

What's Holding You Back?

As You Struggle To Pinpoint Your True Purpose in Life

- Are you still waiting for the 'RIGHT' J/V partner to approach you?
- Is lack of cash a stopper?
- Has a past failed deal left you with no confidence and the green light on your own worth?
- Are you fearful that you don't know enough about property to take the first step?
- Are you used to working 'alone' with only poor results to show for your efforts?
- Are you easily excited about deals only to find that the gloss fades too quickly, with no follow through or a positive outcome?

So what's holding you back as you dream of that 'one big break in life,' but it continues to twist and turn in the opposite direction to where you're wanting to head. And it all gets too hard and giving up becomes an easier option!

There's a common thread that runs with many that I talk to around my world of coaching and property and it's usually in the form of:

- *"Oh I struggle to get past the end of the month with my bills let alone save for a deposit" or*
- *"Yes I go to property meetings but don't feel confident to get up and introduce myself to new people" or*
- *"I've just got to gain more property knowledge before I take the leap".....when ever that will be?????*

All of these points can be viewed as 'problems' as our negative self-talk grows and grows. We become experts in the 'how to stop our self from taking action' whilst all of our energy is spent on reinforcing our stopper, rather than the turn around that will give us a very different outcome.

The secret here is to work on a **solution** and not give ones all to the **problem**.

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Yes, I've mentioned your input into the world of property here, but this type of negative thinking also works in our personal lives, so be open to explore this one further.

Grab a sheet of paper and on the:

- **Left hand side** - list down the problems that are stopping you around life, money, relationships and investing, then
- **On the right side** of your page against each corresponding problem, write the solution. This doesn't come in the form of:

I don't have enough \$\$\$\$ - v – Win the lotto

The solution comes in you becoming creative and to start thinking outside the square more as every problem has a solution, we just have to find it.

Here are some suggestions to the **right hand side** of the page

1. Find a cashed up money partner that has money but little time to invest
2. Buy a site under a \$1 down option
3. Get into a deal under a rent to buy agreement
4. Get your foot in the door of a run down place and get a good chunk of deposit paid via 'sweat equity' (you do the work as a way of value adding to the property)
5. Find a site that hasn't sold in 12 months or more. Work on how you could value add to the property, then approach the owner and do a J/V with them.
 - They continue to pay the mortgage
 - As you exercise the value add and
 - They get their desired price at the end,
 - Whilst you reap the benefits of the value add, less expenses.
 - You could even give a 'sweetener' to the owner as part of an incentive to take up your offer. Eg. He gets his desired sale price plus a small % share of all profits over and above the sale price less expenses!
 - I note that legal advice should be sort here prior to entering into this sort of deal as with all deals that you take on!

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Work on your negatives left – verses - positives right side of your page and see what comes up for you here. Be open to your inner feeling and emotions as this could be the key to what's holding you back on a number of fronts in your life.

Now that you've got the **problems** and **solutions** scenario under control, lets move on as there maybe other telltale signs/areas about you, that just don't seem to fit. They could come in the form of lack of confidence, self esteem, never being heard, fearful of speaking up, concerns around burning people off or pure lack of clarity or direction and the ability to complete any given task.

To help out here I've gathered together a number of checklists for you to work through. This may define some of the specific areas of your life where some tweaking maybe required, and yes taking ownership of them could be something you've been avoiding for years.

If there's a block for you at any point, then this maybe your lucky day as you step over the line, and explore what lay ahead for you with excitement.

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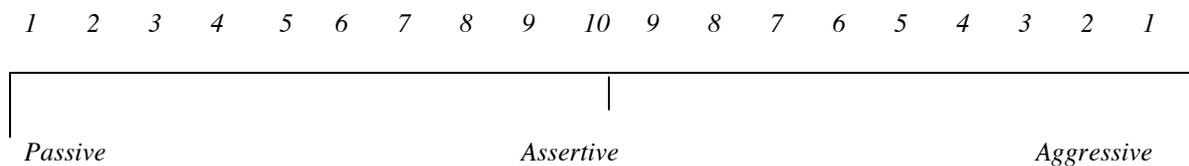
Assertiveness

So what are your assertive skills like?

