

Im a 3rd generation House builder with 33 years of Building experience myself, so I want to Highlight to Treasury that someone like myself at 48 years old should already be Wealthy enough to become a self funded retiree in 20 years time. But due to Regulations restricting the skills and knowledge I have, I cant use my skills and knowledge to 100% of its capacity. If you listen to me and take up my ideas then over the next 20 years I will grow my wealth from currently about 1 million total net worth, to 10 million in 20 years time if you listen and take up my ideas. But if you don't listen then its likely I will be going on the Pension in 20 years time at 68. And I will collect 30 years of Pension at least.

I need to be allowed to build what I know the Country needs, and what I know will be good for the economy. In the process over the next 20 years I would earn a lot of money and pay a lot of Tax if Im allowed to build what my Lifetime of experience tells me is right.

This would be like a block of 4 or 6 units with a penthouse on the top of it accessed from the Highest point of entry. The Top Penthouse needs no stairs. Below is the Units to rent out generating \$2000 pw rent. If More people were allowed to build this , then they wouldn't comply to get the Pension. Id much prefer to be collecting \$2000 per week or more from Rent than being stuck poor on a Pension of \$600pw.

There is currently 2.5 million people on retirement Pensions and that's growing to 4 million people in near time. But if someone like me is restricted from becoming Wealthy enough to become self funded, then there will be millions more like me that could've become self funded retirees in future if only the Governemnt just listened. If you listen to me I will show the Government ways to save Billions per year, Im not Joking. Im very good at maths and understanding this specific Topic.

20 years ago I built and sold 2 houses for under 200k each, those homes are now worth 700k each, so they gained 500k in equity after I sold them. Someone like me being a Builder should own 10 Properties with no Debt, But I only have the one Im living in. If you listen to me then I will show how people like me and many others can become self Funded and not Draw a pension in future for 30 years plus.

I can show how this above Idea would save the Government \$2 Million dollars per person that it allows to set up what I described above. There are 1.5 million more people to soon add to the Current 2.5 million people on the Retirement pension. So for every one of those that you allow to use my idea will save the Government 2 Million dollars. That's 1m in Pension, and 1m of extra tax revenue generated from the extra cash flowing in the economy over 25years.

This is the type of Project that is Viable for me to build for myself as well as for others, so If you allow me to do it I will earn 10 million dollars and pay a few million in Tax and also I wont be collecting the pension in 20 years time so basically My ideas collectively save the Government Treasury Billions to the bottom line.

What do I want ??? I want my Builders Licence to be issued by Federal Cabinet , not by the QBCC. It can be QBCC as well but for me to show Cabinet what I know, its easier if you Green Light me for a Pilot Project so I can show Cabinet what is Possible.

Why should Federal Cabinet trust me to green light a Pilot Project? Bypassing State and local Council?? Because I have more understanding and experience on this topic than I can put into a Submission. I would need to write 1000 pages and then it would need to be read and understood by someone with the Capacity to understand what Im saying, and if you had someone with that capacity then you wouldn't have Opel Tower issues all over the Country. The QLD Housing Minister Mick DeBrenni only has a Commerce Degree, the QBCC Commissioner Brett Bassett is an ex ASIC Lawyer, the ABCB Australian Building Code Board has 40 Board members that have never built a house before with their own hands, only 1 is a checkbook builder.

Let me show the solutions, Green light any site, and let me show whats possible. Karen Andrews God Bless her is Assistant Minister for Industry, yet never built even a letterbox before. Come on Cabinet Give me a Go would ya.

Let me show whats possible, otherwise the only building you will see is all the Kath and Kym style Suburbs built by Uncle Arthur Type Villaworld Business Builders that only understand numbers. They are all building concepts 30 years out of date. None of those have a trade background, they just are building volume scale in a 30 year old Building concept.

My ideas will boost the Bottom Line in Treasury by Billions, let me prove it. Please issue me a Builders Licence from Cabinet. Peter Dutton is Home Affairs Minister, so let him sign off my Australian Builders Licence, currently its QBCC 72747, id like to keep the number but I want a Builders Licence issued from the Australian Building and Construction Commission (ABCB licence –72747 David Philip Allen). Next thing I want is to discuss with an MP or Cabinet Minister on what Project I can best Show how to upgrade Australian Building to a new Benchmark in a way that addresses the need to Push the Budget into Surplus. Several Birds can be hit with one stone.

So please take action, Contact me because Id happily use my own Money at risk in a Pilot Project green lighted from Federal Cabinet.

The Houses and projects Ive done in the past have been copied by others, so my Pilot Project would end up being Copied by others. Everyone that Copies my Project will end up saving the Treasury 2 million dollars to the forward projections.

Ive written dozens of letters to PM and MPs with many ideas, Im sick of writing all these ideas to Improve the economy and constantly being ignored. Its much easier if you just allow me to show what solutions I have that may not Comply with Trivial outdated Zoning Laws.

I wrote to the last 3 Housing Ministers for QLD, saying all our zoning and Building Codes are 30 years outdated, And recently the Housing Ministers office released a white paper admitting that zoning and Building Codes are 30 years outdated, Ive been trying to tell them that for 5 years.

Please let me show Federal Cabinet and show Australia what is Possible for Australias Building and Economic Future by Please Giving me a Australian Builders Licence 72747, and Green lighting a Pilot project where I can Show as many new Innovations and ideas that I can fit in one development Project.

Regards David Allen

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The Economics of Zero by David Allen 11/12/2018.

