

# MCM

— BOOK OF BLOGS —

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THE MCM STORY

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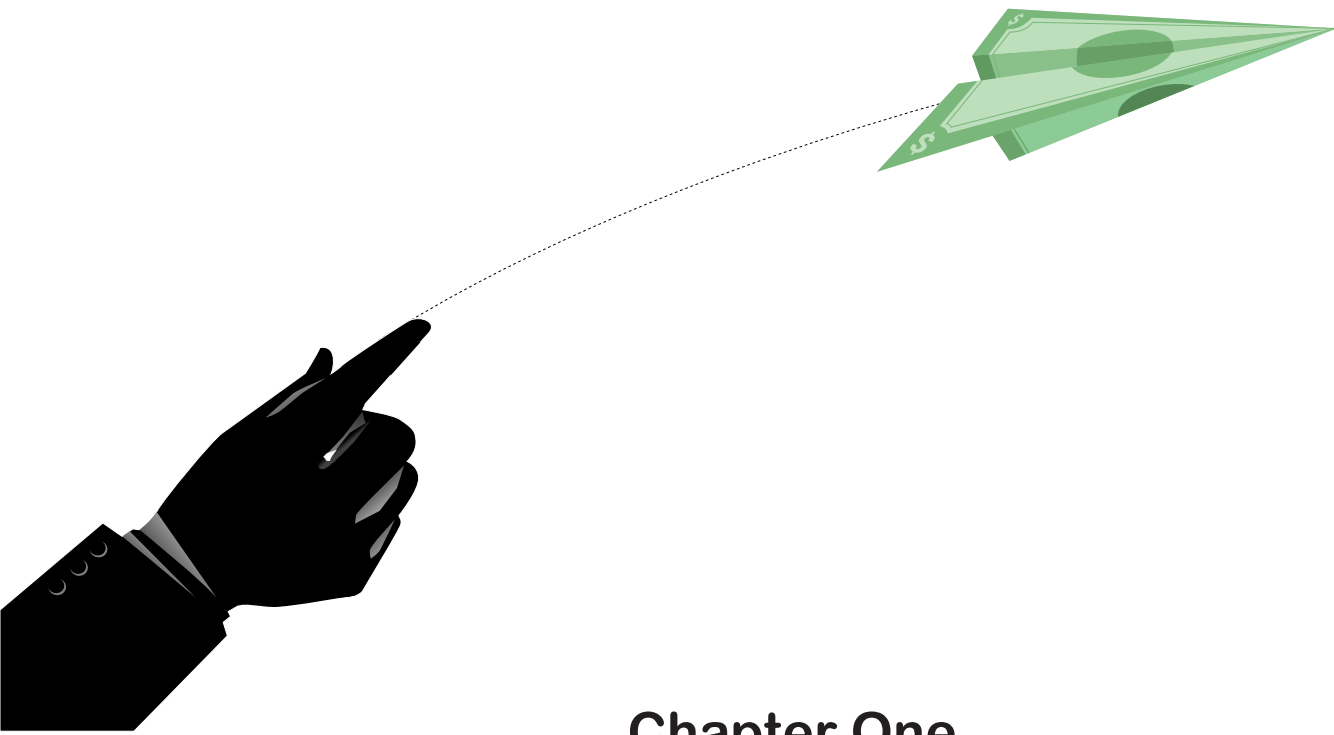
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## Chapter One

### Meet the Founder of MCM

**H**andling development projects from Malaysia to New Zealand, a strategy determined to encompass and understand the strategies working in different markets. The greatest reason for this drive is none other than the beloved founder of MCM, **Adj. Prof. Maxshangkar (CVTAPC)**. Dedicated to helping out the people, he achieves his mission through MCM. Let's start from the beginning!

“I had lots of opportunity to hone my soft skills over four years, and I developed a good customer global network-base.”

