



Apollo
Investment

Custom NDIS Process



Your social-minded, ethical investment
with low risk and high returns

**Property for
the Future**



What is the NDIS?

The **National Disability Insurance Scheme (NDIS)** is a government initiative formed to fund costs associated with disability. This government funding helps improve the quality of life of participants, their families and carers.

A shortfall of specialist housing has been identified. In response, the SDA (Specialist Disability Accommodation) was established to provide funding under the NDIS for custom homes that meet the needs of Australians with disability.

There is a large undersupply of specialist accommodation for Australians with disability – many people are living in aged care facilities simply because there aren't enough houses available to suit their needs. We urgently need more specialist houses built in Australia, and the SDA funding under the NDIS aims to do just that.





Government Incentives Provided to Investors

To remedy the shortage of specialist housing, the Government is providing incentives to you, the investor! This generous funding allows Australians approved under the NDIS to become your tenants – bringing with them a wealth of benefits for you!

HAVING **NDIS** PARTICIPANTS AS YOUR TENANTS COMES WITH A MULTITUDE OF ADDITIONAL BENEFITS:



Investing in Special Disability Accommodation Property means you get a risk-mitigated investment that is government-backed.



This investment will see you receive above-market rates, realising incredibly high yields of up to 10-15% thanks to Government funding.



The drastic undersupply of housing means you'll never need to worry about your house sitting vacant.



Your rental income is pegged alongside CPI, so your income stream will rise with inflation.

Investing in SDA property provides peace of mind and a sense of certainty that non-government-funded investments simply cannot offer. A potential yield of this calibre with relatively very low risk is not easily come by.



What We Do

At **Apollo Investment**, we have designed an innovative, data-driven, transparent offering for investors who wish to secure an NDIS property. Our team's knowledge and expertise serve to deliver a measured, stress-free solution, producing a turn-key property complete and ready to be rented by NDIS participants.



Our innovative methodology ensures that we deliver SDA accredited houses, built in high-demand areas with limited supply. Just about anyone can build a house, but we safeguard your success by analysing the economics behind your investment; this is the ideal recipe for high occupancy, high rental yield and high capital growth. Ultimately, a highly successful, ethical investment!

NDIS is an unrivalled investment opportunity. We compound the opportunity by streamlining the process to increase efficiency, cut out the middlemen and reduce costs – meaning you'll get an even greater return with us on your side.



Why Us?

* **Transparent**

We work for you and only you; we do not expect or accept payment or incentives from any third party involved in this process. This allows us to negotiate hard on your behalf at every step of the way and reduce the overall cost of your project. It's a win-win situation because our service saves you more than it will cost you!

Committed to
the success of
your investment

* **Expert**

We bring all the key players required to achieve optimal results from your investment property.

THE TEAM COMPRISES OF:

- ✓ **SDA Specialist Architect**
- ✓ **Project Manager**
- ✓ **Buyer's Advocate**
- ✓ **SDA Provider with exclusive knowledge of high demand locations**
- ✓ **NDIS finance expert**





Expert Panel

* Panel of Experts

At Apollo Investment, we strive to get the best results for our clients, which is why our panel of experts are there to help shape every deal and strategy we put together for our clients. All have their own area of expertise and along with over 120 years of combined experience, all have a whole team behind them.



Nic Alessio

Areas of expertise: SDA Provider Networks, Builders Networks and Land Acquisition.

Nic or “The General” as he’s referred to by friends and colleagues, brings 30 years of property and acquisition experience to Apollo Investment.

After completing a Master’s qualification in Business Administration and Finance, his early career saw him holding several senior executive positions with one of Australia’s largest residential building groups. During this tenure, Nic also completed a degree in Construction Management. This gave him a thorough understanding of various forms of construction.

Since this time Nic’s career has seen him involved in all facets of property development, investment and acquisition, working to secure exceptional outcomes for his clients. An avid investor himself, Nic takes the time to understand exactly what will deliver his clients the result they are looking for.

Nic’s passion for all property is unsurpassed, but personal experience puts NDIS close to his heart. The past five years have seen him deliver in excess of 350 NDIS projects to clients. Rest assured you’re in safe, experienced and trusted hands.

Custom NDIS House & Land Packages



Yannick Ieko

Areas of expertise: SDA Provider Networks,
NDIS Specialist Finance

Yannick has years of experience assisting property investors, as a mortgage broker, financial planner and a property consultant. He has spent the last few years specialising in SDA properties, with his expertise now being recognised by numerous mainstream media, who have been seeking his commentary on the topic.

Yannick has built one of the most comprehensive networks of “best in class” professionals across the SDA spectrum, allowing to remain on the cutting edge of the industry. Yannick’s approach is strategy focused, seeking to understand the situation and goals before recommending a proposed finance strategy. The strategies are personalised and tailored to reach the investment needs of each client.