Here is a plan that Solves many Funding problems, pays for it all, yet has Zero net cost outlay to achieve it, I suggest Government take up my ideas. Sorry for the Phrasing, Points condensed.

Eg* When real Money gets Printed as plastic money, It's a roll of plastic that gets printed and cut into notes. But while that money is being made it dosnt cost Interest or bear Interest as an investment deposit yet, because its not completed yet, its still being made and printed. So even once its cut into notes and packed into Wads and into stacks on pellets and onto the forklift to load those notes into the Warehouse, its still not Costing anyone Interest or having to pay anyone interest yet because those Notes havnt yet been "Written into Service" yet . Once those

Notes are Written into Service, they then can be Lent at an interest rate or Deposited and collect some interest.

So if a note of Money costs or bears No interest while its being made, then Why should a Development Project be Costing 5% pa Interest for 4 years before completed and its Written into service?? Once completed that Building Must be “Written into Service” by the Final Inspector Certifier, and Also either sold to a new Home Owner, new office or new shop owner where a new Loan is written on each Unit, Or else Rented where the Yield from the rent then becomes the Yield income to service the Loan. My idea will only work in the Window we have now, until a point in time in the future where rates are at zero or after a major Crash were building costs would exceed Asset values and activity stops. Or the economy has a gap year or decade to re-set. Until that happens we have a Window where Government can use my ideas to Treat some new Buildings the same way as How money not yet printed is not yet part of the financial System, so Development projects shouldn't be part of the financial system until they are Completed and “Written into Service”. This Idea allows the Australian Government to use my idea to 0% write these bridge loans for some developments, where some Government Objectives are built by a developer within the development for free in exchange for access to these 0% Development Bridging loans to Build required development projects Using Capital that is not yet written or Printed into the Financial System yet.

*As a single project example (scalable), if the Government Approves my idea to Write loaned Capital and Guarantor it for example a \$100 Million Cost, Mixed diverse Development for 0% interest rate. Such a development would normally cost \$100m and take 4 years to design and complete, and would normally cost 5% pa interest. So \$80m would be in development costs and \$20m in interest costs = \$100m approx. But with my idea in action, this same Development costs only \$80m with Zero Interest because Government Wrote the loan and used this development as Collateral to write this debt. (Government needs to write loans 0%pa to be paid back on completion) Costs the Government Zero and the activity generates Tax Revenues.

So the Advantage for Government to get Some Public Projects built for them for Zero net Cost, is Now Until 2029 when the markets Collapse in the 100 year repeat of 1929. After 2029 we could have Zero or negative interest rates, yet No-one can build anything because the Costs would exceed the Asset Valuations. So the Time to Build and act on my ideas is right now. Get everything Built now and Create the best **Economic Noahs Ark** that is possible for Australia to survive in control regardless what happens in the future.

This clearly is a Massive win for the developer, but to approve this the Government can Stipulate Some conditions. Like, in the Development a New MPs office could be in the offices built with title Transferred to Government Ownership. Also in the Housing section, some Public Housing supplied and Titles given to Government, also mabe a Small depo for Police, Fire Ambulance, Roads Or any other items required like Public amenities. So Government gets all the Items they need built for Zero net cost outlay to Government. Normally Government would have to buy or build these. My idea builds them at Zero net cost to Government.

The developer wins because they have an \$80m net cost to Build a Development to be finished in 4 years with all the rest of the Newly built Assets could be worth \$160m. This is just an example so using the same thought process, it could be possible for Government to achieve

many of its own objectives for Zero cost outlay. The developer Wins and the Government wins. Australia wins because there is Jobs and also newly built public housing and amenities as well as other things Government requests all paid for by the developing costs.

Suggestion, Government Approves a Building Development. As a Condition of the approval, the Developer must Build and supply to Government 5% of dwellings by volume, approved as Public Housing with the Titles of these transferred to Government Ownership. So for every 10,000 Units approved. 500 Units are Given to Government for Zero cost to be Public housing. This supplies Public housing for free at the rate of 5 per 100 (variable), even if they are smaller, or at another location. Objective achieved for Zero net cost . The More objectives that can be achieved by the use of a pen for zero net cost, the less it costs to Govern and less Taxes required. Also the less admin costs the Government has to collect these taxes and then allocate to spend it. And less 500k redundancy payouts for Government staff after working just 2 years.

It is possible on Specific new developments, for there to be some Public housing included and paid for in the developers costs, and be a condition of the Approval. The Approval itself has a \$\$ value and Government isn't Monetising it. Mabe currently by Party donations, but my suggestion is about solving problems for zero net cost. In a scenario like the above, the Approval fees can be waved if the Conditions of the Approval are met. This achieves Government objectives for zero Cost to Government. Other Government objectives could be included in Approval Conditions, offer investors some returns or First Home buyer deals.

* Every time an ASX listed Stock or Bank approves an issue of free shares to the CEO and staff as bonus for doing nothing in an Annexure 3B announcement typical rip off dilution to honest shareholders. The Government should invent a new Condition that some of these new Stocks be issued to the Australian Future Fund for free as well for allowing the Listed Companies to do an issue dilution. This way the 2000 listed stocks on the ASX would be shovelling free shares into the Australian Future Fund every year for Zero net cost outlay to the taxpayers. All Share issues should be in part allocated for free to Australia's Future Fund. That's Future fund for Australia, not for Government Super obligations, that's a separate issue. My idea is a Separate Fund.

The Economics of Zero, is my Idea to find ways to achieve high Valued Economic Objectives and Government Objectives, yet have Zero Net Cost for Government to Achieve them.

Regards David Allen