



RAMG

REAL ASSET MANAGEMENT GROUP

in partnership with

Ben.

Real Estate Strategist & Negotiator

thenetwork.

The Network Licensed REAA 2008

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RAMG
REAL ASSET MANAGEMENT GROUP

Secure Your Future With Safe, High-Yield Investments In New Zealand Homes

5% Rental Yield on every Property

If the market rent is lower than the appraised rent, we'll cover the difference to ensure you always receive the appraised 5% yield.

3 Year Rental Guarantee

Benefit from peace of mind with our 3-year rental guarantee, covering up to 4 weeks of rent annually for secure, uninterrupted income.

10 Year Master Build Guarantee

Invest with confidence knowing our properties come with a Master Build 10-Year Guarantee, protecting against structural defects and ensuring high-quality construction.



87 Palmers Road, Clendon Park



- ✔ **5% Yield:** Every property is priced based on your rental returns. Our research shows other companies yields are normally between 3.8-4.4%
- ✔ **3 Year Rent Guarantee:** If we can't get the rent we have quoted, we will top it up ourselves and even include 4 weeks vacancy cover per year!
- ✔ **10 Year Masterbuild Guarantee:** Buy with peace of mind. You're totally covered for loss of deposit, non-completion and for structural defects, workmanship and materials for 10 years!
- ✔ **1 Year Defect Warranty:** Our builders will promptly address and fix any defects not covered by the guarantee for the first 12 months at our cost.

Lot Number	Floor Area	Land Area	Bed-rooms	Bath-rooms	Living	Study	Off Street Parking	Rent	Price	Yield
Lot 1	81.9m2	111m2	2	1.5	1	1	1	\$750	\$779,000	5%
Lot 2	80m2	75m2	2	1.5	1	1	1	\$650	\$679,000	5%
Lot 3	80m2	75m2	2	1.5	1	1	1	\$650	\$679,000	5%
Lot 4	80m2	75m2	2	1.5	1	1	1	\$650	\$679,000	5%
Lot 5	81.2m2	77m2	2	1.5	1	1	1	\$750	\$779,000	5%

Who is RAMG NZ?

Introduction

Real Asset Management Group (RAMG) is a premier asset management company specialising in delivering high-quality residential properties, development projects, and property management services to investors in New Zealand, Australia, Singapore, and beyond.

Our combined expertise and successful track record have enabled us to build a robust platform for real estate investors seeking stable rental income and hassle-free property management.

We have partnered with the likes of Apollo Living, a reputable construction company known for exceptional residential and commercial developments, including government-initiated housing projects.

Our commitment to excellence ensures properties are delivered on time and within budget, offering investors a superior investment experience.



*Photos are of previously built homes by RAMG & may not be the same as the property advertised.



Why RAMG NZ?

1. High-Quality Residential Developments:

Our properties come with a 10-year Master Builder Guarantee and a 1-year defect warranty from Apollo Living. This long-standing builder has a stellar reputation for quality and reliability in the residential and commercial development sectors.

2. Secure Investment Management Services:

We offer top-tier property management services, guaranteeing rental income and yields for three years. This ensures stable rental income and a worry-free property management experience for investors, along with the potential for future capital gains.

3. Extensive Sales Network:

Our wide sales network provides investors with access to exclusive off-market developments at competitive prices, facilitating easy sales and optimal investment opportunities.

4. Proven Track Record:

RAMG NZ jointly owns and manages over 100 properties, leveraging extensive experience in residential investment to deliver consistent and profitable outcomes for our clients.

The Leadership Team

Jenny Song

Managing Director



Jenny is a seasoned real estate investor with a substantial rental portfolio and extensive experience in residential development project investment and management. Passionate about property investment, Jenny believes in its potential not only for personal wealth creation, but also as a reliable source of sustainable retirement income. She is dedicated to providing high-quality, investment opportunities and healthy homes for tenants, which in turn benefits the community.

Alex Dong

Head of Development



Alex Dong is the Head of Development, responsible for overseeing projects from inception to completion. With a background in Quantity Surveying, and extensive experience managing hundreds of developments, Alex ensures they are delivered on time, within budget, and to the highest standards. His unwavering determination and attention to detail permeates every aspect of your investment.