This exercise is to assist you in gauging where you rate yourself as a **passive, assertive or aggressive** person:

- **A Passive Investor** – sits back and waits for opportunities to come their way. Doesn't say what they want, so never gets what they want. Has poor delegation skills married with always wanting to please others, as they hate confrontations and always try to keep the peace.
- **An Assertive Investor** – One who respects self and others! Is very disciplined in their approach to property. Has clarity around any decision making exercise. Is a good communicator and always addresses any issues that may arise rather than the personalities relating to a concern.
- **An Aggressive Investor** - I'm OK, you're not. I have rights and you don't. My team should do what I want without questioning me at any point. It's hard to find good J/V people to work with these days. If more people were like me, we wouldn't have the problems we have!!!! I am never wrong. My feelings are more important than yours. I don't need to listen to them. They have nothing to offer me.

Indicate on the grid below where you place yourself on the **passive, assertive and aggressive** points on a scale:



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To assist you further move onto the three columns below and complete the Assertive and Aggressive parts of this exercise:

<i>Passive</i>	<i>Assertive</i>	<i>Aggressive</i>
<i>It's ok if I sit and wait for a deal to come to me</i>	<i>I acknowledge that I have to get out of my comfort zone to find a good deal</i>	<i>You don't know what your talking about – I have all the answers when it comes to deals</i>
<i>I don't think I should speak up in group meeting because what will others think of me</i>		
<i>Will others doubt me as I do</i>		
<i>I must be the only person in this property meeting with low self esteem</i>		
<i>I can't move forward as I've lost money in a deal before</i>		
<i>Suppressing my feeling around other J/V members is the only way to go!</i>		
<i>Everyone will laugh at me if I speak up</i>		
<i>I doubt my ability to make chunk money from a deal</i>		
<i>If I keep the door closed, then others can't get too close to me</i>		
<i>I am controlled by other</i>		
<i>I don't trust self</i>		
<i>I allow others to make choices for me</i>		
<i>I don't follow through on my dreams & visions</i>		
<i>My decisions always seem to backfire on me</i>		

So how did you rate on this lot? We can think of ourselves as **passive, assertive or aggressive** until we complete an exercise like this. The realization is that we can sit on the fence and be a different person to a number of people in our lives rather than being our true self.

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Money

is a big block for many and yes this can come regardless of the number of assets we have, or the value placed upon our own worth. Fear and money can go hand in hand thus resulting in our limiting beliefs, so what can be done to overcome this fear?

Identifying Limiting Beliefs

When we search for the limiting beliefs that are holding us back it's helpful to look at our beliefs about ourselves, our beliefs about other people and our beliefs about life in general. This will give us a more complete picture and more ammunition when we attempt to eradicate them.

Do any of these examples below hit an accord with you?

Negative beliefs about money that stops us in our tracks:

Self:

- *I don't deserve money*
- *Money doesn't like me*
- *I am poor*
- *I have a poverty mindset*

Other people:

- *Rich people are greedy*
- *Rich people are unspiritual*
- *People with money don't care about other people*

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With the idea of growing a successful property portfolio:

- *Money doesn't grow on trees*
- *Money is hard to come by*
- *It is hard to make money*
- *Money is the root of all evil*
- *It is bad to have money*
- *Deep down I know I'll never make big money*

You may be thinking that some of these points don't exactly fit for you, but your block around money is still there. You know it must be there as you struggle to keep your head above water and your money, or lack of it is keeping you hostage and away from your real growth, or that's what you keep telling yourself.

It's for this very reason that I've added some of these curved balls, as our limiting beliefs can go back to our childhood and if so, then one needs to look at their parent's beliefs around money and their grandparents and to break the cycle, if it no longer fits.

Your lineage would have lived through the depression and with it came many of the thoughts I've noted above. So find the pain point that is coming up for you here, then focus on a **solution** to your block, enabling you to move forward.

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Empathy

So what are your listening skills like when wanting to set up and grow a successful property group. There is tremendous leverage to be had from working within a team/group setting as each member has there own skill set to bring to the table.

So does your personality profile read:

- *You live in the fast lane*
- *Are highly motivated*
- *Are a creative thinker*
- *Described as a mover and shaker*
- *You have a short attention span when having to listen to people*
- *You are good at solving problems as you made most of them yourself*

Does this profile fit for you or someone close to you? It's for this reason that I've added this section as every ship needs a captain, and every property deal needs a mover and shaker to visualize the end goal 'BUT,' with this type of person there is often a downside – they aren't good listeners and show little empathy towards others.