Carly Grigg

Areas of expertise: NDIS Specialist Finance

With 20+ years of finance industry experience, Carly has worked in a broad range of roles that include teller, credit manager, delivering seminars on investment strategies, home loan lender and manager of loan processing for some of the largest broking groups in the country.

Having bought & sold properties as head of loan processing and co-owner of The Melbourne Mortgage Company, Carly’s deep expertise allows for strategic packaging of applications to lenders according to their requirements to significantly improve approval rates. With a keen understanding of the importance of communication, Carly keeps clients in the loop throughout the entire financing process for added peace of mind. Carly takes great pride in getting the all-important approval and providing a professional and seamless customer experience to make the process as smooth as possible.

Custom NDIS House & Land Packages



Khoi Vu

Areas of expertise: Accounting and Tax Strategies

Khoi has over 15 years experience in consulting, tax, accounting and finance, solving complex issues as well as assisting clients develop their exciting ideas and opportunities into tangible outcomes. With the goal of providing an all-encompassing service, Khoi's expertise extends beyond accounting and taxation disciplines to incorporate a total consultation focus, including

the area of tax and asset structuring for asset acquisition and funding.

Khoi works closely with clients across all aspects of their business and personal affairs, leveraging from a sophisticated network of consultants and advisors to provide a holistic approach across all areas, including legal, finance and lending, financial planning, R&D and superannuation to name just a few, to develop flexible strategies with both the present and future in mind.



Troy Felt

Areas of expertise: Site Analysis and Area Selection

Combining his lifelong passion for construction and property development with his consummate expertise, Troy is committed and determined to achieve success within the industry. Troy created one of the largest construction and development companies relating to the built form outcomes in Western Australia, while earning several Housing Industry awards along the way.

With over 27 years in the industry, Troy applies his hard-earned knowledge by conducting intensive market research. By examining the property market cycles, Troy evaluates locations most likely to yield long-term capital growth, which considers areas that will provide strong cash flow and the best returns. Working closely with the team, together they assist their clients through every stage of the process, from property acquisition to leasing and managing the asset. Highly regarded for his unimpeachable sense of ethics, his integrity, and his unwavering drive, Troy looks forward to building success for his stakeholder

Custom NDIS House & Land Packages



Tony Draper

Areas of expertise: SDA Provider Networks, Land Acquisition, Builder Negotiation and Consultation

Tony has a long history in both property and finances having experience working for a national building company and property developer as an Operations Manager, these roles involved dealing with multiple small- and large-scale developments across Australia, dealing with multiple builders, suppliers and high net worth developers. This provided a great network for future endeavours.

After a long and successful career on the property side, he went on to explore finance and became a licenced financial adviser, licensed in all areas such as finance, tax strategies, superannuation, direct property, managed investments and insurances. After helping hundreds of Australians over a few years with full-scope financial advice, he wanted to get back into the property game and founded his first company utilising his extensive networks and experience. This company combined the background from both great careers and is still helping many clients to this day.

It was exploring new investment options for his clients that lead him to get involved in the NDIS SDA space, once Tony discovered NDIS, he knew right away this was a huge opportunity for investors and after years of building further networks within the space, he was able to become one of the founders of Apollo Investment Australia which is now known as one of the most trusted names in the SDA investment space.





Transparency is Key

Unfortunately, many property groups charge excessive fees. Whether these costs are paid upfront or added into the contract price of the property, there is no way to avoid them. The problem with adding it to the contract price is that when groups do this, they tend to inflate those costs to increase their profit margins and commissions.

While this doesn't decrease the initial amount required to acquire the property, it can increase the amount of ingoing funds (or deposit funds) needed because when these undisclosed costs are added to the contract price, the bank doesn't recognise the overinflated amount. This results in a significant valuation shortfall. Shortfalls of \$100,000-\$200,000+ are commonplace for organisations that follow this untransparent process.



What does this sneaky pricing model mean for YOU, the investor? Essentially, you must come up with the deposit, costs, PLUS the valuation shortfall amount. Unfortunately, you won't find this important information out until contracts and the valuation are completed. Due to the transparency of our process, valuations on the projects we secure for our clients typically value at or above the contracted price which delivers peace of mind and a process free of unwanted finance complications.



How Does Apollo Investment Make Money?

Typically, businesses within the property sector generate the bulk of their income via commissions from property sales which more often than not is not disclosed to their clients and disguised as “marketing fees” in states and territories where commissions must be disclosed by law. Some businesses are so greedy that they require builders add additional commission to the construction price of the property and we’ve seen firsthand commissions paid as high as \$100,000. No wonder valuation shortfalls can be so extreme!