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Steve Su

Director of Investment Relations



Steve Su brings a wealth of experience to RAMG NZ, leveraging his background as the Marketing Manager for a leading development company. This role provided him with an excellent understanding of apartment and section sales. From this solid foundation, Steve has built a strong network of developers, builders, and investors, forming relationships that have been instrumental in his success in the real estate industry. His deep industry connections and strategic insights enable him to deliver exceptional value to our investors, ensuring profitable and sustainable investment opportunities.

Ben Dellabarca

Sales & Marketing Director



As the Head of Sales & Marketing, Ben brings a wealth of experience and a deep understanding of the real estate industry. Ben's overachieving nature extends beyond sales. He has developed industry-specific software for the New Zealand real estate market, hosts "The Great New Zealand Real Estate Podcast," and authored "How to Sell Your Home in Any Market." His exceptional track record in real estate is matched by his dedication to delivering pinpoint value throughout your property journey.

Our Vision & Values

Our Vision

Our vision is to be the leading provider of secure, high-quality property investments, renowned for our guaranteed rental returns and superior property management services.

We aspire to build thriving communities where our developments enhance the quality of life, support local economies, and contribute to sustainable growth. Through innovation, integrity, and community engagement, we aim to create a legacy of excellence in real estate investment and community development.



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Core Values

Quality: Delivering superior developments with attention to detail.

Integrity: Maintaining transparency and honesty in all our dealings.

Innovation: Continuously embracing innovative solutions.

Customer Focus: Prioritising investor satisfaction and building long-term relationships.

Community Development: Committing to the growth and well-being of the communities where we invest and operate, fostering sustainable and vibrant neighbourhoods.

Commitment to Excellence

We are dedicated to maintaining high standards in property development and management, ensuring that our investors receive maximum returns with minimal stress.

Assurance of Quality

RAMG NZ, in partnership with Apollo Living, ensures that all properties are constructed to the highest standards, backed by a 10-year Master Builder Guarantee and a 1-year defect warranty.

Our Partners

Overview of Key Partnerships

At the heart of our success lies a network of key partnerships that share our vision and values. We carefully select our partners based on their commitment to quality, innovation, integrity, and community development. By collaborating with organisations that excel in their respective fields, we ensure that our developments meet the highest standards and deliver exceptional value to our investors. Our partnerships are built on a foundation of mutual respect and shared goals, enabling us to create sustainable, thriving communities that benefit all stakeholders.



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In partnership with The Network, Ben is our trusted agent representing the sale of our developments. With a wealth of experience and a proven track record, Ben and his team bring unparalleled expertise and dedication to every project.

His deep understanding of the market, combined with a commitment to client satisfaction, ensures that our properties are presented and sold to the highest standards and buyers are able to purchase with confidence.

 **APOLLO LIVING**
Commercial & Residential
www.apolloliving.co.nz

Apollo Living's highly experienced team has the capabilities and expertise to successfully deliver projects on time and within budget. With over 500 builds completed in the New Zealand market, ranging from government projects to boutique townhouses, luxury standalone homes, and commercial builds, Apollo Living has proven its excellence. Their fully integrated systems ensure seamless project execution and guarantee favourable outcomes, making them a trusted partner in delivering high-quality developments.

Apollo Living have the following credentials to backup their phenomenal reputation:

- [Registered Masterbuild](#)
- [PREQUAL Approved](#)
- [Stamford Insurance](#)
- [Homestar Rated](#)
- [Licensed Building Practitioners](#)
- [Sitesafe Members](#)

Quality Build Guarantee



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“We are committed to delivering properties constructed to the highest standards of excellence.

Our unwavering commitment to superior craftsmanship ensures that our developments not only meet but exceed expectations, offering unparalleled value and reliability.”

10-year Master Builder Guarantee:

All our properties come with a 10-year Master Builder Guarantee, giving you peace of mind and confidence in your investment. This guarantee covers structural defects, ensuring your home is built to last. It also includes protection against defects in materials and workmanship, as well as weather-tightness issues. The best part? The guarantee is transferable to new buyers when you decide to sell, adding extra value to your property. With our 10-year Master Builder Guarantee, you can trust that your investment is secure and of the highest quality.

1-year Defect Warranty:

Enjoy peace of mind with our 1-year Defect Warranty. This warranty covers any initial issues that may arise within the first year of owning your property. Our builder will promptly address and fix any defects, ensuring your new home is in top condition. With our full support, you can trust that any problems will be resolved quickly and efficiently, allowing you to focus on enjoying your investment.

