

EPISODE 1129

[INTRODUCTION]

[0:00:01.6] ANNOUNCER: Welcome to The Real Estate Syndication Show. Whether you are a seasoned investor or building a new real estate business, this is the show for you. Whitney Sewell talks to top experts in the business. Our goal is to help you master real estate syndication.

And now your host, Whitney Sewell.

[INTERVIEW]

0:00:24.3

Whitney Sewell: This is your Daily Real Estate Syndication Show. I'm your host, Whitney Sewell. Today, our guest M.C. Laubscher. He's an educator, and his passion is to share how investors and business owners can create and recover warehouses and multiply cash flow through advanced cash flow strategies. Have you figured out how to escape the rat race and replace his income through cash flow investing, he shares how you can do the same through cash flow investing strategies? M.C. is the founder of cash flow in and the creator and host of the top-rated Business and Investing podcast. Cash flow and Cash Flow Investing Secrets. I've known M.C. for a few years now, it's been incredible to see what he's done in our space and how he's helping others think about cash flow strategies. Right. So now he's written a book, The 21 Best Cash Flow Niches book. And He elaborates on three of those niches today that we don't talk about often, that maybe you should consider adding to your portfolio, but I know you're gonna learn a lot and enjoy the show today.

0:01:27.4

WS: M.C., welcome back to the show. I know you and I have crossed paths at a few conferences or speaking here and there, and have got to catch up much lightly, but I've enjoyed the last few minutes actually just hearing more about what you've been up to and some success you've been having and things you've accomplished. It's incredible. And one thing recently, I know we're gonna jump into today. But before we do, in case the listener hasn't heard of you before, tell them more about your focus, your business model strategy a little bit and kinda how you got to where you're at right now, and let's dive in.

0:01:55.4 ML: Absolutely, thank you so much for having me on... This is a blast to connect again, my friend, I to see you, and congrats on all of your success too. Thank you for listening. Just a little bit about me. So my name is M.C. Laubscher. So I'm an investor entrepreneur, I have several businesses, but most people are probably familiar with my platform called the cash flow and ninja, and I've heard of me through that platform, I've kinda took some crazy colors and throw it together and got a crazy little ninja, and at the cash loan injuries essentially started out as a podcast, is about five and off almost six years ago, and it's grown into an educational company, I'm very mission-driven, a purpose-driven through the cash flow injure to help as many people as possible to become self-reliant through actual education, so we share a lot of different strategies on their mostly cash flow strategies, and we assist them ensure information to empower them to escape the rat race through casual investing strategies, so that's one of the businesses than one of the platforms that folks might have heard or have seen me on.

0:02:59.2 ML: And then I have invested in in several other businesses, so I also have a company called Producer's Wealth, where we consult virtually with clients all over the United States, and we help them implement and execute Banking Strategies and help them set up their own banking system in 30 days or less, and then we also have... I have another company called Producers Capital Partners, where we assist folks investing in cash-flowing basements such as multi-family, such as resorts and other investments and so forth. So that's a little bit about me. And that's what I've been up to. We've been keeping busy.

0:03:35.2 WS: That's for sure. No doubt about it. That's only incredible to see your growth just over the last few years and... Or more people that you are helping. I think through cash flow strategies, we should be strategizing about different methods of cash flow and how to do that best, and it's incredible to have somebody like yourself that's researching and educating and thinking about all these things all the time. Often, many of us are our passive investors gonna have time to drive in and educate ourselves about every one of these strategies, and thankfully, must have recently written a book as well, and we're gonna dive into that today, but the 21 Best Cash Flow Niches book.

0:04:10.8 WS: And so I encourage you to look that up for sure... Maybe you can hold it up. Absolutely, that's got those amazing collars on it again, so that's great, but we're gonna dive into a few of those niches today, but something other than single-family, multi-family, which we talk

about often, EMC has really become very educated about many different niches, and now he's helping many others to help do that as well, but let's dive into a few other niches today that we wouldn't normally discuss that you have seen to be so helpful to other passive investors.

