

EPISODE 1418

[INTRODUCTION]

Ivan Anz (IA): And then God sends me this revelation, philanthroinvestors. And I say, what is this word? It doesn't exist this word like what is it? And kind of it tells me, it tells me, Ivan, listened in the many years from now, people will not be throwing money away without conscious. And then the world will take more responsibility for the world.

Whitney Sewell (WS): This is your daily real estate syndication show. I'm your host, Whitney Sewell. Today, our guest is Ivan Anz. And he's an INC 500 Magazine International serial entrepreneur. He's the founder of Capitanz family office, and creator of Philanthro investors phenomena. His business and projects generate high impact improvement in society. We go into a lot of that today where he talks a lot about his philanthropy investing and what this means investing with a purpose and how he's helping so many families, while also helping his investors build wealth.

So I love the idea and the vision behind this that he had. He hired his first CEO when he was 14 years old, you're gonna be impressed by his story and just his entrepreneurial drive from a very young age, we're gonna talk a little bit about what his father did. Stir that a little bit, I'm always curious about those things, and how people led their children to think as entrepreneurs and to have that kind of drive. He's gonna go into a couple other things that are going to help you as an entrepreneur and business owner, as well.

[INTERVIEW]

WS: Ivan, welcome to the show, honored to have you on I mean, you're a serial entrepreneur, you've done many things and not kept them all very small, you're growing. You are hustler to say the least. But I love your desire to change lives while making money, right? So I'm looking forward to getting into that conversation. And many of our listeners love that as well. And so

give us a little more about who you are, let's dive into your unique fi 500 company for three years in a row. You've been in real estate for a number of years. Tell us a little more about that.

IA: Of course, Whitney, thank you for having me in your show. It's my honor to be with you. And knowing your background and what you have done in real estate. And with this podcast, that is amazing. So I started as an entrepreneur, when I was seven years old. Wow, I have my go kart and I will listen to my neighbors, and I will sell them candy. And that's how my serial entrepreneur adventures start.

WS: Were you raised in a family of entrepreneurs? What kind of spurred that on?

AI: Yes, yes, my daddy was an entrepreneur also, but he was strating in that time. And by the way, I was raised in a family of entrepreneurial. He was taking me to his business meetings when I was like three years old. And every single time and you know, that's, that's basically what planted the seed, right?

WS: That's awesome. I've often asked guests who mentioned something like that, you know, about how they were trained in being an entrepreneur, how they were around people was the father or mentor or somebody else. But that's interesting. Your father was taking you even at three years old to business meetings, and, you know, speak to how that changed your your thought on how you grew up, or you know, your thought on what you were going to do maybe after school or what happened?

AI: Yeah. So that's, you know, at seven, I was already making money. And using any, you know, like, I think that what characterizes an entrepreneur is that they have a relative to use the resources for two main purposes. One is to share with others, the society and the world. And secondly, to produce profit.

So that's what I was doing the resources that I had around me that resources, it was, okay, how I don't just enjoy them myself, but get others to enjoy the benefit that I discover. And that's basically, at the core foundation of entrepreneurship is sharing with others. What you are enjoying and what you discover, this goes for you. And that's why if it's good for you, it will be

good for others. And that's why it will produce a profit for you because you're sharing something goes with us.

WS: I love that the two ways to think about those resources, right, helping sharing with others and increasing profit. That's incredible.

AI: Yes. And then I continue growing. Of course, I have when I was 14 years old, I cannot drive in the street, but my dad had a jeep. And legally I cannot as I tell you right now, I cannot lie on the street. But I say to my dad, hey, what about if I drive in the mountains? Can I live in the mountains and the farms? And he said yes you can. There is no there's no restriction in a mountain. So because it's not the street.

I mean, in the mountains, like the real month and not not in the street in the mountain, but in the mountain of road. And I became very good at it. And I created a four by four entertainment and training education company. And this is another thing that I understood very well since I was very young with me is that I realized at my early age, that the founder is not the CEO. And the CEO is not the founder. And the realities are different. And the activities that they need to do are different. So I realized that and I got, at that point, start looking for a CEO for that business. And I hired a CEO of 32 years old. And I was 14, his name is Juan. And I hired Juan to be the CEO of the project. And now the project is, is growing to the point that we weren't training, I was trained in the police of the state. So I don't have a driving license, but I am training the police on how to drive in demand. That's,that's incredible.