- Maxshangkar



## In the beginning...

**Adj. Prof. Maxshangkar** obtained an MBA in International Business (Distinction) from the University of East London, United Kingdom. He first gained experience from selling healthcare products and water purification systems.

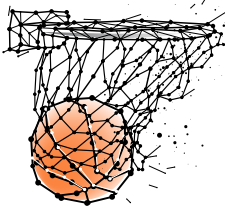
He jumped from field to field: network marketing, commodity trading, buying and selling in diesel petroleum products around the world. Then, a door of opportunity opened for him through property. The main motivation for it was its rise after the 2008 Global Financial Crisis.

The gap was clear: not many people are thorough with their due diligence:

**“They don’t do proper research and planning, so they don’t know when to invest, or how much,” - *Maxshangkar said.* - “Whether they should buy that particular piece of property for investment or residence.”**

To solve the problem, he founded the **Property Investment Life Cycle (PILC)**, a strategy determined to encompass and understand the strategies working in different markets. Accommodating this was the establishment of the **Max Capital Management (MCM)** group: built to include all parts of property development involved.

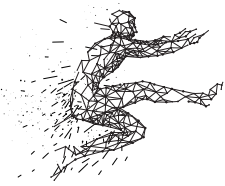
"Push yourself, because no one else is going to do it for you."



## The \$10 billion result

**MCM** has grown to witness much success around the world, with projects spanning across countries such as Malaysia, Hong Kong, Germany, US, UK, New Zealand, and many more. The projects had reached up to a valuation of **USD 10 billion!**

Even better, they have expanded their services to include project management consulting, strategic planning for local and internationally renowned property developers, and marketing/sales strategies for real estate agencies and other entities. As a result of their successful project, they have the necessary experience, the proven track record and a motivated leader to carry their happy customers towards the right direction.



## What Maxshangkar believes in

A regular speaker at many private investment seminars, **Maxshangkar** never changed his values from the beginning: ***People before Profit***. His ambitions had always been at a global scale, and he had the determination to achieve them. With **MCM**, he is ready to take his loyal customers with him!

If you'd like to follow his direction and understand how he had reached his success, do send us an inquiry and the team will assist you. Otherwise, keep up to date on our success through this growing blog!



## Chapter Two

MCM Global Investment Community:  
What is it? How it helps you?

**T**he Global Investment Community (GIC) is the perfect way to get a headstart in your investing education. Filled with Experienced investors, ways to teach yourself about investing, as well as opportunities, you would feel at home in the GIC. Some of the benefits involve gaining access to the Property Investment Life Cycle (PILC) & Business Investment Life Cycle (BILC).

### This means:

- Low capital outlay
- Asset-backed
- Defined exit strategies
- Hassle-free
- Calculated risks

A great team to support you all the way!

Here are the 3 main ways that the **MCM GIC** can help you:



## **Seminars and Education Workshops**

Seminars are one of the best ways to get proper insight from experts. In the investing world, seminars provide you access to these experts, so you can get a shortcut on what to learn and what to be aware of!

The **MCM GIC** holds over **200 Investment Seminars** globally every year, exclusive to its members. Some examples include project site visits, workshops and trips to connect with other investors. By being part of the community, members get the chance to understand the portfolio from the inside and make clearer decisions that way.



## **Project Updates**

It's great to know that **MCM** provides clear project updates for members in the community! With clarity, members can easily view their projects from a transparent angle, which is reassuring. This can include investment vehicles, legal structures, underlying assets and other aspects related to risk.



## **A sharing eco-system**

To help members with their investing journey as they learn, the **GIC** has a sharing economy to help maximise usage of resources. **MCM** had realised that there are inefficiencies in the market, and sometimes things can get unstable: Individuals may not be able to get access to the right resources, and resources may not be efficiently used. This eco-system helps with that! Partners get connected with resources, and members get maximum value being in the system.

