

Richard A Bobb Chartered Accountants

# Property Investment Strategy Guide

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# Strategic Property Investment: Aligning Wealth, Tax, and Business Goals

At Richard A Bobb Chartered Accountants, we provide tailored guidance for clients considering property investment as part of their business and wealth strategy. Our approach is designed to ensure tax efficiency, risk management, and alignment with both personal and business goals.

## Discovery Questions

Is the property investment intended primarily for:

1. Wealth creation
2. Retirement planning
3. Business expansion
4. Tax savings (negative gearing)

1. Do you currently run a business?

- If yes: What is the annual net income?
- What is the net market value of business assets?
- What is the total business debt?

2. Which stage of the business journey are you in – Startup, Growth, or Maturity?

3. What stage of life are you in – Early, Middle, or Late?

4. Do you currently have a Self-Managed Super Fund (SMSF)?

## Strategic Insights You'll Receive

- Strategic property investment approaches aligned with your business lifecycle
- Negative vs. positive gearing strategies and their impact on cash flow and wealth building
- Capital growth vs. cash flow focus – which better supports your business goals
- Entity structures for property ownership (individual, company, trust, SMSF) and how each impacts business succession
- Tax implications including depreciation, CGT treatment, and land tax considerations
- How property investments can secure your financial position while building business value
- Leveraging business premises ownership as a wealth-building strategy
- Risk management: balancing property investment with business capital needs
- Recent ATO [or IRD] rulings that may impact property investment strategies

## Next Steps

By working through these areas together, we can provide a property investment strategy that protects your business, enhances your wealth position, and aligns with your long-term goals.

**Contact us to arrange a consultation.** Together we'll ensure property investment supports both your financial and business journey.