0:04:42.8 ML: Yeah, absolutely, and this has been a lot of fun because I've mentioned, I started my podcast cash flow and in 5 and off six years ago almost, and it's just been incredible to have been able to interview the base lines and business and investing, and this shows pretty white, meaning we cover a very wide variety of topics, so we've talked about businesses, we've talked about real estate, we've talked about commodities, we've talked about paper assets, we've talked about crypto and blockchain assets, we actually started covering that in 2016, if you familiar, not... So we've been looking at all these different types of opportunities and investments from the best lines in business and investing, and the number one question that I get when people talk to me is...

0:05:27.2 ML: And you've had over 700 people on your show for almost six years now, like what are some of the best opportunities that have been shared on your show? So it's a really good exercise. We continue to produce content so much that sometimes you forget about everything that you've shared or covered on your show, so it was actually a fun exercise writing the book is I eventually said, You know what, I'm being getting this question over and over and over, I'm gonna put it all together in a book for folks and just share the 21 best cash flow niches, and of course, I throw in five bonus that is there is to narrow down to 21. It was hard. And of course, we are listeners and viewers. Marketing 21 is better than marketing 26. I don't know why it is that way. It's like when you look at numbers 5, 7, 10, 20, 21, and then anything above that. It's hard to market it. (Unless it's like 100, right?) Yeah, there you go. You almost have to go to the next one that seems like, Oh, 100, this is 100, so... But yeah, was a lot of fun putting it together and breaking it down and trying to just dive into 21 of these niches, and of course the five bonus niches, but some of the ones that I think that would be very interesting for your listeners of your viewers 'cause there's a lot of real estate and masters listening to your show is one thing that I found quite incredible was agriculture investing.

0:06:55.1 ML: And agricultural niches specifically. And it was very intriguing, and I listened to a couple of those shows. Again, is... I'm like, This is very intriguing because you could, of course, by farmland, by farms, you could look at... Folks have shared on my show how to invest as a syndicate in the farming business and livestock and so forth, and certain crops, and then there's

also folks that have shared how to invest into coffee parcels where coffee beans are being produced and also co-goal... And this is also off-shore to which adds a different element to it, so now it's not just agriculture, it's offshore agriculture, which gives you a little bit of a diversification, but one, I would say area with in agriculture, that was covered on my show, which was very intriguing was actually timber and specifically teak, and this intrigued me. So I looked into it, and then I discovered as I'm doing my research and learning more about it, that tech's been included in a lot of university endowments like Harvard, Princeton, Yale, it's held by a lot of hedge funds, there's folks like Ted Turner that owns thousands of acres of teak, specifically trees and agriculture.

0:08:14.0 ML: And I thought this was very interesting, and then I looked at this and I said, Why? That's usually a... My thinking process works is I look at what very wealthy and successful people are doing, and then I look at this and I go on, but why are they doing this? Well, it's of course very interesting as an investor to look at this, that it's tea trees five years ago, they just grew 10 years ago, they just grew 15 years from now, they just grow and 20 years, so now they're still gonna grow and of course, it's not a get-rich quick scheme. By any means, it brings an investing approach as an investor of this very long range... Long View generational approach. So then when I looked at it like that, and I said, 'Well, this is not surprising at all, why family offices love this and endowments love this, and all of these very, very wealthy investors and families have invested in teak because they have a long-term vision and view, they think multi-generational, not just while they're alive, right? They see themselves as just stewards of the family capital, and that is money managers and endowments and hedge funds kind of see themselves as well. So that was interesting for me to look at.

0:09:27.9 ML: And then the other thing that really popped out to me when I looked at this is it provides a great balance in a portfolio, so if you're an investor and you're kind of sprayed across the couple of asset classes, like businesses and maybe a lot of real estate investments and so forth. This is a really good recession-proof, just niche because it provides that balance... Real estate goes up down and sideways, businesses can go up down inside was a... Just in different types of environments, whether it's inflationary, whether it's deflationary, the trees just grow, they keep growing as greater... Are there... And they'll continue to grow. So I found that it was fascinating in agriculture, and there's so many different niches in it, but specifically that teen... And obviously, I go into debt, the book about it, but I thought that one was fascinating.

