

Leverage Before Capital

The modern framework for starting in property without
being wealthy

byparim.com

I document the real deal. Not the highlight reel.

Most property content online is either taught by people who haven't done a deal in years, or it's vague enough to apply to everyone — which means it applies to no one.

What I share is different. I'm 25 and currently in the middle of a ground-up development — site acquired, demolished, foundation underway. Every number, every contractor conversation, every council decision — documented in real time.

You won't find this level of access anywhere else because most developers either don't want to share, or they're teaching what worked ten years ago in a completely different market.

I'm building in front of you right now. What I teach comes from what I'm living — not from a course I wrote after the fact.

That's the difference. That's the only promise I make you.

Active developer

Ground-up development currently underway.
Real numbers. Real timeline. Real stakes.

Building in public

Every decision documented on Instagram and in this journal — nothing polished after the fact.

No recycled theory

Everything shared is from current experience, not textbooks or ten-year-old deals.

Access others don't give

Capital stack, contractor quotes, consent delays — the detail most developers never show.

THIS FRAMEWORK IS FOR

Every age. Every country. Every starting point.

Property development is not reserved for any demographic. It is a universal wealth vehicle that works in every market, for people of every background, starting from wherever they are right now.

19

Minimum age to understand this framework

190+

Countries where these principles apply

\$0

Capital needed to start learning and positioning

Who this is for

- Young people who want financial freedom and don't know where to start
- Ambitious people of any age looking for a real wealth-building path
- Anyone who believes property is too expensive or complicated to start
- People everywhere in the world ready to think like a developer

Five types of leverage.

Most people believe there is only one type of leverage: money. Professional developers know there are five — and money is the least important of them.

01 **Capital**

Using other people's money ●

02 **Knowledge**

Knowing what others don't ●

03 **Relationships**

Deals nobody else sees ●

04 **Time**

The most underrated advantage ●

05 **Opportunity**

Positioning where deals flow ●

Every successful deal is built by stacking at least three of these. The ones you lack today can be built in 90 days.

Capital & Knowledge.

01 — CAPITAL

Banks	Lend against the asset, not you personally
--------------	--

Private investors	Lend against the deal, not the asset
--------------------------	--------------------------------------

JV partners	Take equity in exchange for sharing profit
--------------------	--

Seller finance	The owner lends you the purchase price
-----------------------	--

THE SHIFT

Stop asking "how much do I have?" Start asking "who would fund this if I brought it with the numbers already stacked?"

02 — KNOWLEDGE

Zoning & planning	What can actually be built on any given site
------------------------------	--

Build costs	Current construction rates in your target market
--------------------	--

Comparables	End-value methodology — how professionals calculate it
--------------------	--

Consent process	Timeframes, risks, and council requirements
------------------------	---

HOW TO BUILD KNOWLEDGE LEVERAGE

Pick one suburb. Read every planning decision in it from the last 12 months. Know it better than the people who live there.

Relationships, Time & Opportunity.

03 — RELATIONSHIPS

One agent Who brings off-market deals before they're listed

One builder Who tells you real costs before you commit

One mentor Who has done it and will tell you the truth

04 — TIME

Year 1 teaches.
Year 3 earns.
Year 5 compounds.

If you're under 35 right now, time is the single most powerful leverage you have. Don't waste it waiting for perfect conditions.