## What else is there to know?

It's good to be a part of this community because sometimes there are hidden factors that people talk about. These can affect and even prevent you from making the decisions you want, mainly because they may not align with your investing profile.

### For example, some factors include:

- **Demographics:** How does a project cater to the demographics surrounding it/targeted demographic?
- **Infrastructure:** What are the support systems that help with project development?
- **Political stability:** What is the current political situation in the country of interest?
- **Economic conditions:** To what extent does the economy affect the project at hand?

These and other factors are hidden insights experienced investors would love to get their hands on. Being part of the **MCM GIC** can give you access to such insights!







## Chapter Three

### How MCM Invests in Property?

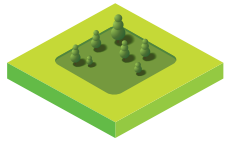
**W**hen going down the path of an investor, property is always on one's minds. To better understand it, MCM invented the **Property Investment Life Cycle (PILC)** to ease the property investing process. By looking at the different stages of a property as it develops over time, investors can begin to understand where the profit margins lie.

#### What is it?

The PILC consists of the following property development stages:

- Land Acquisition
- Construction/Development
- Management
- Renovation
- Refurbishment
- Redevelopment
- Diversification

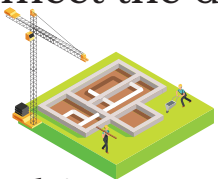
When finding potential projects to invest in around the world, they may fall into one of the above **6 stages**. Depending on what you're interested in, as well as your risk profile and investing tendencies, the **PILC** is a good framework to give you a head start in understanding a project. Let's go through each stage:



## Land Acquisition

All properties need land before they can even start. In this case, land is the 'raw material' for just about every property development. As a budding investor, you need to know just what kind of land is needed for an upcoming project:

- **Is it the right type?** Is the land fit for agricultural projects, or is it better suited for industrial ones? Are there any environmental factors that may hinder project growth? If it's a residential project, does it connect well with surrounding facilities (public transport, hospitals, etc.)?
- **Is it at the right location?** The area could already be matured, which could lead to a steady interest. If it's an upcoming developing location, there may be a spike in valuation over time. It's up to you to determine that as an investor!
- **Is it the right size?** The project may not be big enough to meet demand around the area. The individual unit size may or may not meet the demands of the demographic it is attempting to serve.

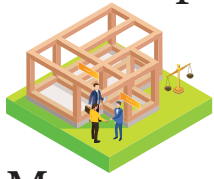


## Construction/ Property Development

This part of the cycle holds the largest profit earning ratio in the **Property Development Life Cycle (PDLC)**. Generally, this space is mostly occupied by larger companies, since there is a need for large capital and expertise and these companies have that.

One thing to take note here is what kind of agreements are available for investors. Will there be a leaseback/rent back option? Who will bear the outgoing expenses, such as legal documents and construction interest? Are there any packages that add to your convenience? Remember that as the investor, you hold a level of responsibility over the development of the property, even if you aren't

physically building it. Ensure that parties have agreed clearly on what responsibilities they will bear.



## Management

Management is key to ensuring that the valuation will increase over time. With quality management and optimization of space usage, the property's ultimate value will grow steadily



## Renovation

Renovation is a necessary stage because it adds to the functionality and aesthetic of the property. Any additions to these aspects mean that the property price will increase.

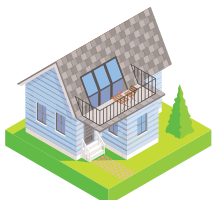
*Maxshangkar of MCM stated this:*

“Renovation is like adding the soul into the body.”



## Refurbishment

Sometimes, properties can become under-valued. These can be because of poor management, lacking financials or due to being abandoned. Simple renovation may not be enough. Plenty of incentives exist around the world to encourage refurbishment. For example, in the UK and Germany, it is encouraged to refurbish historical buildings to revive and maintain their value, both historically and financially.