0:10:25.9 WS: That is fascinating. I remember I've had a few people on our show as well that talk about syndicating livestock and land and crops and trees, things you're talking about, and even offshore, I didn't have a clue first, so I was like, I didn't even thought of this, and it seems like there's more people doing it than you think, but it's just one of those things, if you're not exposed to it, you just don't see it, but then now it's. Like you mentioned, there's farmland, there's livestock, crops, coffee timber, all these different things, and could be an amazing steady investment and even offshore, like your time has so many different dynamics to it that you could add your portfolio...

0:11:01.8 ML: Yeah, and especially now cannabis too, right now that it's being legalized, there's a lot of that going on in a lot of cannabis farming and the professionals are coming into that space, so when I say cannabis farming, it's not two guys that are high school buddies that are now, farming cannabis, this is big agriculture coming in because it's being mass produced for medical applications, medicinal cannabis is a huge industry and legal in most parts of... In North America now, so that was interesting. And then also the other thing that I think that might have been of interest for your listeners is, like I mentioned, we covered cryptocurrencies and blockchain technology since 2016, and it's been incredible to see the development in that space now, when most folks who look at that... They think, get a shiny object kind of stuff, get rich quick. I buy a coin at five cents and it runs to 100 bucks and now I'm a multi-millionaire, that's kind of the stigma that Crypto has gotten, but there's actually a lot of very, very professional investors moving into Grupo, and the space is developed quite a bit, so you can actually invest as an investor, not just a speculator, and then there's also savings elements actually, as the decentralized finance or of crypto is developing, what DFS decentralize finance is, just it's financial services in the crypto space for folks listening, and there's a very interesting crypto cash flow strategy that doesn't involve you buying a Bitcoin or an Ethereum and hoping it goes to the moon or a doggy coin like you on locals about, there's actually a strategy where you can as a savior or as an investor position some of your capital in stable coins and stable coin is just, it's a coin that's backed by another asset, there's an asset backing it up, like for example, there's a point based on the price movements of gold, there's a coin based on the price movements of the US dollar, so most folks have heard of ether and UDC, which is kind of like US dollar back stable coins, so you can essentially position Capital as an investor into a stable in such as USD, let's just say for example, and you can earn a very nice return cash flow in it.

0:13:18.4 ML: It's almost like how money markets used to be back in the days in you can earn a

very nice return and it doesn't matter what the but going goes up or down or sideways or down, coin goes to the moon when you eat on sensor a tweet, you just earn a nice, predictable, stable income from holding these US dollar-backed... Stable coins, and what's very interesting with that folks would say, Well, why would someone hold a coin that's backed by a US dollar sort of backing, and it's very interesting is that the industry has been evolving, there's a huge Demon actually for these points, because there are professional Traitors in the space, and there's a lot of now big banks and hedge funds trading crypto, so when you trade crypto, you actually have to buy or borrow us stable coins to then move on to an exchange and then you can trade in and out of Bitcoin for example and in and out of other currency, so there's a demand for that, that's one of the biggest demands on the... The second demand is, if you invested, let's just say, into Bitcoin or any of these cryptocurrencies back in 2016, you're retired, you're sitting bring pretty nicely right now, so you sense have a couple of options in front of you, so you could, number one, sell some of your coins, and now you're subjected to.

0:14:42.1 ML: Of course, taxes, yes, you do have to pay taxes on crude and you have to follow them every year, and let's just say you sell now, after getting it in 2016 or 2015, there's a huge capital gains liability that you have, so what do professional investors do in traditional financial markets... Well, I like picking on fellow South Africans, so let's pick on an... Again, elitist reports that came out show that you placed a lot of taste lasers as collateral, his own shares and follow against these shares to then get liquidity and use it in some of these other businesses. Whether it's Space X, he's going tomorrow, whether it's the brain business neuro link, but he needed some liquidity. Why would anyone do that? Well, then he doesn't have to sell tile shares and pay taxes on those, you could just collateralize it alone, which is tax free to then invest and feed some of these other businesses. So essentially, in the crypto space, professional investors are doing the same thing, they're not selling their bikes, they're just placing Bitcoins up or collateral for a loan, which is then played in USD, like the US dollar crypto-backed currency, which is fascinating...

