



ISSUE  
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# THE INVESTOR

## TENANT SCREENING

As your managing agent, one of our top priorities is to work with you to rent the property to reliable tenants who pay rent on time and care for your investment. Tenant screening is critical to reducing the risk of rent defaults, property damage, and costly disputes.

Our screening process is thorough and tailored to each property.

**Financial Checks:** Verifying income and employment to ensure tenants can meet weekly rents.

**Rental History:** Contacting previous landlords to understand payment history and property care.

**References:** Gathering insights from personal and professional contacts to assess reliability.

**Background Checks:** Using tenancy databases to identify any past issues.

By handling these checks on your behalf, we save you time and ensure compliance with all tenancy laws. Our experience allows us to interpret information accurately, identifying tenants who align with your property's needs and investment goals.

We assist with informed decision-making, risk reduction, and positive tenant relationships.

With our expertise, you can be confident that we prioritise ensuring your property is well looked after, while focusing on both short-term returns and long-term capital growth.



## THE SECRET INGREDIENT TO LONG-TERM WEALTH

For investors who already hold property assets, diversification is one of the most effective ways to strengthen long-term financial stability. Relying solely on one type of property, location, or investment type can expose an investor to market shifts that are outside their control. A balanced approach, spreading investments across residential, commercial, and even emerging property sectors, as well as incorporating other assets such as superannuation, shares, or managed funds, helps balance the impact of fluctuating market conditions and can open doors to greater wealth creation over time.

Understanding your personal investor profile is the foundation of financial success. Before expanding your portfolio, it's vital to assess your cash flow, borrowing capacity, and risks. Investors who understand their financial position can make confident, informed choices. It's not simply about owning more property; it's about owning the right mix of assets that work alongside your investment and wealth creation goals.

### Types of Investment Portfolios

Property investors generally build one of three broad portfolio types, or a combination of them. A **growth-focused portfolio** targets capital appreciation, often through properties in developing suburbs or up-and-coming areas. A **yield-driven portfolio**, on the other hand, prioritises consistent rental returns and is usually favoured by investors nearing retirement, who value steady cash flow. A **balanced portfolio** blends both strategies, aiming for sustainable income today and solid growth for tomorrow. Understanding which category suits you best will guide how and where you buy next.

P.T.O. >

# THE SECRET INGREDIENT... Continued

## Beyond Rental Returns

While rental income provides an essential foundation, relying solely on rent to fund retirement can be risky. Once costs such as maintenance, management fees, insurance, and tax obligations are deducted, the actual net yield may fall below expectations. For some investors, even an unencumbered property can return less than two per cent net after expenses, which reinforces the importance of combining rental returns with other wealth-building strategies, such as leveraging equity, adding value through renovation, or investing in higher-yielding property types.

## Plan for Long-Term Security

As investors move through different life stages, their property needs and financial priorities naturally evolve. Younger investors might focus on capital growth and equity building, while those approaching retirement often shift toward income stability and asset protection.

Property investment is not about luck; it's about strategy, understanding, and foresight. The more balanced and adaptable your investment property mix, the better prepared you will be to weather changing conditions and enjoy financial freedom in the years ahead.

## KNOWLEDGE TO NUMBERS

Feeling overwhelmed by property data? You are not alone. With listings, market reports, and rental figures flooding in every day, knowing what really matters can be tough. This guide will help you cut through the noise, interpret the numbers, and make confident investment decisions.

Property investing can feel overwhelming with so much information readily available. Listings, market reports, rental data, vacancy rates, and growth forecasts, to name a few.

Before making decisions, consider these three key factors:

- 1. Annual growth rates** can indicate an area's historical performance. Looking at numbers alone can be misleading. Understanding when the growth occurred, what market conditions drove it, and whether it is sustainable is crucial. Sometimes, a suburb with slower or stagnant growth could present better opportunities for future capital gains, especially if planned developments or other growth factors are in play.
- 2. Sales volumes** provide insight into market momentum. Rising sales often signal increasing demand, while declining volumes may indicate a cooling market. Interpreting these trends can help investors spot opportunities.
- 3. Seller discounting** offers valuable insight. If sellers are open to reducing prices, buyer demand may be low. Conversely, firm or above-asking prices can indicate high demand or a "hot" market.

The key to success lies in knowing your numbers and focusing on data that truly matters, while also considering qualitative factors like local knowledge, tenant demand, and community growth trends.

Navigating the property market isn't about knowing everything. It is about using knowledge wisely, turning data into action, and investing with confidence.

For expert advice on the current market, please speak with one of our friendly and experienced team members.

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## TALK TO US

ABOUT A FREE PROPERTY APPRAISAL

BUYING, SELLING & PROPERTY MANAGEMENT

CALL HENDRA WIJAYA ON 0414 598 865

[hendra@rwmaroubra.com.au](mailto:hendra@rwmaroubra.com.au)

IF YOU NEED ADVICE

## PROPERTY MARKET

Keeping you updated

### RECENTLY LEASED:

272 Maroubra Road, Maroubra  
2 Bed | 1 Bath | 1 Car  
\$1000 pw

271/116-132 Maroubra Road, Maroubra  
2 Bed | 2 Bath | 1 Car  
\$950 pw

### RECENTLY SOLD:

507/89-91 Boyce Road, Maroubra  
2 Bed | 2 Bath | 1 Car

612/19 Joynton Avenue, Zetland  
2 Bed | 2 Bath | 1 Car

Contact:

Hendra Wijaya on 0414 598 865  
Megan Widjaja on 0433 124 033

## SUDOKU BREAK TIME

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