



Barry Pickering, Julie Pickering, Joanne Thomas, Vivienne Green and Ben Radcliff of Adayoun Capital Markets and Growing Equity Darwin

Right strategy helps dreams come true

ONE of the key elements of property investment is having the right finance strategy to go with your money. Following the overwhelming success of Barry Pickering's boutique property investment advisory company Adayoun Capital Markets which began business in June last year, and the continuing demand for its services, it is timely its sister company and preferred lending partner has set up shop in Darwin.

Specialising in investment property financial strategies, Growing Equity P/L has a truly unique mindset on lending for investment.

Growing Equity, founded by Pickering and wife Julie in 2004 to work only with property investors in the specialised field of finance structure and strategy, has grown quickly in size and reputation along the eastern seaboard of Australia.

In 2004, Pickering one of Australia's foremost property investment advisers and speakers on the subject was approached by several clients who were frustrated by the methods of banks and mortgage brokers.

These clients believed their restrictive lending products and lack of property investment knowledge hindered the growth of their portfolios and made the teachings of Pickering almost impossible to follow.

It dawned on the Pickerings at the time that most of their property investment clients were different to the greater home buying population.

These clients usually had very defined goals and dreams but, more importantly, a good conceptual understanding of debt and how it could be safely used to make these goals reality.

The Pickerings realised that property investment in Australia had become a highly specialised industry.

Barry believed the time was right for what he deemed a finance strategy company that worked with the client's long-term dreams and goals and did not just concentrate on getting the money at any cost.



Jess Pitkin (front) and Steven Dowzard (third from right) from Growing Equity Nhulunbuy are welcomed into the team in Darwin

Finance strategists employed by Growing Equity are all property investors and follow Pickering's teachings on the subject.

Property investment like all things in the world is constantly changing and by specialising in one area they are able to keep up with the latest products and investor services that when combined with a good investment strategy ensure the client of success.

Many property investors start out by visiting the bank or broker they presently deal with.

The banks are profit and security driven with limited property investment knowledge, and consistently sell the client the same product and cross collateralise the property to an existing home.

Brokers, on other hand, may have some basic investment knowledge but are often guided by interest rates and, more importantly, commissions paid on certain products.

At Growing Equity, the finance strategist works for you long term and will usually work backwards from where you want to end up to now and then devise a plan and products that

will see you for fill your goals.

As the company's reputation has grown, many of Australia's leading property investors have sought their advice and structuring of portfolios because many had stalled with incorrect or restrictive products.

Many first-time investors have also fast-tracked their success rate by having a strategy devised from the outset.

Growing Equity has started business in the Northern Territory by recruiting avid investment property owners Vivienne Green (ex Bank West) and Joanne Thomas (ex Westpac) in the Darwin office and Steve Dowzard and Jess Pitkin looking after clients in Nhulunbuy.

With a unique client focus and the property investment knowledge of Adayoun behind them, Growing Equity can assist anyone contemplating property investment for the first time or the most experienced of investors.

To experience the unique knowledge of Growing Equity or to visit Adayoun Capital Markets' next educational presentation, call 8984 4630.

Success stories

JULIE Pickering said Adayoun Capital Markets had become so popular in Darwin, that it was logical to open Growing Equity to complement Barry's structures. Barry empowers people to take action and now they have access to the latest finance strategies to complement his plans.

Barry's clients become raving fans very quickly, she added. With the correct

thought process, good structure and finance strategy clients often achieve results far beyond what they thought was ever possible. Our clients come from all walks of life, for example these are some of the clients Adayoun

and Barry have helped recently: A Virginia mother aged in her late 50s had one property but thought that was all she would ever have.

She didn't think in her wildest dreams it would be possible to have any more.

But this year Barry has helped her invest in two more properties. She was blown away. She can't contain her enthusiasm for property investment and has sent us so

many of her friends and family that need assistance.

One local young couple with one child already had three properties but thought they couldn't do any more even though the wife used to work for another investment group.

Since meeting Barry and restructuring they have added two more properties to their portfolio.

They are building their portfolio as well as their family ... they are now having another child.

Barry also helped open the eyes of a young IT worker and his family.

This young couple have two children and one on the way.

The clients never thought he would be able to invest in property.

He was so nervous about seeing us and didn't understand property investment.

With quiet coaching and the ability to open both partners minds to what is possible they now own their first investment property and want more.

Barry opened this guy's eyes to the potential of the property market.

He and his family now believe they have a much better future through Barry's coaching.



Julie Pickering

ADAYOUN Capital Markets is holding a Wealth Through Knowledge seminar on Tuesday. It will be held at the Palmerston Sports Club at The Hub complex. To register for this free seminar, go to www.capitalmarkets.com.au or phone 1300 889 989.