0:16:01.5 ML: But that's all they do it because you don't have to then buy taxes on it, you get the loan and you can pay your living expenses, you could buy real estate with it, we know a lot of folks have done that in our network, there's many different things that you can do. So I thought that was another fascinating cash flow strategy, which I think people would find interesting, which not a lot of folks are aware of that, they're just aware of the speculative element of it, but as I mentioned, there's a lot of investing opportunity starting to open up as that space is starting to develop.

0:16:35.5 WS: For sure. Yeah, crypto seems like still such a new thing to most people, it's obviously I received so much more publicity recently, do you have any fears of it being banned as... Was it banned in China? I think there is a fear around that?

0:16:51.5 ML: So I mean, especially like... Now, that's why you need a strategy. So you don't have all of your eggs in one basket, if you're a real estate investor and you're a heavy in real estate, you wanna have capital allocations in other areas.

0:17:01.3 ML: Let's just say something happens in real estate, there's a black swan event or there's a crisis that emerges there, you have some cash, some US dollars, you have some golden solver, and maybe you give yourself slight exposure to crypto. The problem is, we're living in a world today from a marketing standpoint where Maximus in attention, the folks that are all in in one thing, they get a lot of IBS and attention, so we see a lot of folks that are Maximus whether it's but coin whether it's gold and silver, or it's real estate. And so for it... So I kinda look at the strategic approach from building a wild strategy, so that crypto does get Banes, say for example, there's a change of heart, which it looks like the government in the United States and the financial markets are pricing it. I wouldn't be surprised that there's an ETF in the next couple of months, or let's just say, but when... And there's already similar to an ETF with gray scale, which a lot of folks might or might not know about, but I wouldn't be surprised if there are, and it looks like they're embracing it, because Wall Street is to figure out a way how to make money from it and the US government has figured out a way how to generate taxes from it, so there's a lot of money at stake here, and I figured the two big players when it comes to money that as long as they get their slice, they're gonna be happy.

0:18:21.3 ML: It's Wall Street in the US Government. Yeah, that's a good way to look at it. Yeah, so that kind of makes me look at it, I don't think that the threat is really high on that being banned, but as an investor to... Yeah, it's a great question. What happens if it does get bad? Well, in my community, I made a statement when Bitcoin dropped the one day over 69 days, it dropped 55%, the latest pull back, which was a couple of months ago, and I said, If you almost fell off your chair or wet yourself when that happened, you were probably over-exposed and you had too big of a... An exposure to it, if it has that kind of a pull back and you're looking at going, Well, you know, I still have a strategy on position in different areas, that's fine, I'm just gonna leave it there, and you're still a cool common collected and you don't get emotional about it then probably your size

in that asset class is probably at the right size...

0:19:19.5 WS: Yeah, that's an interesting way to look at it. No doubt about it. You don't wanna be emotional. You make so many quick, large decisions and usually mistakes at that point, you know, I have to ask myself out of all these strategies, which ones are you invested in or your favorite?

0:19:34.1 ML: There's quite a number that I've invested in, and the reason why I've been able to do that 'cause folks usually say, Well, shouldn't you just pick one and focus... My line and my focus has been people finding the greatest people in different niches, learning and studying everything that I can and immersing myself into a space before I invest my money there, so... Yeah, there's what a number... The crypto by some... Obviously, I've been an investor and over the past 20 months, I would say that I've been so immersed in it to learn more and study more, because I believe there's a huge opportunity there. I look at the California Gold Rush strategy, where during the California Gold Rush, it wasn't necessarily the people that came there and Doug or panned or try to mine gold, it was actually a lot of the entrepreneurs and business owners that sold equipment, picks and shovels and clothes and shoes like Levi Strauss and housing and food and financial services like Wells Fargo, right, the wells family, those folks all come out of the California Gold Rush, the same opportunity exists there.