Yeah, then I created a radio show. And I was you know, like, my 17. That also was a success. And then I created a marketing company and advertising company. And then I went to the University to have my MBA and I study business administration. And well, at that time, I was like, almost, I will say, half of the career and I said, Oh, wait a minute, no, no, I am an intrapreneur. I am a founder, I am not the CEO. What I am doing with all of this business administration knowledge, I need business design knowledge, I need business dreaming knowledge, I need business creation knowledge. So I just jump out of the university into the entrepreneurial world again, and I started creating an international organization and in the in the nutrition industry.

And I grow into like, I don't know, like 15 countries with more than 500 people growing this organization, and so on. And at the point, I said, Okay, I wanted to expand I was feeling in a point, because I also launched with my family, Toyota dealerships, and Toyota, Lexus, Hino, all the Toyota, Toyota brands in our tracks. And I was feeling like, I have the observation or the feeling that it was just making trading things for money, it was just money for money. And that was basically it. Money for money. I was thinking, okay, here is you know, a product, give me the money, or here is the car, give me the money. So I was feeling like empty in my heart.

And I was taking a shower one day with me. And then it was in 2009. And then God sends me this revelation, philanthropy investors, and I say, what is this world? It doesn't exist this world, like what is it? And kind of tells me, it tells me I even listen, in the many years from now, people will not be throwing money away without conscious, and then will be like, they will the world will take more responsibility for the world, the world will want to fix the world before exploring other worlds.

Because I was looking at the time with me and what I have said, it was a tendency for some intrapreneurs, trying to take us to another planet, instead of first solving the issues in this planet. So I started researching more, because I had that revelation like 9pm at night, and I go to the internet, I start researching more than I realize that half a trillion dollars every year, half a trillion are going to the gambling industry every single year. And I continue researching and 90% of the people, both new and seasoned investors lose money in the stock market.

So when I realized that I kind of got it. So philanthroinvestors, I needed to find a way for the investors to be making money while changing people's lives. So I need to find a way where someone can invest their money and the time engaging emotionally because that's what gives you fulfillment, promoting human welfare while getting a financial return. Not just getting returns, but getting philanthro investor.

WS: Speak to that, like speak to a what philanthroinvesting actually is and going into detail about that a little bit. So I think many would be interested in you know, how do we do that right,

while helping change lives and helping others and as we're investing how you and how you have created this business?

AI: Of course. So there is right now many issues around the world. Like, for example, there is more than a million families that do not live in their own home. There is another more than a billion people that are homeless, there is 6000 kids dying from water related diseases every single day. That is 80% of the water that gets released untreated to the planet. That is only 8% of the population that lives in good quality conditions. There is like many issues around the different areas on the planet, 1 billion tons of food the guests have wasted every single year.

And at the same time, 1 billion people suffer from hunger. So that's a contradiction. And then a 60 million people suffering from natural disasters every single year. And on the other side, also, we have animals, the annual population, which is the wildlife, it has decreased 70% In the last 50 years, decreased 70%. In the last 50 years, the wild life, yes. And you can research all of this information, and you will find the sources and the research and all of that. Also there is more than 1 billion illiterates in the world.

So when I discover all of these, I say, but why are we trying to go to banjos or Mars and other planets when we need to? Are we going to go and mess around mess up. And so we didn't learn as a humanity, how to live in a planet for the goal of the planet and asked at the same time yet. So we need to solve that. And so I started creating in that direction. And I created a company called equity and help, which is my INC 500 company in the house in philanthro investing world and equity and help. It allows philanthro investors to grow their capital while they're helping families live in their own homes.

WS: Wow. Okay, tell us more about how that works.