## Redevelopment

Beyond refurbishment comes redevelopment: in case a current property does not meet market demand, it may get redeveloped entirely. Another reason is that the building may get destroyed due to disasters, both man-made (fires) and natural (earthquakes and volcano eruptions).

# Conclusion

There are other important factors to consider, such as demographics, location and overall stability of the country. Pair that with your profile as a property investor, and you can start building your experience over time as you look at more projects!





## Chapter Four

# The Framework for Understanding and Investing in Businesses



One of the possible options when it comes to investing and diversifying one's project is business. There are a few reasons why **MCM** invests into businesses in the first place. Some reasons include mitigating risk by diversifying into multiple industries, as well as to protect ourselves from potential downfalls.

But business itself carries risks, and without proper guidance, a beginner investor may have trouble figuring out what needs to work. Some individuals prefer to look at profit, while others at the growth rate. Some prefer to view the industry as a whole first, while others view the business from a holistic perspective.

Remember, success is a combination of these factors and more. That is why the **Business Investment Life Cycle (BILC)** is a very useful tool to use! The **BILC** is a way to look at businesses throughout their stages, and figure out how to receive using various methods (eg. through private equity, angel, VC, etc.).

As a PMC, we want to engineer the value of the business, within the intention of bringing up its value. Within the company, we have created a set of strategies from researching business patterns at different stages, all with calculated risk in mind. Understand business transformation at different stages is key to deciding whether or not to commit, and with the BILC, things will be much clearer.

*Here are the main stages:*



## Startup

Startups are brand new, on the rise and risky. Known as the birth stage of the business, profit is usually in the red and business owners are focusing all their resources into achieving stability. During this stage, careful planning and effective resource allocation can mean greater chances of success. Individuals can reap the benefits of potentially multiplying the capital over a few years. This means a high-risk, high-reward potential.



## Growth

Going past the startup stage, the growth stage is where things start to pick up. During this stage, businesses are starting to generate consistent sources of income as well as maintain stability and increasing customers over time (though this may be through word of mouth or organic content strategies). There is still risk, but not as high as the startup phase. As a stable business model, the cash flow can cover overhead costs in general, profits would be seen on the rise.



## Expansion

Here, the company expands in greater numbers! This can be defined by its reach and market penetration, number of hires, or a mix of both as well as other factors. At this stage, the business model has found their market fit and chose to scale according to this new definition. In terms of employee responsibilities, they now have a greater focus as founders are there to maintain vision and direction. Customers and members of the related industry more or less know the name of this expanding company!



## Mature

Now that the companies are stable, there would be annual profits. This is when investors can decide from a few options: maintain a relationship with the business owner or realize their profits by exiting investment.

### Where should you focus on?

Investors come in all shapes, sizes and appetites. It depends on your resources and your willingness to be patient, but the most important question is: what is your risk profile?

Do you prefer stable options or riskier but high-growth options? Do your current investing tendencies lean towards startups or stable companies?

It's best to get a good idea of all stages of the cycle so you can position yourself best as an upcoming investor. **MCM** understands these stages the best through the **BILC** and can provide expert knowledge if you require it.





## Chapter Five

# Global Real Estate Investment Story From Maxshangkar

**T**he main motivation for us to come out with new "MCM Blog Posts" is that we noticed that there isn't sufficient information on global **Real Estate Investment (REI)** where the authors have pre-tested the opportunities and want to share proven investment strategies, and how they work on a global scale.

Hence, we have decided to start the **MCM BLOG** to share various proven methods of investing in global real estate opportunities, with valuable pre-tested opportunities as case studies to caution fresh investors and first time global real estate investors.

We have also included some of the most common mistakes that we know from experience that people usually make when investing in real estate.



There is another reason we are writing this blog for you! It is to share some of our hard-earned experience, especially dedicated to young entrepreneurs with humble beginnings who have been facing challenges in their life yet have not given up the fight to achieve their dreams.