What one of our clients had to say:

“With RAMG, we transformed our single rental property into five townhouses in just 15 months. Initially, we were nervous about the process since we had no property development experience. However, the RAMG team guided us every step of the way, providing valuable insights from design to council approvals, which took eight months. They also helped secure the construction loan. Remarkably, construction only took six months—much faster than similar projects in our area. The cost was well under budget, and we were kept informed at every stage with constant communication. Their project management is top-notch. Now, we have five rental properties, providing us with five times the rental income at an affordable cost. Tenant applications filled up immediately after completion. We are thrilled with the outcome and plan to use RAMG again for our next project.”

87 Palmers Road, Clendon Park

Location

87 Palmers Road offers an ideal location for attracting and securing long term tenants.

Clendon Park, located on the western edge of Manurewa, is a vibrant, multicultural suburb offering a mix of natural beauty and recreational amenities. The suburb boasts a variety of recreational facilities, including the Manukau Golf Course and Esplanade Reserve, the Manurewa Pool and Leisure Centre, and the Te Matariki Clendon Community Centre and Library.

Its combination of family-friendly amenities, natural landscapes, affordability and a strong sense of community makes Clendon Park an appealing choice for tenants in South Auckland.

The area features scenic coastal views from the Puhinui Reserve, with excellent opportunities for outdoor activities along the coastline. Weymouth Park's sports fields are perfect for family outings, and the outdoor exercise equipment on Finlayson Avenue is a favourite among locals. Green spaces and parks throughout Clendon Park provide residents with tranquil spots to relax and enjoy nature.

To top it off, 87 Palmers Road is situated next to Kakano Early Childhood Centre and Te Matauranga School, perfect for young families.

Kakano Early Childhood Centre

Te Matauranga School



Property Features & Benefits

Designed to Rent

Each development is meticulously designed with the local rental market in mind. We collaborate with experienced architects to create homes that are functional, robust, low-maintenance, and visually appealing. Our designs have been tested and approved by seasoned property managers and are highly sought after by tenants, ensuring strong rental demand and tenant satisfaction.





Modern Amenities & Tech

Smart Home Technology: Each home is equipped with security alarms, smart locks, and heat pumps to ensure safety, convenience, and comfort.

Energy Efficiency: Our properties are designed to minimise energy consumption, reducing costs and environmental impact.

Contemporary and Functional Design: We prioritise both comfort and functionality, creating living spaces that meet the needs of today's tenants.

Investing in our properties means choosing homes that are not only built to high standards but also designed to attract and retain quality tenants, maximizing your rental income and investment value.

Floor Plans & Layouts

Available Floor Plans

87 Palmers Road consists of five contemporary townhouses, each thoughtfully designed to cater to modern living needs. As you enter the townhouse, you are greeted by an open-plan kitchen, seamlessly integrated with the living and dining areas. This layout creates a spacious and inviting atmosphere, perfect for entertaining. The living area extends onto a deck, providing a smooth transition between indoor and outdoor spaces, and steps down to a private garden, ideal for relaxing and outdoor activities. Conveniently located under the stairs is a well-placed toilet.

Ascending the stairs to the upper floor, you will find two generously sized bedrooms, a versatile study or additional children's bedroom depending on the property, and a fully tiled bathroom offering a sleek and modern finish. Each bedroom features built-in wardrobes, providing ample storage space and maintaining the clean lines and uncluttered feel of the interiors. Every detail is considered, right down to the well-placed door stops. These townhouses are perfectly suited for young families, couples, and investors, offering a blend of style, comfort, and practicality.



Type A



Rent: \$720 - \$750/week



Ground Floor



First Floor

Floorplan is not to scale, and may vary depending on the Lot Number. Interested parties should make and rely on their own enquiries.