AI: Yes. So basically, the company is based in in Florida, it has right now most 55 million of assets that we have recovered from the banks or auction houses. We operate in the space of single family residential, single family homes, with an average after repair value of around \$80,000. But our phyllanthus investors can buy them for 45-46,000. And then what happened

is that he selected homes, we show him the available inventory, we receive lists from all over the United States, we are operating right now in 34 states with almost 700 homes that we have recovered, and helping all of that amount of families in 360 Plus cities across the US.

And basically what the portfolio has produced is around 11.5% cap rate. Over the years, the company has almost eight years of existence. And the equity gain for our investors have 22% in Irish. So that means that they bought the house for 46,000. Then we located the family that do not qualify for a traditional mortgage. For him, we sold the home to the family at the price, of course, if he authorize, and that's an average 22% more, so the investor gets an equity gain.

But listen, 22% more is much lower than the after repair value. So the family walks in the house with an equity in the number one. And that's the philanthropic part, instead of investor come in and say hey, here's \$5,000 for this house or 10,000. And let's sell it for the full 80,000 He gets the family to do some, you know basic improvements in the house and with the sweat equity and capture the whole equity for them on the number one. And then the families are paying \$500 to \$600 a month between principal and interest. And they're living in their own home. And they are creating something that is called proud of ownership. So the philanthro investor is investing not only in real estate, but he's investing in in private ownership. He is a philanthro lender.

WS: That's incredible. It's a neat model you know and caring for these families. I was I was pulling your website up the equity and help and I was looking at the mission you know to stabilize families revitalize neighborhoods, while raising consciousness of help in the investment world and he's interested in you know, an investor can make some money right while helping a family even build some equity in their home soon as as soon as they get in that that's a neat business model. All and not just pulling every penny out possible, right? You know, I mean helping these people at the same time.

AI: That's totally correct Whitney and that's what it is. And we have, the model is so unique that also we have led over 10% of the falls in the years, you know, over the years. So we have two types of families, the whole intention families and the well intentioned families, the well

intentioned families, we just go the traditional route for closure, you know, lawyers, Sheriff and all of that. There are the families that do not answer the phone, don't answer the answer. The letters do not care. They're not answering the phone call. Yeah.

So the main thing that where we specialize is in the whole intention families. So the good intention, families, sometimes will have some problem in life, like anywhere, all of us in the humanity, even the rich and the poor, and everybody and the low income and the high income and they upscale, they have all of us have problems in life. But these people, let's say the last job for them is much different, that hang the wall in the weeds. Why don't you know, CEO losing a job, right.

So also, if they, if they have, for example, they had a baby, or they need to buy school supplies, or if they had a medical situation, like these type of problems in life occurred to them. And they are going to call and say, Hey, I have this problem, I have this issue. That's why I'm not paying. But here is \$50. Case. \$25. Here is \$3, you know, every single week, and so on, and the financial investor is there. And he has multiple options.

So once the family pass, the 90 days have been late, they're paying a small late fee, okay. But they can ask for the support of the Freelancer investor and the Freelancer investor has the option to say, well, I'm going to send your \$1,500 if you're late to the end of the law, and your current now. But I'm going to increase \$10 a month for the next you know, 15 years left demand repayment or the Freelander investor can say you have done such an amazing job with this house.

And you know, since it is my house, because I hold the title, and I am given the family what is called a contract for the or land contract on seller financing, right. So, I am going to donate I'm going to give you these three payments, and I'm going to do philanthropy, and I am just going to create the you know, take a tax cut, like a tax deduction of this donation that I gave to you for the money that I didn't receive, right.

And then the last option that he has is he consequently in California say, Hey guys, I would love to help this family, but I cannot because I have this money already committed this \$1,500. So my company has a global philanthropic Fund, and the global philanthropic funds will give the money to the philanthro investor.

So the philanthro investor have his own money. And then we will finance to the family. That late payments, up to 90 days of late payments for almost two years at 0% interest rates. Then we also what we do is we report the positive payments to the three bureaus. So in that way the families improve their credit score. And then in that way, in a point they can come and say, you know, a few years, they can come and say hey, if they want I want to refinance this philanthro investor out and decrease my interest rate. Now the philanthro investor cash out, and she can help another family again,

WS: Wow, how do you determine if a family is just taking advantage of you, you know, in the system, or somebody that's really just experiencing hard times?

