



2021 – ANOTHER YEAR OF DISASTER?

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Happy New Year, loyal YPN subscribers.

May I take this opportunity to wish you all a Happy New Year and welcome to the very weird world of 2021.

As I sit here and think of all the goals I set myself for 2020 and how many of them were not achieved, I question: 'Should I really set myself goals for 2021?' What is in store for this year?

Let me begin by saying – that you should always set goals and targets, otherwise you would have nothing to reach for and look to achieve. No one could have predicted the issues we have faced in 2020, however the one thing the last year has taught is, is how vulnerable we have become as a business, as a nation and as a world. Therefore my main goal moving forward is to become:

Recession proof and bulletproof – is there such a thing?

2020 TAUGHT ME:

- You are only as good as the income of your tenants
- Any business can be brought to a halt
- Businesses must be able to adapt in order to survive

For years, many people told me that the tenant segment I house (DSS tenants) were the most vulnerable and were the worst kind of tenant. However, this year, it was found that benefit tenants were possibly the most secure style of tenant of all.

When professional tenants were being:

- Made redundant
- Being furloughed
- Having to claim Universal Credit

Guess what ... my tenants' circumstances did not change. For many of my tenants, staying at home is their job! Their benefits

claim remained consistent and as a result, so did my income. It was amazing to see how many investors/landlords decided to start considering tenants on benefits as a more secure tenant group, when previously they were snubbed. How times have changed!

Moving into 2021, I believe that I am far more prepared for a year of disruption. I have used the time in 2020 to fully systemise so I can operate remotely and still run a portfolio of businesses.

This includes, to name a few:

- Telephone systems
- CRM and reporting systems
- Online communication tools
- Remote viewing procedures

More importantly it has also shown me that I can actually operate from anywhere I desire. Being a control freak, this was something I was always concerned about.



2021 PREDICTIONS

I hold a lot of hope for my businesses in 2021. I am already starting to see a few opportunities as properties and businesses come up for sale. A skill I possess (which I believe I am quite good) at is sourcing. I know how to:

- Find the good deals
- Negotiate the deal
- Decide if I want to keep it or package it on for another investor.

I intend on monetising every opportunity/property I come across. My main focus for 2021 will be to continue deal sourcing as there will be an abundance of opportunities out there. Only recently, large chains such as Debenhams, Topshop and Topman have all disappeared, which will leave a large gap on the high street. With the new relaxed planning laws in place, this will allow property developers (like myself) to take advantage of high street locations and convert them into residential use.

I doubt that 2021 will be the year that property sales will soar, and therefore I urge all those who are considering buying properties to refurbish and sell to approach with caution. It is unknown what the market holds, and the fear would be that the market crashes mid-refurb, which could potentially wipe out any profit margin. 2021 will certainly be the year to be cautious with your numbers.



SHOULD YOU BUY OR SHOULD YOU WAIT?

This is a tough one ... you could hold out in hope of a price reduction, however my personal suggestion is to buy if the property fits your investment criteria. Investing in property is a long-term strategy and therefore over a 20-year period (the average buy-to-let mortgage term) we will see price corrections as well fluctuations in the market. Therefore, if you take the long-term approach, over the 20 years, the property will serve you right, not to mention the cashflow it will produce.

For those who are serious about taking the 2021 property market opportunity seriously, I will be opening the doors to the Elite Property Tribe, where I show you exactly how to source the best property opportunities all across the UK. It starts in February 2021 and over a whole year, the aim would be to get you to become an all-rounded property investor. You will be able to appraise every style of property, so you would not be missing an opportunity. If you like the thought of that, please visit www.elitepropertytribe.co.uk

If you still have a question which you would like answered in next month's article, please feel free to email me: arsh@arshellahi.com and I'll aim to answer as many as I can over the following months.

CONTACT

As always, you can connect with me on my social feeds by finding me on:

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