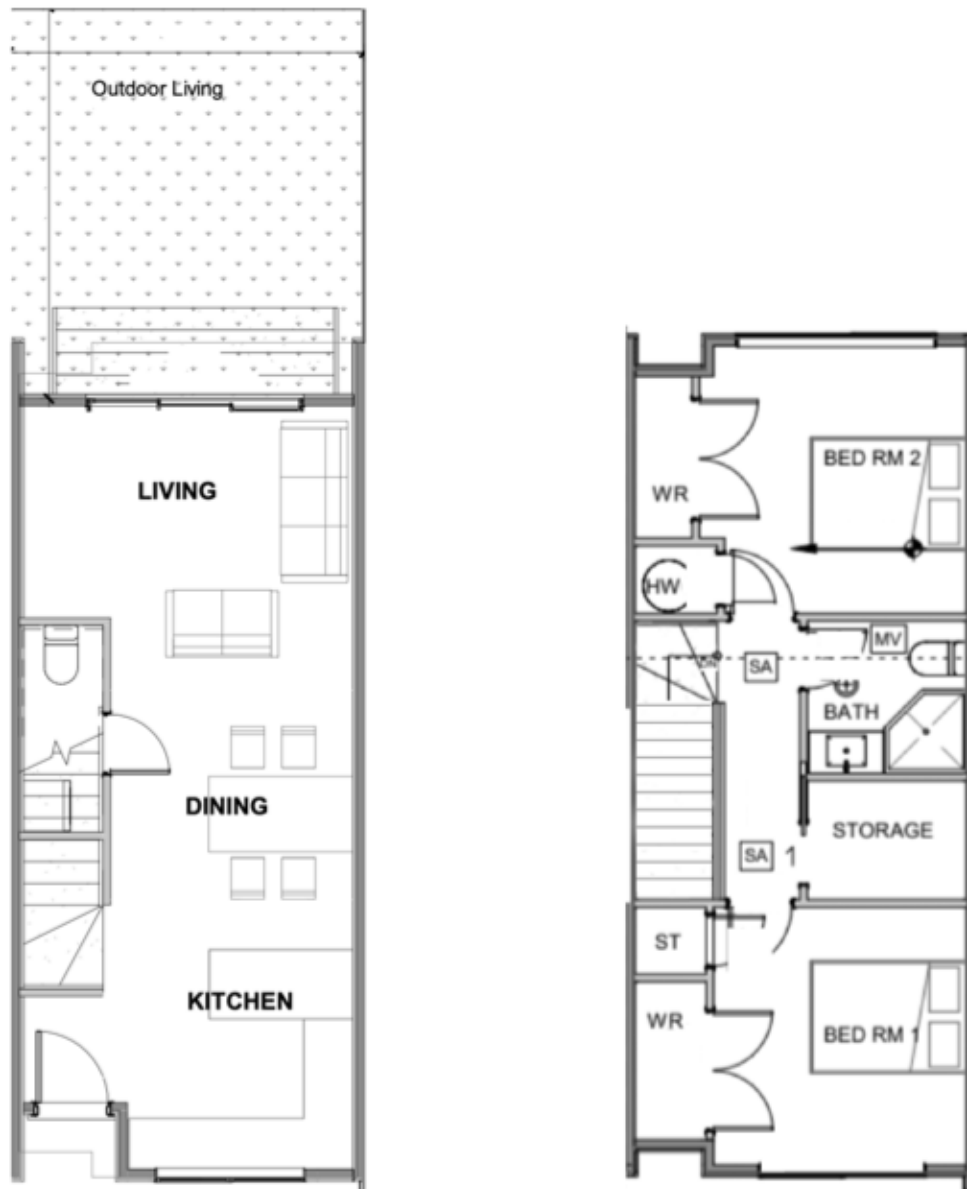
*Full rental appraisal available on request and the amount is dependent on current market conditions and terms such as pet allowances.



Type B



Rent: up to \$650/week



Floorplan is not to scale, and may vary depending on the Lot Number. Interested parties should make and rely on their own enquiries.

*Full rental appraisal available on request and the amount is dependent on current market conditions and terms such as pet allowances.

Pricing & Financing

Competitive Pricing

We offer competitive pricing on all our properties, ensuring excellent value for your investment. By sourcing properties from reputable suppliers and leveraging our strong buying and negotiation power, we gain access to off-market opportunities. This allows our investors to tap into exclusive projects at unbeatable prices.

Flexible Financing Options

We partner with leading financial institutions to provide our investors with a range of diversified and flexible financing options tailored to individual needs. Whether you're a first-time buyer or a seasoned investor, we can connect you with the best financial solutions to support your property investment journey.



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Attractive Payment Plans

Our flexible payment plans are designed to make property investment accessible and manageable. We offer a variety of plans that accommodate different financial situations, making it easier for you to invest in high-quality properties without stress.