This doesn't sit well with us at Apollo Investments. We believe that whoever pays a business is who they're really working for. Which is why we deliver our clients a complete end to end product inside a fully transparent fee-for-service process. What's fee-for-service? Simply put, it means the client pays us, therefore we work directly for the client.

Ask us and we'll tell you exactly how much we'll earn from your project. What we're looking for is to build long term relationships with our clients who'll turn to us every time for their property needs. We'd rather earn a modest but fair fee and have you use our services again and again because ultimately, it builds a much better business that reduces our overall costs and we know that clients who feel we over-deliver on value will refer their friends and family.



We'll Even Give You the Commission We'd Normally be Paid!

Yes, you read that right! In every property sale there is a commission factored in at the very base level because somewhere at some point someone has to sell that property on behalf of the vendor and that entity expects to be paid. For example, when a builder is putting together their bill of quantities for a home, a commission is factored in because usually someone will need to sell that dwelling, so a commission is just a part of the process.

\$30,000 is commonly the minimum commission we see builders across the country reward entities to sell their products, which is paid upon the builder receiving full payment from the client.

Whatever the amount that would be due to be paid to us for the sale of that property, Apollo Investment will give 100% of that commission to you. We put that in writing and make a contractual obligation to you that you will receive 100% of any payment we would receive from any third party throughout the process – it can't get any fairer than that!





Costs Associated with Building NDIS Property.

\$8,500–14,500

Architectural design & consultation

\$5,000–\$7,000

Project analysis and consultancy with SDA provider to ensure plans align with the participants requirements

\$13,500–\$15,000

Pre/Post-Certification

\$2,500–\$3,500

SDA Specific Tax Advice

\$6,500–\$8,500

SDA property specific Trust and Company Setup and two years of accounting costs

\$7,000–\$8,500

Registration and enrolment into the scheme

Tenant acquisition: Starting at **\$15,000**, up to **\$24,000**

Total circa \$58,000–\$81,000

Additional Services Provided by Apollo Investment to Safeguard Our Client's Success



* **Specialised Tax Advice**

The specialised tax advice our clients are taking advantage of is proprietary to us and is kept under non-disclosure agreements. Why? Because we've invested so much time, money and effort, we want to keep it exclusive to our clients for as long as possible. For a period of over 12 months we worked with two of Australia's big four accountancy firms under the guidance of the ATO to formulate and confirm this advice.

The modelling shows an initial benefit of between \$45,000 and \$70,000 back from the ATO. Applying the unique structure and tax advice offers ongoing benefit on a yearly basis. The details of this specialised advice will be disclosed during a meeting with our partnered Chartered Accountant.

* **Specialised Architecture**

All our clients properties are designed by an SDA specialist architect, designed for maximum tenant appeal and always with the end user in mind, ensuring high occupancy but also with the future capital growth of the property in mind.

* **Project Management**

Your project is in great hands. We engage an independent licenced builder to monitor the work completed by our panel of approved specialist SDA builders.



* Sourcing of the Project Property

Our method, relationships and reach allow us to build NDIS approved projects anywhere in Australia, we are not limited to following investment “trends” that most of our competitors must follow. The most common approach across the industry is to sell clients a product from a builders or wholesalers “stock list”. Generally, the builder is building many products of the same type and specification in a concentrated area to reduce their cost and increase profit. What clients’ end up with is an overpriced property in an oversaturated market and the only winners in that scenario are the builder/developer and the group selling the property.

That’s NOT how we roll.....

Our Group Acquisitions Manager (Nic) has more than 30 years of experience in the property sector across many different fields and is committed to delivering exceptional projects to our Apollo clients. Nic uses data derived from numerous sources as well as his network of relationships developed over many years to source projects that are located in areas that offer high SDA demand, low SDA supply as well as future capital growth.

* Buyers Advocacy

Through our relationships with our networks of real estate, land agents and developers we are able to source land before it hits the open market. Our acquisitions team are constantly scanning the resale and knockdown rebuild market. Once we secure an opportunity that is suitable for SDA construction and meets all of our strict viability requirements, we begin negotiations to secure the best outcome for our client – a process that’s repeated for the building contract.



Crunching the Numbers

The table below shows how you can expect a rental income of more than \$1,281 per week on an investment of around \$190,000. That's a net return of almost 35.05% p.a. – after all fees, costs and taxes.