0:20:35.6 ML: So that's one that I'm investing in. Another one that I think that might be interesting for real estate folks is in the hospitality industry, which is one of the niches actually, believe it or not, most folks would go... Are you getting hospitality right now? Yeah, it's getting absolutely slaughtered and I don't necessarily... With my paradigm and worldview, I don't necessarily think it's coming back either, because I don't think business travel is going to resume as it was prior to 2020, which is a huge part of hospitality and conferences. Business meetings and so forth. I think the world's kind of adapted to the Zoom World ride and doing zoom conferences, but there are niches within hospitality, the short-term luxury rental space is on fire like a Hammond team. And I think it's only getting started, folks have changed their habits, they've changed how they travel, they changed how they vacation, they would drive somewhere three to four hours or maybe even up to six hours from where they live in vacation there were then getting on a plane and going somewhere, and it's the same thing, another niche within the hospitality industry that I'm a partner and investor in that I've thoroughly enjoyed a historic resorts, close to major markets.

0:21:48.4 ML: The business plan is built on weddings, that's how you get the people to the

resorts, then you have a winery, you have a golf course, you have a hotel, you have restaurants on the property, so because they're there for the wedding, they enjoying all of the ancillary and symbiotic cash flow revenue streams that the property has to offer, and that's been phenomenal, I cannot believe the success that we've had on the properties that we've been involved in over the past 20 months in the story, the resort nice, where most of hospitality has been designated a we cannot literally keep up the one property, we're actually selling out a hotel in the same area because all of our rooms are constantly... Solow helped them fill up their hotel too, 'cause we're getting so much traffic to the property, so... Yeah, so obviously there's a lot of other different niches, you mentioned real estate and multi-family, I'm a big fan of multi-family and what's going on in that industry, and right now, I mean it's a phenomenal place to be, and I think it's gonna be a great space to be for another couple of years, so there's always going to be a need for quality affordable housing, for sure.

0:23:00.2 WS: No doubt about it. On that note, do you have any predictions for the real estate market over the next six to 12 months that you could provide?

0:23:09.2 ML: Yeah, I would just say if you're realising how we love where we work and how we travel changed, and I think the habits or said No, I don't think we're going back to the way that things were prior to 2020. So the economy has changed, business has changed, it's completely virtual, which means now you can work from anywhere, you can hire employees from anywhere, because they all work virtually... They all work from home. So what does that mean? Well, they don't have to be in a town where the company is based to work there, they probably want a bigger space, I imagine in the old days... The old days, 2019, you would live in San Francisco and New York, work in those cities. Because the company is there. Now, you can work from anywhere. Maybe you get a larger house, a single-family house, even, maybe you get a bigger backyard, or there's different reasons why people are gonna love where they live. So that's the big thing to take into consideration.

0:24:10.0 ML: How we live outside of the house is gonna change and has changed to retrain vacations, that's why short-term luxury rentals, I believe, is just going to continue to grow because we've gotten in the habit that we're not necessarily gonna jump on a plane, spend all this money and fly somewhere, we'll just drive a couple of hours closer by and enjoy a vacation closer to home. That's a very, very big part of it. So yeah, I would say my predictions in the next couple of months in real estate in 2020. We went into the future, we fast forward 10 years into the future in

the space of two months, people were gonna work virtually anyway, that was coming... It was going there, the studies were there, operations had employees that were more productive, more happy, or I had a more well-rounded life, and they increased their production just by working, which all of the studies showed this, the supervisors, loners who are so against... They were forced into doing it, exactly. And one of the biggest reasons why they didn't want to do that was the culture, 'cause that's difficult to manage a company culture when people are virtually, but I think they've figured it out.

0:25:18.5 ML: A lot of the good companies and good managers and good entrepreneurs and business owners have figured that out, so... Yeah, so I think where we live has changed completely, how we work change and where we travel as change and real estate is just going to evolve in that way, and unfortunately, there's going to be some real estate asset classes that are gonna continue to get it... Think of malls and retail and so forth, and then there's other asset classes in real estate that's going to continue to benefit from it.

0:25:46.2 WS: Right, M.C. That's an incredible insight. No doubt about it. I like how you said it has accelerated that in a big way, what was gonna happen anyway, just for so many people into doing it faster, but unfortunately, I've just a few final questions. We gotta get through. What about, give us a way you've recently improved your business that we could apply to ours?

