadily increase in capital growth, unlike a three-day old banana on a 40 degree day.

THERE ARE TWO MAIN TYPES OF INVESTOR WHEN IT COMES TO INVESTMENT IN REAL ESTATE.



Three years after Bill's initial acquisition and the child had finished at Melbourne University, I called to inform him of capital growth on the property in the region of AU\$200,000. Naturally Bill was delighted with this good news. So much so that he immediately instructed me to sell the apartment and cash in on the windfall!

This was a typical reaction from a Fruit Shop Investor. Said Bill: "That's great. Get me the money. I want to buy more property/buy a sports car/go on holiday..." or whatever his whim was at that time.

What he didn't realise was: He was exiting the market place, therefore incurring some capital taxes on the profits, and more importantly, Forgoing any future capital growth on the property.

By selling prematurely he was forfeiting a \$100,000 in capital growth over the following 2-3 years.

This explains the Fruit Shop Investor. They often make a healthy short-term gain on their investment, but they fail to reap the full financial benefits of holding on to and protecting their property assets. They operate through buying and selling, making the quick buck wherever they can, moving on. So while they make a decent profit as they go along, they own nothing because they constantly speculate and sell.

This moves me on to the other kind of property investor. These I call Squirrel Investors. A squirrel carefully gathers as many nuts as it can and stashes them away. It hoards. Most Australians are encouraged to see their long term wealth creation in this way. The goal is to accumulate wealth rather than trade wealth.

In contrast to Bill is another client from Singapore. Known to me as Lin, this friend's father is an excellent example of a Squirrel Investor and the benefits of that investment mentality.

Lin owns a prestigious property on Orchard Road in Singapore. His father originally bought the property 40 years ago, insisting that it would never be sold and so took legal measures to ensure it could not be sold by the family in the years to follow, even after his passing.

The property price was relatively little back then. Today it is worth in excess of \$30million. The rental income covers the mortgage repayments and the ability to extract the increase in capital growth of the property has made everyone in the family millionaires. All this from one single property. A great example of the rewards to a Squirrel Investor. The prudent owner could have sold in the 90's and made a huge profit. Rather he held firm and steadfast to retain the wealth, and now has the ability to call up his bank and in no uncertain terms state the property valuation at \$30million, the loan facility at \$5million, the rental returns are positively geared and servicing the loan, and request upwards of 60% on the equity of the property.

The Squirrel Investor has been doing this every 2 or 3 years for the last three decades, engineering a renewable income through the accumulation wealth strategy of buying and holding on to real estate assets.

UCHK Consulting outlines a clear path for existing and potential property investors to also learn about how to be a clever "Squirrel Investor", thus empowering them to achieve these phenomenal returns on their investment.

**THE WEALTH CREATION STRATEGY IS VERY SIMPLE. IT IS BUYING PROPERTY AND RETAINING IT BY NEVER SELLING, ONLY IN EXCEPTIONAL CIRCUMSTANCES, THUS HOLDING ON TO THE VERY MECHANISM THAT IS GENERATING THE WEALTH, NAMELY, THE PROPERTY.**

## 水果或坚果投资？在房地产投资中，有两种投资者

在我和各种优秀且经验丰富的创业投资者打交道的25年中，我发现包括从汽车销售商，视频生产商再到基金经理，他们之间都有一个共同的性格特征—Scott O.Talbot

因此，我认为，当涉及到房地产投资时，主要有两种类型的投资者。我的第一个例子我喜欢称它为水果投资者。Bill，是一个和我关系很好的投资者，是从经营一家小型水果店开始他的生意的。通过辛勤的劳动，他建立了他的一条大型的农产品生产链。而现在，他的一些酒店和餐厅提供优质产品。

他在商业市场的成就和所获得的财富无疑证明了他所选择的这一行业中，他是一个资历丰富的专家。Bill就是这个水果商店投资者的典型例子。

我最开始推荐Bill进行房地产投资是在1998年左右，Bill对他过去在房地产和股票市场的辉煌成绩沾沾自喜，他的方法是购买一些好的物产并做一些必要的改善再重新卖出。在我的建议下，他在Carlton买了一间有两个卧室的公寓。最初的目的是让他的儿子在上墨尔本大学的时候居住。

他的投资宗旨和他购买以及售出新鲜水果的态度是一样的。他会买进最新鲜成熟的优质食品，放在展示架上让客户看到。然后他不得不在这些食物腐烂之前将它们卖出。这种心态给他在新鲜农产品产业带来了大繁荣，但是也被他在不知不觉中运用到了物产投资决策中。我用了很长时间说服Bill去认同房地产是不会腐烂在货架上的。用合适的价格买到的好的房产，不仅可以保留它的价值，还能保持稳定的日益增长。不会是像那种保持了40天但保质期只为3天的香蕉。

三年后，Bill的孩子已经完成了在墨尔本大学的课程。我打电话通知了Bill，在这段时间他最初购买的那间房已经增长了200,000澳元。当然，Bill很高兴。他让我马上卖掉这个公寓，收获了一个意外之财。

这是一个水果投资者的典型反应。Bill说：“拿到钱以后，我要买很多房产，买跑车，去度假。”还有在这个时候想做的任何事情。

但是他没有意识到，他退出了这个市场，会要交一定的利润税。更重要的是，他放弃了这个物产未来的资产增长。

因为卖的过早，在接下来两到三年的时间里，他会在资产增长上损失100,000澳元。

这就是水果投资者。他们经常做的是短期获利投资，但他们无法拥有整个的财政利益。他们的经营是通过买和卖，用他们可以的速度使资本迅速回收，所以他们在获得了利益之后便迅速撤出。正式因为他们这样不断的投机和出售，使他们到最后什么都没有了。

这让我想到了另外一种投资者，通常被我们称为松鼠投资者。松鼠们仔细收集了尽可能多的坚果然后存储起来，最后离开。他们喜欢囤积。大多数的澳洲人喜欢用这种方式来累积财富。他们的目标是积累财富，而不是通过贸易来获得财富。

与Bill相对比的是另一个来自新加坡的客户，叫Lin，他的父亲是一个获得利益的松鼠投资者的典型例子。

Lin在新加坡的乌节路上有一处久负盛名的房产，他的父亲是在40年之前买下这处房产。并且坚持不可以将它卖出。甚至在他死后，用了一系列法律手段来确保这间房产在接下来的几年里不会被其他的家庭成员卖出。

之后的房价相对有较小的回升。现在，它的价值超过了3000万美元。该房产的租金收入以及该物业的资本增长能力使这个家庭中的每个人员都能成为百万富翁。所有的这些财富都来自于这处房产。这是一个松鼠投资者获得利益的很好的例子。房产的拥有者本可以在九十年代就售出，并且获得很大的利润。而他却坚持保留这份财产，现在他不得不召集他的银行，而且没有明确的财产表明这处房产价值3000万美元，贷款500万美元，用租金回报来偿还贷款，和百分之六十以上的资产回报率。

创造财富的手段是非常简单的。就是买下一处房产并保留这份财产不被出售，只有在特殊的情况下，这份财产才会非常机制化的变成财富。

松鼠投资者他们所做的是在过去的两三年里，用工程再生的收入购买和持有房地产资产的策略来积累财富。

陶智咨询公司的顾问为这些现有的潜在房产投资者展示了一条清晰的道路来引导他们如何做一个聪明的松鼠投资者，从而使他们获得惊人的回报。

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