AI: Well, because the family is communicating, they don't know the systems that we have just said in this video, like they are just they are just a standard, they contract the company and so on. We have a brand on the face of the families, which is a DBA for equity called EC homes. So the families work through EC comms to accomplish that. And then a they just interact with our EC comms team and that's basically it.

WS: Okay, tell me how you're finding investors that share your vision and desire you know, to give back?

AI: We have what we call philanthro investors ambassadors. The philanthro investor ambassadors are people like you with me that knows investors in different parts of the world. We have a lot of podcasters that they share our mission ambition, and they send us philanthro investors and we have a partnership model with them where we give our ambassador some revenue share of our profitability, right?

And you know, it's a lifetime thing because it's revenue share is like you find the philanthro investor and for lifetime you are getting there. In your shirt as an ambassador, so a lot of podcasters get, you know, a new different source of income for the business. And also, we have a lot of financial educators that are ambassadors, because they are educating their people in finances. And then when they say, Okay, you want to help the planet with growing your capital.

So that's basically how we do it. We also have a new model that we are launching, which we call the philanthro investors worldwide, or international founders. And this is people that are intrapreneurs, they buy the license or philanthro investors for their estate or their country. And then they create the ambassador force in that country and in that estate, and basically, they make more money of what the ambassadors makes in this revenue share. And they pay their own ambassadors in the state in the country.

Basically, they are the leader of the opinion leader of that area, they open their own office, they do their own marketing in that area, and it gives them a lot of I mean, we bet them really well, because we don't want to connect our brand with anybody. You see what just with anybody who's just appearing wants to be philanthro investor founder, because this is a marriage for us. WS: It's interesting, I mean, you've created a really a franchise, right? I mean, a way to grow quickly, but to help so many people at the same time, I'll have them behind that and the desire and the the scalability that you've created.

AI: Yeah. And it's not the franchise itself, because they are not paying us a royalty. We are paying them is the licensing of the brand and our our marketing, basically, and representing our brand. That's, that's the model. But yeah, it's very unique, and we give them coaching and we support them. And that's helpful and for investors grow in different areas of the world.

WS: Give us a current challenge that you're facing in your in your real estate business that we may potentially be facing, also, that you're working on?

AI: The real estate business, well, after COVID, the inventory, right? The available inventory to be able to grow, we mean, you know, we know it's not a lot we we buy between anywhere, like in a lower week, you know, three to five in a highest Wait 20 houses per week. So that's our, you know, machine how it works. And then we're helping five to 20 families potentially in the other week, right when we buy that house. And the main thing when these that with COVID.

And the foreclosures have been stopped, and people that they will not be kicked out by the bank, and the house will be there and so on. It's just more challenging to find these houses. But you know, we did amazing, like 2021 was our best year in the history of the company. 2020 was a little more challenging, but we we pass through the challenge and everything went well and so on.

But yeah, so we observed something in COVID, which was very interesting, because our model is not rentals. And the US the government said you cannot, you know, evict tenants during COVID. And our model is also no mortgage, because there is no mortgage attached. It's just a private seller financing deal. And we are helping these families so closely and they love us, they support us during during COVID So they only 11% of the whole universe of the whole families ask for forbearance only 11%.

And the reason also that is because we are helping the essential families, the essential workers of the society, we are helping the nurse we are helping the firefighter we are helping the policeman we are helping them people that you know sustain the society with their work, they were helping hardworking families and these families didn't lose their job for COVID and because of the help that we give them when they are passing through bad situations, they continue helping us so the returns didn't lower much for the cap rate didn't low low you know much like maybe one point or so during COVID for our philanthro investors.

WS: It's challenging and I hope that it challenges the listeners as well to think about even their tenants or their you know, the current clients or customers or whatever type of business you're in. Right you know if your seller financing or whether they are selling a home that they're thinking about those individuals right how can we help them how can we talk to you I mean like

you talked about helping them have equity day one you're you're helping this family while also helping your investors right in you have an incredible business model. And I think of ways that you were trying to implement some simple somewhat similar things to help our tenants right, uh, you know, in our multifamily communities and things that it helps build community helps, you know, just helps them as a family, you know, especially certain times of the year or when time Things are tougher for them.