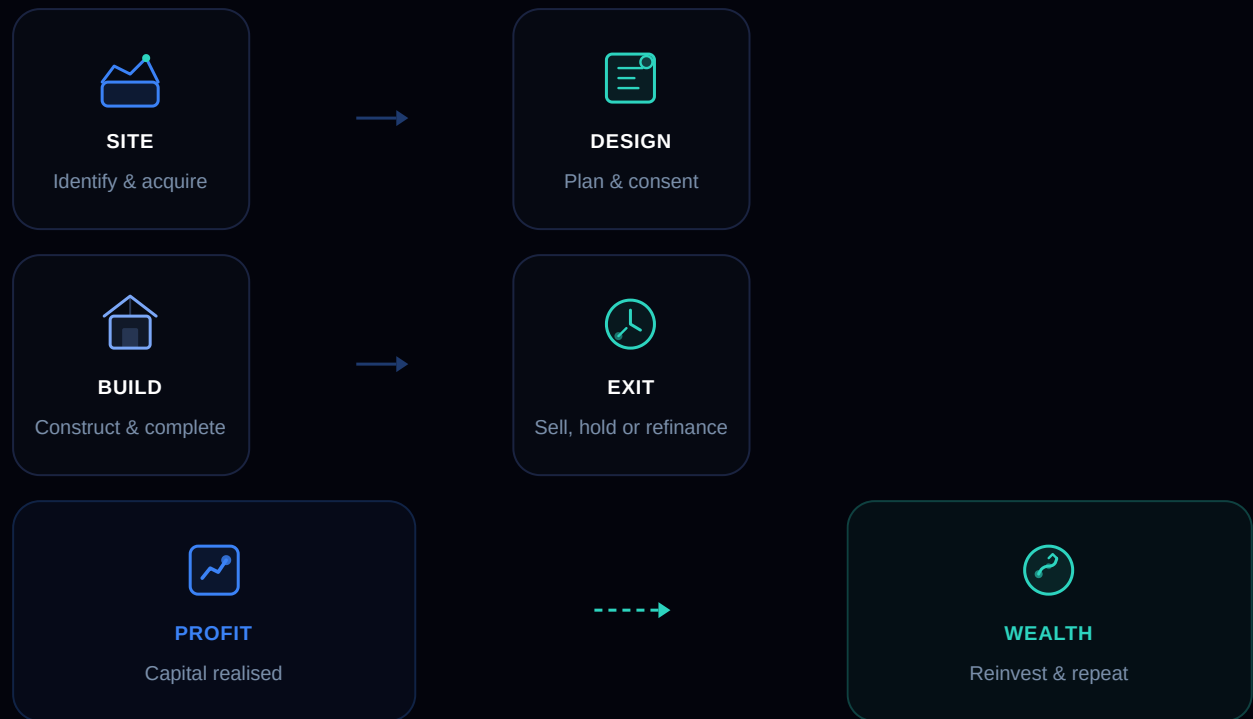
05 — OPPORTUNITY

THE PRINCIPLE

Opportunity is not random. It's the result of being visible, specific, and consistent for long enough. Tell people what you're looking for. Publicly. Repeatedly. The market rewards clarity.

The development cycle.

This is the engine behind every major property fortune. Understand it and you understand how one site becomes generational wealth.



The cycle: Every deal you complete gives you three things — cash, credibility, and compounding ability. The first deal is the hardest. The second is easier. By the third, the leverage framework does the heavy lifting. This is how one site becomes a portfolio.

AI cannot replace this.

Every week there's a new AI tool claiming to replace an industry. Property development isn't one of them — and here's exactly why.

WHAT AI CANNOT DO

- Walk a site and feel the gradient
- Negotiate a contractor rate over lunch
- Read a council officer's hesitation
- Convince a seller to wait six weeks
- Build trust with a private lender
- Make decisions under financial pressure

WHAT HUMANS DO

- Judge location feel and neighbourhood trajectory
- Form relationships that generate off-market deals
- Manage risk with real skin in the game
- Adapt when the plan changes mid-build
- Create value through design and timing decisions
- Execute under uncertainty — the core skill

Property development is the intersection of capital, relationships, judgment, and execution. These are deeply human skills. AI can analyse data. It cannot build wealth on your behalf. The people who learn to use knowledge and relationships as leverage will always have the edge — regardless of how intelligent software becomes.

You choose your entry point.

Property wealth isn't one path. There are three distinct approaches — each valid, each profitable, each accessible from different starting points.

DEVELOPMENT

Ground-up development

Buy land or an existing site, build something new, and capture the full margin from creation to sale. The highest returns, the most moving parts, and the approach I document in real time. Best for those willing to learn deeply and think long-term.

INVESTING

Property investing

Buy existing assets and hold for rental yield, capital growth, or both. Lower risk than development, compounding over time. The most common starting point globally — and a legitimate path to wealth if done with discipline and the right market selection.

FLIPPING

Buy, renovate & sell

Identify undervalued properties, add value through renovation, and sell at a margin. Faster cycle than development. Requires strong cost control and market knowledge. An excellent way to build capital and confidence before moving into development.

All three are covered in The Wealth Journal. You don't have to choose immediately. Understanding all three makes you a smarter operator in any of them.

Seven questions before you commit.

Run this on every deal you analyse. If you can't answer all seven with real numbers, the deal is not ready.

01 What can actually be built here under current zoning?

02 What is the realistic end value based on comparable sales?

03 What will it genuinely cost to build — not the optimistic number?

04 What are the consent timeframes and what could delay them?

05 Where does the capital stack come from, and at what cost?

06 What's the downside scenario if the market softens 15%?

07 What is the exit strategy — sell, hold, refinance, or all three?

If you cannot answer all seven with real data — the deal is not ready.

The framework is your foundation. Now follow the build.

Everything in this framework comes from real experience — not theory. And the most valuable part of what I share isn't this document. It's the ongoing documentation of an active ground-up development happening right now.

I'm on Instagram as [@byparim](#) — posting every step of my current development publicly. The site acquisition, the demolition, the foundation, the builder negotiation, the numbers at every stage. Nothing polished or curated. Just the real thing, in real time.

→ Real deal breakdowns from my active development

→ The full capital stack of the project — every number

→ Consent, council, and contractor process in detail

→ How I'm building a portfolio from a single site

→ Exclusive access to the next framework in this series

→ First access when I open a small mentorship group

You're in the right place. Stay here and watch it unfold.

— Parim

Property Developer · 25 · Auckland, New Zealand

[byparim.com](#)