PROPERTY INVESTMENT ANALYSIS

Property description: 3 Bed with OCA - HPS

SUMMARY			
Assumptions		Projected results over	20 yrs
Property value	\$830,000	Property value	\$2.202m
Initial investment	\$190,000	Equity	\$1.427m
Gross rental yield (yr 1)	13.52%	After-tax return /yr	46.19%
Net rental yield (yr 1)	11.29%	Net present value	\$1.865m
Cap. growth rate	5.00%	IF SOLD	
Inflation rate	3.50%	Selling costs & CGT	\$430,412
Interest rate	3.50%	Equity	\$996,427
Taxable income (yr 1)	\$0	After-tax return /yr	46.13%

COMPUTER PROJECTIONS			
Investment Analysis	Current Year	1 yr	20 yrs
Property value		\$871,500	2.202m
Investment	\$190,000		
Gross rent/year		\$112,205	\$215,714
Expenses		\$18,465	\$35,498
Yearly <i>profit</i> from rental income		\$66,601	\$126,969
Weekly income		\$1,281	\$2,442

Return on Investment 35.05%

Disclaimer: Note that the computer projections listed above simply illustrate the outcome calculated from the input values and the assumptions contained in the model. Hence the figures can be varied as required and are in no way intended to be a guarantee of future performance. Although the information is provided in good faith, it is also given on the basis that no person using the information, in whole or in part, shall have any claim against PropertyLab, its servants, employees or consultants. This information is intended as general advice only and does not take account of individual needs or financial circumstances. Intending purchasers should do their own assessment or consult a licensed investment adviser.



Flow Map of Process

Stage One

- * **Presentation.**
- * **Conceptual proposal.**
- * **You pay \$2,500 and sign confidentiality agreements.**
- * **Meeting with Chartered Accountant.**
- * **Finance eligibility confirmed with NDIS Finance Expert.**
- * **Client Services Agreement reviewed and executed by all parties.**



Stage Two

- * **\$17,500 plus GST payable**
 - ✓ Tax advice is received.
 - ✓ Entitles and Trusts set up.
 - ✓ Project analysis and consultancy with SDA provider to ensure plans match up with tenants needs.
 - ✓ Sourcing of the site and initial architectural design.
 - ✓ Matching with the right SDA provider and securing tenants for the sourced property.
- * **\$17,500 plus GST payable once land contract is unconditional**
 - ✓ Full architectural design.
 - ✓ Pre-certification.
- * **\$17,500 payable once build contract is unconditional**
 - ✓ Deposit and costs for purchase.
 - ✓ Land settlement.
 - ✓ Building permit received.
 - ✓ The entire build process completed by one of our approved SDA specialised builders.



Stage Three

- ✔ Post-certification.
- ✔ Registration and enrolment into the scheme.
- * **\$17,500 Payable once build contract is unconditional**
- ✔ You receive from \$30,000-35,000 through the build process.

Stage Four

- * **\$17,500 payable once the first tenant moves in and your property is generating you income**
- ✔ According to previous accounting modelling, you receive From \$45,000-60,000 once build process is complete through the strategy that the Chartered Accountant will walk you through.





End Result

- ✓ Client money contributed: \$192,500
- ✓ Rebates to client: Starting from \$75,000
- ✓ Clients' overall investment to secure property: \$117,500

Property appraised at producing \$113,000pa gross – \$1,281 net income per week. Initial investment returned in less than 2 years. The scheme is set out for at least 20 years. Because this moves with CPI your income increases every year without you needing to do anything.

The RBA targeted inflation rate is 2-3%, assuming an average of 2.5%, that equates to \$1,673,100 in net cashflow plus whatever growth the property receives. This figure is net of all expenses and taxes paid.

* Numbers based on the example above

Year	Annual Gross Income	Annual NET Income
Year 1	113,000	67,600
Year 2	115,825	69,290
Year 3	118,720	70,980
Year 4	121,688	72,670
Year 5	124,730	74,360
Year 6	127,849	76,050
Year 7	130,695	77,740
Year 8	133,664	79,430
Year 9	136,634	81,120
Year 10	139,603	82,810
Year 11	142,572	84,500
Year 12	145,542	86,190
Year 13	148,511	87,880
Year 14	151,480	89,570
Year 15	154,450	91,260
Year 16	157,419	92,950
Year 17	160,389	94,640
Year 18	163,358	96,330
Year 19	166,327	98,020
Year 20	169,297	99,710
	2,821,753	1,673,100



Code of Conduct



We do what it takes to get results
– if there is a way, we find a way
or we make a way.



We do NOT compromise our
standards, EVER.



We act with discipline; we do
what we say we will, when we
say we will do it.



We treat everyone
with respect.



We act with honesty and integrity
no matter the circumstances – we
choose the hard right over the easy
wrong every time!



We are
accountable for our actions.



We strive for excellence in
everything we do.



Empathy is at our core in
all interactions.

Prepare your family for a prosperous future



**APOLLO
INVESTMENT**

Are you ready to learn more about how this amazing investment opportunity can set you and your family up for a prosperous future?

BOOK YOUR FREE, NO-OBLIGATION INFORMATION SESSION NOW

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