And so, I appreciate your desire, a really your vision, you know, to help these families, you know, you're also providing an avenue for investors to be able to invest while helping these families, right. It's not just one-sided, it's not just cutthroat, right type of real estate, you know, it's really considering everybody that's involved in the transaction. And so I just appreciate your your desire for that.

So, unfortunately, we're running low on time, and when I ask you a few final questions, and so the listeners and I can learn a little more about you and, and so we can grow like you are as well, and but tell us about some of the daily habits that you're disciplined about, and that it produced the highest return for you?

AI: Well, the daily habits for me is, I love to do a work in the morning as soon as I wake up every morning and go into the nature. And that's the first thing before even touching cell phone or computers or anything. And then another good habit that I like to have is I never drink alcohol in my entire life. I never touch alcohol. And the reason for that is that when I smell it when I was a kid, like 15 years old, it didn't make sense for me.

I also do not drink coffee, I never drink coffee in my entire life. I mean, no, neither tobacco or nothing. And the reason for that is because when I when I was offered coffee for the first time, not only that, I don't like the flavor or the thing, but also I was of serving in people that were changing the personality. So I I am speaking with the person. And after the alcohol, I am speaking with a different person. And I speaking with the person after they drink coffee, I am speaking with a little bit of a different person. So I just, I just realized that something was not right on that. So that's part of my habits.

Another habit that I like is to keep on top of my communications to make sure that you know, at least, you know, once every week, I see or once every two weeks at least I see inbox zero. So that's also another of my favorites. And then another of my favorites is to be like reach out, be out being podcast and we speaking and go to events and surround myself with other successful entrepreneurs. And my wife is a professional chef, all the healthy food world so I like to tweet very healthy also, and that's another of my habits and other minorities.

I love the watersports because I live in Puerto Rico, I carry a jetski club that I own. So with my friends and we go to the with the ocean cross as a, you know, motorcycle gang, but jetski gang, and we cross to St. Thomas, St. John in the middle of the ocean, and then with all the security and all of that. But, you know, that's that's my life.

WS: That's fun. No, I appreciate you sharing that. And I ask every guest this and you live this and have built a whole business around this. And but I always like to ask how do you like to give back? And so is there some way that we haven't talked about that you'd like to give back or even elaborate on something we did talk about?

AI: Yeah, of course, the philanthroinvesting brand and the company is not only helping families live in their own homes, but it's also helping with water recycling and water improvement in the planet through one of our partners are using clear, we are also helping the recycling of plastic before it goes to the ocean because there is 8 million tons of littering going into the ocean every single year with our company in Dubai, where we have 60,000 followers right now but using our technology across the planet, to recycle plastic, and then also prevent in the top 10 diseases in the world with our predictive technology with health philanthropy investing and fires with based in Utah.

And yeah, so that's, that's basically how I give back is through philantro investing. I am working through lunch education Freelancer investing next year to solve the issue of the 1 billion of illiterates in the world.

WS: Ivan, it's been a pleasure to meet you and just hear your desire to help others to give back your vision for that, but how you've grown this business around that, you know, it's not just to help yourself or even just your investors, but to help so many other families as well. I love the business model, how you've done that I tell the listeners how they can get in touch with you and learn more about you.

AI: Okay, so I have my book in Amazon, you can find it so far, I launched Housing Philanthro Investing by this series of books and it became number one on Amazon in three categories in the week that we launched this year. So not just a bestseller but number one so I'm very happy about that.

And then we have had a huge success with the book. Also, you can go to philanthropy investors.com The short link to right to the website is pi.today, and yeah get in touch, contact my team and you will get to meet my amazing team, our CEO, Mr. (inaudible), and our president Miss Brenda Rios and philanthroinvestors and we have also a our general manager for Latin America that runs philanthroinvestors, Latin America. We are just growing but through philanthroinvestors.com, you can contact us. And as I say pi.today is the short link right to the website.

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[OUTRO]

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