Learning to be more empathetic requires a conscious decision to listen and learn from others. We intuitively know what empathy is, but often we are too busy trying to ensure 'our' views get heard. If we all attempt to understand others better, we may have more success at achieving mutually agreed outcomes.



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Empathy Profile

How well do I empathize in my personal roles?

	<i>All the time</i>	<i>Often</i>	<i>Some -times</i>	<i>Rarely</i>	<i>Never</i>
<i>I read body language and tone of voice</i>	1	2	3	4	5
<i>I listen to understand, ask questions and listen with my five senses</i>	1	2	3	4	5
<i>I avoid giving solutions before I fully understand the person's situation</i>	1	2	3	4	5
<i>I invest time in the people who are important to me</i>	1	2	3	4	5
<i>I consider the situation from the other person's perspective</i>	1	2	3	4	5
<i>I actively demonstrate concern for those around me</i>	1	2	3	4	5
<i>I watch for and observe how others demonstrate empathy</i>	1	2	3	4	5

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How well do I empathize as I grow my property portfolio?

	All the time	Often	Some-times	Rarely	Never
<i>I read body language and tone of voice</i>	1	2	3	4	5
<i>I listen to understand, ask questions and listen with my five senses</i>	1	2	3	4	5
<i>I avoid giving solutions before I fully understand the person's situation</i>	1	2	3	4	5
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<i>I watch for and observe how others demonstrate empathy</i>	1	2	3	4	5

For some the outcome here will be a positive one, but for others it may highlight some of their weaknesses. Hard and all as it maybe to take ownership of this, you do have the choice to change and this is totally your call. Only you can make any necessary changes to your behavior and no one can do it for you.

We spend more of our time **pushing positive changes away** even if they benefit us, rather than working through our negative patterns, which so often could be easily solved. And yes we continue to put up with the ramifications arising from our old habits that no longer serve us, as we keep hitting our head against that brick walls that keeps jumping out in front of us.

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Emotions

Yes we all know about emotions and especially our own. Some people work hard in blocking out emotions for fear of what will come forth, if they do so. Our age or gender won't keep us safe here as we venture into anger, sadness or fear that comes with negative emotions.

My question here is do you bring any of your negative **fears** into your property world and if so, is it time to move on from that heavy baggage.

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Emotional Intelligent Test

Read through the following statements and put a tick in the box beside the statements that are true for you:

<i>I radiate warmth and pleasure in my relationships with others.</i>	
<i>I know my own feelings and relate to the feelings of others.</i>	
<i>I handle relationships according to the traditional emotional values.</i>	
<i>I have lots of words for different shades of feelings.</i>	
<i>I work to bring harmony and good feeling between people.</i>	
<i>I enjoy nurturing others.</i>	
<i>I manage my life with a few firmly held beliefs.</i>	
<i>I make friends easily.</i>	
<i>I have few illusions about people.</i>	
<i>I find that I can arrange my life so that in general I can get what I want.</i>	
<i>I can easily put myself in someone else's shoes.</i>	

If some of your answers show up your inability to manage your emotions and your communication is ineffective, then this may well be an area in your life that needs some tweaking, as it continues to hold you from your growth.

You can increase your emotional intelligence by developing high self-awareness. So be mindful on a daily basis to monitoring yourself, observing yourself in action, and what influences your actions so that they work to your own benefit.

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Your emotions can give you valuable information about yourself, other people and situations. For example, an angry outburst directed at others, might let you know that you're feeling overwhelmed with what's happening around you. Anxiety around an up and coming commitment could tell you that you need to be better prepared. By tapping into the information that your emotions provide, you are then able to alter your behaviour and thinking in such a way, that you can then turn situations around.

Assertiveness, Money, Empathy and Emotions are just four of the areas I've touched on with you in this eBook.

If you've rated well in each of these sections then congratulate yourself and well done, but if you feel that it's just brushed across the surface of what lay below for you, then don't hesitate to email or call me if I can support you in any way.

'A successful person is one who has the courage to go where others fear to tread.'

Enjoy your journey and don't wait to the end to have fun.

Warm regards

Jill McIntyre

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My thanks to Mary Blackburn for the use of some of her material used in this eBook