0:26:04.3 ML: So I started my business virtually in 2015, so it was a big challenge then was Skype, even prior to zoom, and then we incorporated zoom into it. So there's two things that I'll share with folks. It's the fourth Industrial Revolution. The world has changed.

0:26:19.3 ML: It's not going back to the old way. So here are two things to incorporate into your business, intellectual shortcuts and network shortcuts, that's what I'm focusing on, because people will find that valuable, whether it's artificial intelligence, robotics, 3D printing, machine learning, the internet of things, 5G, all these things are coming. How do you stay relevant? How do you provide value in the marketplace through your business? People are looking for intellectual shortcuts, there's too much information, they don't pay for information anymore, they want intellectual shortcuts, and there's too many masterminds and networks and all these different things. So if you could be a person to plug them into yours, that tap into other networks, you also will be irrelevant and be a person that continues to over-deliver value.

0:27:10.00 WS: What about your best source for meeting new investors right now?

0:26:1.00 ML: Yeah, be... Source is still virtual, man, I think if you produce a certain content, if you have a certain community, that's the other thing that people crave, I call it gong tribal. Like-minded folks like like-minded folks. So if you continue to be consistent in your messaging and in your branding, you're gonna attract like-minded folks, because right now people are looking for like-minded folks. They're looking for their tribe.

0:27:34.3 WS: Yeah, what about some daily habits that you have, that you are disciplined about that have helped you achieve success.

0:27:42.3 ML: get into the best shape you've ever been physically, mentally and spiritually right now, what are some ways you've done that... I've gone into a training regimen back in my rugby playing days and playing sports at a high level, so I'm really, really cranking out. I changed my diet completely. I'm very intentional how I eat a recover, how I hydrate, and then I'm very intentional about what content I consume, what things I focus on to stay healthy mentally and to get stronger actually every day, and then I connect to my Creator every single day, because I believe that at a time right now and great change, a lot of chaos in a lot of disruption, that's one of the greatest places to be, is to connect it to your Creator so spiritually, mainly and physically in three areas that I'm trying to... 'cause I can control that to... Anyone can control that, you cannot control any other stuff necessarily out in the market place and out of the world, but you can control those three things...

0:28:42.5 WS: I love that. And that's incredible, but what about if you had to pick one thing that's contributed to your success?

0:28:49.5 ML: Being intentional, I think once I focused and I was... Started to be intentional with my time. Everything started to change 'cause I put your quotes, by the way, but it's essentially... If you don't know where you're going, any road will get you there. Right there. So be intentional.

0:29:06.5 WS: How do you like to give back?

0:29:07.5 ML: Time is a big one, obviously, financially too, but I think time is a big one, and spending time with a lot of folks, because I think it's our most valuable resource, time is our most

valuable resource out there, so that's why I try to help whenever I can, when I cross paths with regards to my time.

0:29:24.4 WS: Love that, and it's why most of us got in business, so we can have more control over our time, more time with family, but then also I have more time to give away to... And do those things that we really wanna do.

M.C., grateful to have you on the show again and grateful to hear about your book, the 21 Best Cash Flow Niches book, I hope that listeners would go check it out, and I think a lot of McEntee has done, and so grateful again to have you on the show elaborate on at least three of these niches of many that I know you have elaborated on in your book, but that we don't normally talk about a whole lot, but tell listeners how they can get in touch with you, learn more about you and find your book?

0:30:01.4 ML: Cashflowninja.com is my platform. And the book is available on Amazon right now, the 21-based cash flow niches. But if you go to cashflowninja.com/niches, 21 niches and purchase the book, I'm actually going to give you access to a digital version, an audio version, so you get the audio book, and then I'll give you access to a curated library of interviews of me interviewing folks talking about all the niches, so instead of having to listen to 800 episodes, I have a curated library for you and some more about his feature, so if your listeners, if you interested, just go to cashflowninja.com/21niches, and please let me know that you came from Whitney and from a show, I'd love to know where you guys found us and we'll give you access to when you purchase the book, and you can screen share or just give us a proof of purchase, will give you access to the digital version. The audio version, accented library, and some more bonus ones, and the book is available in Kindle, paperback and hardcover on Amazon.

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