



HER SQUARE FEET



BUILD YOUR PASSIVE INCOME

ROI THINKING

Turning a Home into an Asset



YOUR HOME CAN WORK FOR YOU!

Most of us see our home as just a place to live. But what if it could earn for you, grow your wealth, and become a stepping stone to your financial freedom? This module will show you how to turn your property from a monthly expense into a long-term asset, with rental income, appreciation, and smart planning. Let's start thinking like an investor, not just a homeowner!

LET'S DO IT!

Megha xoxo



MINDSET SHIFT

From Expense to Asset



STOP SEEING PROPERTY AS A MONTHLY EXPENSE.

Ask before buying:

Can this generate rental income?

Will it appreciate?

Are there tax benefits?

SHIFT: "I NEED A HOME THAT GROWS MY WEALTH, NOT JUST A PLACE TO LIVE."

REAL-LIFE CASE STUDIES

1. ANJALI - DELHI: FROM SAVING TO SMART INVESTMENT

Anjali, a 32-year-old marketing professional in Delhi, always thought property was “out of reach” for her. She was renting a small 1BHK while saving diligently every month. After attending a workshop on property as an asset, she decided to buy a 2BHK in a developing area of South Delhi for ₹50 lakh.

Numbers & Strategy:

- She invested ₹50L, taking a home loan for 70% of the value.
- Monthly rental potential: ₹30,000
- Over 5 years, the area appreciated by ₹15L due to upcoming metro connectivity and commercial development.
- Total net ROI (rental + appreciation – costs) \approx 19% annually

Key Insight:

- Anjali didn't just buy a home; she created an income stream and a wealth-building asset, showing that with planning, even a salaried professional can leverage property for financial growth.

REAL-LIFE CASE STUDIES

2. MEERA - PUNE: TURNING A SMALL SPACE INTO BIG RETURNS

Meera, a 28-year-old software engineer, was unsure about investing in real estate while juggling student loans. She found a 1BHK in a prime Pune locality, perfect for rental demand by young professionals. Instead of waiting to save the full price, she bought early, funded partially via a home loan, and rented it out immediately.

Numbers & Strategy:

- Investment cost: ₹35L
- Rented at ₹18,000/month → ₹2.16L/year
- Held the property for 2 years, during which the area's appreciation added ₹5L in value
- She reinvested rental income into a SIP for extra growth
- Net ROI including rental and appreciation: ~14–15%

Key Insight:

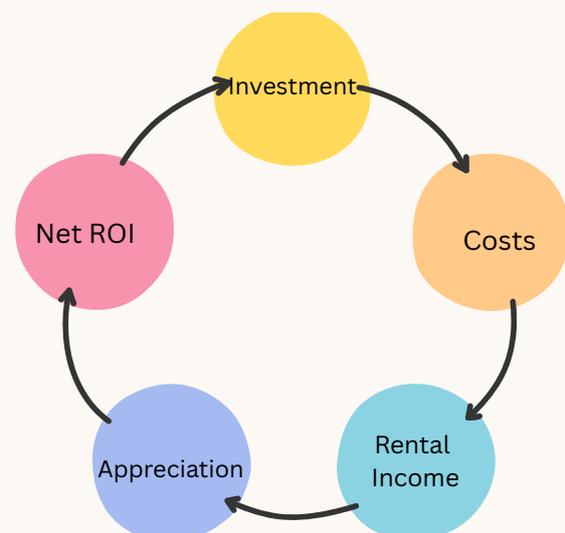
Meera's approach shows that early action + rental yield + smart reinvestment can accelerate wealth creation—even in smaller investments.

UNDERSTANDING ROI

$$\text{ROI} = (\text{RENTAL INCOME} + \text{APPRECIATION} - \text{COSTS}) \div \text{INVESTMENT COST}$$

Example:

- Investment cost: ₹50L
- Rental/year: ₹3.6L → 5 years = ₹18L
- Appreciation: ₹15L
- Costs: ₹2L
- Net ROI = $(18 + 15 - 2) \div 50 = 19\%$



Tip: Location + rental yield + long-term holding = ROI multiplier

Developing

ROI MINDSET TIPS

01

PRIORITIZE HIGH-GROWTH OR UPCOMING AREAS

Look beyond the already developed hotspots. Areas with upcoming infrastructure like metro lines, expressways, business hubs, or universities often give higher appreciation in shorter timeframes. Early entry in these neighborhoods can multiply your investment's value faster than mature areas, where growth is slower and prices are already high.

02

CONSIDER RENTAL YIELD AS CASH FLOW

Rental income is not just “extra money”—it's your monthly cash flow that can cover EMIs, maintenance, or even fund your next investment. Always calculate rental yield:

Rental Yield (%) = $(\text{Annual Rent} \div \text{Property Value}) \times 100$

Focus on properties that generate at least 3–5% yield in addition to expected appreciation, so your asset works for you immediately.

03

PLAN FOR LONG-TERM HOLDING

Real estate rewards patience. Short-term flips can be risky, but holding a property for 5–10 years often allows maximum appreciation and tax efficiency. Plan your investment horizon, align it with life goals, and resist impulsive selling unless there's a high-return alternative.

04

DIVERSIFY → SECOND PROPERTY / REITS

Don't put all your capital in one property. Once your first property is stable, explore diversification:

- Second residential or commercial property in a different city or area
- Real Estate Investment Trusts (REITs) for exposure without direct management
- This spreads risk, increases potential returns, and helps you build a balanced property portfolio.

NEXT STEP

FILL IN YOUR ROI GOAL SHEET

- VISUALIZE YOUR HOME AS AN INCOME-GENERATING ASSET
- SHARE COMMITMENT IN THE GROUP → “MY HOME WILL GENERATE ₹X/YEAR AND APPRECIATE ₹Y IN 5 YEARS, GIVING ME ROI OF Z%.”



YOUR PROPERTY ISN'T JUST A ROOF OVER YOUR HEAD – IT'S YOUR WEALTH-BUILDING ENGINE!