As Sylvester Stallone once said:



**“Life’s not about how hard you can hit, but it’s about how hard you can get hit and keep moving forward. It’s how much you can take and keep moving forward. That’s how winning is done!”**

Resilience is the key to life achievements. Staying focused and remaining robust at all times are the fundamental traits of a discerning investor. Sometimes in life, you may make a wrong investment decision that can put you in a very bad situation, requiring years to recover.

Let us share the story of our MCM's founder and Group CEO, Maxshangkar in his own words.

*"Within the first year of doing network marketing business, I was already earning an income way above many my age.*

*I was too ambitious then and thought I could achieve the same success story when a close friend of mine approached me for a commodity trading business that I invested in with all my hard-earned savings.*

*After 3 years, I not only lost all that I had, but was left with a debt of close to half a million owing in credit cards; I was struggling with the monthly minimum repayments and was left with very little for basic living expenses like petrol for my motorcycle, and allowances for my ageing parents.*

*I almost give up the most valuable thing in my life - the belief in possibilities! My world was closing in on top of me to a point I felt that my destiny was just to repay my debts.*

*Luckily, after meeting several successful people who had gone through far worse lessons in life than me that had bounced back from the hardships and with strong moral support from my friends, I decided to give myself a chance. A chance to make a breakthrough with life lessons learned in the past and to avoid falling into similar pitfalls.*

*I'm not encouraging anyone to play it safe in life because in business, you need to take calculated risks and a fair amount of courting with danger. It was then that I ventured into the real estate industry, in marketing and sales. In those years, I only had time and my ability to put in the effort, and not much else!*

*Within the first 3 years, not only did I fully pay off my debts, but by the end of the third year I was able to acquire a few properties locally and later, several properties overseas."*

Another reason that motivated us to start a blog is more personal, we at MCM believe in encouraging young entrepreneurs from small towns to believe in themselves; if they have the determination to improve, nothing can stop them. Our founder **Maxshangkar** firmly believes in the possibility of changing your circumstances, not matter how dire.

To quote him:



*"I was born in a small village called Batu Arang in Selangor, Malaysia. I also wanted to make my parents proud, although my beloved father died very suddenly many years ago.*

*Coming from humble beginnings, I had to work part time in a furniture factory at the early age of 13 to indulge in things like a bicycle that my parents couldn't afford. During my university days, I had to work part time as a teacher to partially pay for my course fees and cost of living.*

*With the desire to take better care of my family when I graduated at the age of 23, I was determined not to work for others to achieve other people's dreams, but rather to work towards fulfilling my own dreams.*

*Thus, after graduation, despite being offered a lucrative starting salary as a computer network engineer, I rejected the offer and ventured full time into a network marketing business and later to commodity trading business and now global REI.*

*It has always been my passion to share my experiences and insight that have helped me to transform my life and that of my family. I hope my sharing can also add value to others, the same way many mentors have added value to my life when I needed guidance."*

"All information provided in this website and blogs are based on our community members ' experience and internal research, please do your own due diligence before adopting any investment strategies outlined in this website and articles".

Please always consult with your own trusted reliable experts before investing in any opportunities that you may find attractive for you. Always ask yourself, "If this is too good to be true, would the promoter or expert first invest in these good projects themselves?"



“How you do anything, is how you do everything!”

- T. Harv Eker -

“KNOWLEDGE IS POWER!”

- Kofi Annan -



# Looking for more? Get it by becoming a part of MCM GIC



Learn Various Investment Strategies

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Priority Pass for Events and Seminars

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Access to a Global Network

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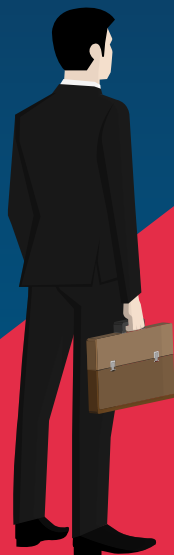
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