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## Investor In Focus - Goro Gupta



**G**oro Gupta's journey to owning more than 25 properties all over the world has not been quick or easy. After moving to Australia in 1990, Goro's family struggled to get established financially in their new home and as a child, there were times when he even had to make excuses as to why he was short on money.

"We didn't have much income, to begin with and Dad had no job for almost three years when we moved to this country. In fact, I had to make excuses about why I couldn't go to school excursions due to our lack of financial well being."

The turning point for Goro and his family came when his father started to think about investing in property.

"Dad started going to seminars and events when I was 16 and took me along to a few, and I realised at that stage that, "Hey, you can make money out of property and it doesn't need to be vanilla, so to speak."

When Goro turned 18, his father gave him a choice. He said, "Would you like a car or a deposit on a property and I picked the property."

From that point onwards, Goro and his father continued to put all the money they could into property. In fact, all the money they earned in their business they invested into property, not just in Australia but across the world. Their timing was excellent as it really got them started on the right foot and allowed them to focus on capital growth opportunities early on.

"There was a decent boom when we first started investing more than 20 years ago. But what we did when that ended was we kept investing. We changed our strategy then as we have changed our strategy now as well. Because you can't always focus on capital growth. You've got to add a little bit of cashflow into the mix."

"And our primary schedule was to take our money from the business, invest that into property. Business, property, business, property."

Goro continues to identify properties that have strong yields primarily around Melbourne and Brisbane, but he also looks around the entire country, with a particular focus on positive cashflow properties. Along the way, Goro has made some mistakes and the biggest being the first ever property he purchased all those years ago.

"The first property I purchased was an off-the-plan apartment in the CBD and you would have thought, "Hey I'm only 19, settle in 2001. That would have been great. I would have made a bit of money with only a \$24,000 deposit." But I sold it about four years ago, from memory, and I sold it for \$180,000. I picked it up for \$120,000."

"While I made 50% on my money, I then look at one of my other purchases, which I got valued two years ago. I picked up a townhouse for \$300,000 and it was valued at \$800-850,000. So the opportunity cost of that low growth has been huge."

"So I wish my first property purchase would have been something like a townhouse. Something with a house and land."

For those new investors out there looking to one day build up a portfolio like Goro's, he suggests that you get educated and get started straight away.

"Firstly just get your foot in the door especially if you're investing or rent-vesting, it doesn't matter which. And number two, looking in your backyard isn't always the best idea. Especially if you're in Sydney where your backyard costs you \$1.5 million."



"Invest in properties in \$600,000 - \$700,000 as a maximum range. It's more likely that a property at that range is going to grow than something that's already hit a million bucks."

These days, between Goro and his father they hold more than 25 properties all around the world (mainly Melbourne). Including houses, townhouse subdivisions and they are looking at doing some amazing things in the future including a 60 apartment development.




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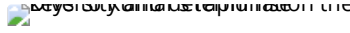
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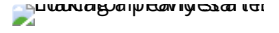
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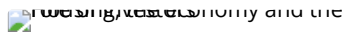
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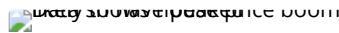
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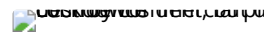
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