

Chapter 1

INTRODUCTION



For those of you meeting us for the first time, a few words of introduction are needed. We are qualified accountants and business partners in an accounting practice with combined experience in the areas of accounting, taxation and wealth consulting in excess of thirty years. We have both worked in public practice as well as in the commercial environment, gaining a breadth of experience dealing with clients of all types from large public companies to entrepreneurs. This provided us with extensive exposure to the many issues clients experience.

**We educate
people to
identify and
follow their
dreams**

We have been working as partners in our accounting practice since 2004. Originally we advised our clients in the areas of accounting, taxation, and structuring to protect assets and assist in wealth creation. While advising clients and small business people on how to manage their business affairs we discovered that what we both really loved doing was educating people in identifying their dreams so they could follow them to fulfill their passion. We discovered a high level of energy surrounding people who were empowered by listening to the singing of their hearts.

We now focus our time on consulting, and have professionals managing the accounting side of things. We do things very differently. We are accountants but we learned early on to look beyond people's finances. People are holistic, so all parts of their being need to be

involved in their wealth planning. Our consulting style is unique; we energise people to enable them to focus on their passion, because *where focus goes, energy flows, and results show*.

We have supported and mentored many people at the seminars we present and support, as well as via emails and personal consulting. Gradually it dawned on us that there were many “seminar junkies”, people who continually attended seminar after seminar, coaching after coaching, but didn’t seem able to implement what they had learnt. We pondered on this issue for a while, trying to work out the common denominator. These were all intelligent people, wanting to get ahead, willing to learn all they could to improve their situation. They read as many books as they could, attended many seminars, but were just not able to make it happen. We finally determined that what was holding each person back, or stopping them achieving what they wanted to achieve, was their individual “Abundance Blueprint”, their mindset.

We discussed this issue with Hans Jacobi, a well recognised property educator, while filming a segment for his DVD series. The three of us pondered the issue during filming, and again determined the answer rests in people’s mindset.

We have each been on a personal journey of self development and been drawn to investigate the area of mindset. A number of years ago, the book *Rich Dad Poor Dad* by Robert Kiosaki revealed that wealthy people think differently to non-wealthy people. Why is that so? We had a client who decided to buy a business even though he had no funds. The client approached the sellers to finance him in purchasing

their business. He became very successful, even though he had started off with no money. The significant factor was that he believed he could achieve the desired outcome and so, with his intention very clear, things fell into place to ensure that he achieved his outcome. Analysing this situation, it became very clear that what you think and feel has a direct correlation to what you achieve.

So how can we get into the mind and reset beliefs to ensure that people achieve their dreams? What is it that needs to be pulled out and looked at in detail? Where do these beliefs that give us a mindset that limits us come from?

We can collectively provide the financial tools to help increase your wealth

As wealth strategists, property advisors, and wealth coaches we can collectively provide the financial tools to enable clients to increase their wealth, but unless those clients have a prosperity consciousness, the tools we provide will be rendered useless.

We decided it was time to share our knowledge with others so that they too could update their blueprint to reflect the kinds of beliefs and ideals that would free them to achieve all their dreams and desires.

This book aims to empower you to achieve your wildest dreams by providing a structured approach to assist you in discovering your financial freedom, the timeframe in which you hope to achieve it, and

all the strategies, which, once implemented, will confer your desired results.

Here is a summary of each of the chapters in this book:

Summary

FINANCIAL FREEDOM

This chapter helps you to expand your vision, identify what makes your heart sing, and begin to identify where you want to be. It helps you establish what financial freedom means to you in all areas of your life. You need to know where you want to go and what you want to be, so it is important that you are consciously aware of the endless possibilities and keep your heart and mind open to receive them. This is all about removing all barriers and dreaming like a child.

NOW

This chapter necessitates you to do some work!! What is your monthly income and what do your expenses cover on a monthly basis? How much do you have left over after all of your expenses have been paid? You will need to identify your assets, associated liabilities and the categories of assets that they comprise. You will be examining your current skills, available time and existing current income flows. You need to know where you are now so that you know where you are able to go.

WHERE & WHEN

You will be getting more specific about your goals in this chapter. You've identified your dreams using your dream / vision board, so

now you need to work out what your goals are. Your dreams need numbers, so you'll discover how to determine the dollars anticipated to zoom to your state of financial freedom in your desired timeframe.

HOW

Discussing the HOW to get to your financial freedom defines the strategies which, when implemented, will determine the appearance of your investment portfolio. Strategies will be influenced by your passion, your available time, and the asset classes that interest you, together with your perception of investment risk. Pervading those influences is whether you are a passive or active investor.

STRUCTURING

Here we look for a number of parameters comprising asset protection, future estate planning, and flexibility, and if there is a tax benefit we take it. We never structure solely for tax as tax legislation is constantly changing and what is planned for today can change tomorrow and make it completely ineffective.

As this chapter assumes a certain level of knowledge about trusts and their uses, it only briefly discusses asset protection. Rather the focus is to illustrate effective tax strategies to be implemented in conjunction with your investment portfolio.

SUPERANNUATION

Every investment portfolio at some point should encompass superannuation. Whether a retail fund or one that is self managed will depend on a number of issues. This chapter dives into some exciting

strategies for investing using your self managed superannuation fund no matter what your age. Nature doesn't have to be dyeing your hair before you can take advantage of the tax concessional environment. Creative use of existing and future trusts in JV arrangements enables access to projects otherwise unattainable.

MINDSET

Remember the seminar junkies? Don't feel bad if you identify yourself as one – it's the first step in freeing yourself from limiting financial beliefs. In this chapter you may stumble on some blockages that are preventing you from perceiving, receiving and being that which is truly you. There are oodles of examples showing the most common limiting financial beliefs to which you may feel an immediate affinity.

Work through this chapter carefully, as the next chapter introduces several modalities to smash these limiting belief systems.

TOOLS

We have been exploring the many modalities that can assist you in changing your mindset. Once you have identified your limiting beliefs, the next step is to remove them from your abundance blueprint. You no longer want those beliefs as they don't serve you. Prosperity consciousness, affirmations, Emotional Freedom Technique and feeling wealthy are some of the modalities we have found that work in breaking out of the old patterns and into financial freedom.

CONCLUSION

This chapter puts everything together to help you achieve your dreams. We provide examples of clients who have worked through all areas to achieve their desired outcomes, as you can too. You can achieve whatever it is you desire.

HOW TO USE THIS BOOK

During our personal consulting we provide clients with an array of information and create energy that motivates them yet leaves them needing to know more. Many have implored us to direct them to something to read, listen to, or watch, to help them put the information and energy they received during the consultation into action.

In response, this book leapt out of our heads. There are some basic things we need to assume you know, so to help you get the most from this book, we created a quiz for you to do before you start. You'll find the quiz at the back of this book. Take the quiz to reveal your level of knowledge and to identify which basics you may need to brush up on first, then refer to the diagram to see how the chapters unfold.

**How to use
this book**