Peace of mind every step of the way

You go on holiday

We find the best tenants

You go fishing

We take care of the maintenance

You enjoy the beach

We complete property inspections

You go shopping

We guarantee your rental payments*

You enjoy life

We ensure a hassle free experience

*Terms & Conditions apply

3 Year Guaranteed Rental Return

We understand that property investment can come with uncertainties. Our rental guarantee product is designed to give you peace of mind and ensure your rental income remains stable and reliable.

Here's how it works:

5% Yield on every Property: Enjoy stable and secure returns with a 5% rental yield. If the market rent is lower than the appraised rent, we'll cover the difference to ensure you always receive the appraised 5% yield.

Guaranteed Rental Income: If the tenant misses a payment, or the property is vacant - we still cover your rent for up to 4 weeks per year for 3 years.

Flexible Options: You can choose between guaranteed and non-guaranteed rental options to suit your financial goals and preferences.

Comprehensive Management: Your property is in capable hands. We handle all aspects of property management, from tenant selection to maintenance and inspections.

Thorough Tenant Selection: Let's be honest - good tenants make our job easier too. That means we take care when it comes to detailed reference, background, and credit checks.

Regular Inspections: Our property managers never miss an inspection. Our inspections are included in our service and we provide detailed reports to keep you informed about your property's condition.

No Hidden Fees: Our rates are transparent and highly competitive. We don't charge for account setup, arranging maintenance, admin fees, financial reports, invoice processing or tribunal hearings.

Choose RAMG NZ and experience hassle-free property management with guaranteed rent, full support, and top-quality service.

Guarantee & After-Sales Service



Masterbuild 10-Year Guarantee

The Master Build 10-year Guarantee provides those building a new home or undertaking a significant renovation, with the best peace of mind that exists in the market.

The Master Build 10-year Guarantee is one of the most comprehensive products on the market, including providing cover if your builder goes into liquidation. The Guarantee provides cover for loss of deposit, non-completion and for structural defects, workmanship and materials. The role of the Guarantee is to provide support if your builder cannot or will not complete your project.

Building guarantees are increasingly being requested by homeowners and are also required by most mortgage lenders. And when it typically costs less than 1% of the build cost for a new build, why wouldn't you protect your biggest investment?

The Master Build 10-Year Guarantee has protected more than 140,000 homes over the past 25 years. In a survey of nearly 1,500 customers, 92% stated having a Master Build Guarantee in place brought them peace of mind, and 72% would recommend it to someone they knew.

Only a Registered Master Builder can offer you a Master Build 10-Year Guarantee.

<https://www.masterbuilder.org.nz/>



Investment Opportunities

Why choose a New Build over an older property?

Low Maintenance: Our durable, brand-new properties require minimal upkeep, reducing costs and simplifying property management.

High Standards: Modern building codes ensure high-quality materials and workmanship, making new builds a superior investment over existing properties.

10-Year Warranties: New builds come with 10-year implied warranties under the Building Act, guaranteeing high-standard construction as per plans.

Attract Quality Tenants: New builds appeal to tenants, offering warm, modern living with minimal maintenance needs.

Healthy Homes Standards: Our properties meet the new Healthy Homes Standards for insulation, heating, moisture control, ventilation, and draught stopping.

Market Analysis & Trends

Over the past decade, the New Zealand residential property market has experienced significant capital growth. From January 1992 to April 2024, house prices in Auckland increased by an average of 6.9% per year, while the rest of the country saw an average annual increase of 6.2%. This consistent growth highlights the strong demand and limited supply that characterise the market, making it a robust investment option.

Rental yields in New Zealand remain attractive, offering investors a reliable income stream. For instance, the median rent in Auckland has shown steady annual increases, reflecting the high demand for rental properties. The market size has expanded, with 67,085 properties sold in the past 12 months, showing a recovery from the recent lows during the pandemic.

Looking ahead, the trend for the next five years is promising, supported by ongoing population growth and urban development. Regions like Wellington are expected to see substantial population increases, which will drive further demand for housing. For example, Porirua City in the Wellington region is projected to grow by 13.04% over the next 25 years. Now is an ideal time to invest in New Zealand's residential property market due to the combination of current property values, low competition, and the long-term upward trend in prices. Investing now allows you to capitalise on the market's recovery phase, securing properties at competitive prices before the next upward cycle begins.



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