



# Zen Coast Capital

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INVESTING IN MULTIFAMILY REAL ESTATE



# WHO WE ARE?



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We in Zen Coast Capital, invest in multi-family real estate aiming to provide an affordable and convenient living for our tenants, while generating wealth for our investors. We aim to build effective teams grounded in personal relationships and trust to solve problems. To add value, and create win situations where our team members profit equally.



MISSION

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To provide quality investment opportunities, our investors can focus on doing what they love the most and leaving the work to us.



CORE  
VALUE

...

We operate with integrity, respect, and commitment. We do our best to provide value to others while creating passive impact to our community.



# OUR STRATEGY



## BUY

- ✔ Multifamily properties in high job growth markets (3%+), with higher-than average population or household growth.
- ✔ Areas with median household income of at least \$30,000 and 3x income to rent ratio.
- ✔ Class B or C properties in secondary and tertiary markets. B or better neighborhood, no high crime areas.



## FINANCE

- ✔ Maximum deal size of \$10 million and price per unit between \$50,000 to \$125,000.
- ✔ Debt-service-coverage ratio of 1.3x or better, unless significant value-add, and 65%-80% Loan-to-Value.
- ✔ 2.0x or better equity multiple. Project level IRR projected at 15% or better and high Cash-on-Cash of 10% or better.



## MANAGE

- ✔ We hire professional and reliable property managers to assist on all lease applications, resolve maintenance issues to all our deals.
- ✔ Upgrade interiors and exteriors to stabilize property and bring rents and occupancy to market.
- ✔ We ensure proper reserves, insurance, controlled expenses, and optimized revenue.

# OUR TEAM



## CALVIN CHIN

CEO of Zen Coast Properties  
Acquisitions/Operator for NCSA

Zen Coast is a Real Estate Holdings, Management, Development, and Education company designed to make a bigger positive impact on the people and communities we serve. Coming from a background in Tech utilized the systems learned to create a scalable and sustainable real estate portfolio. His goal is to create Passive Income with Passive impact and has started this work by developing and placing Veterans in good homes and communities. His goal is to eventually help place over 10,000 veterans. He brings his main value of coming from a place of authenticity to any business deal whether it be a rehab or multifamily value add. He currently resides in the Bay Area of California with his family.



## MINHDOAN "MD" NGO

Project Manager in Lava Integrity Group, LLC  
Acquisitions/Operations/Project Management

A proud husband, Vietnamese American, Marine Corps veteran, and real estate investor - coach. He began his real estate journey when a family member had a severe mental illness, and was no longer able to care for their properties. After helping them through a slew of issues including probate, pre-foreclosure, trusts, contractual litigation, conservatorships, back taxes, liens, squatters, and more, he and his wife realized how much they've grown through all of the challenges and saw a great opportunity to build their real estate portfolio, with the ultimate goal of building a healing center for those suffering from mental illness. He has invested in buy & holds, flips, short-term rentals, and commercial properties and specializes in raising private money, acquisitions, project & construction management, VA loans, and operations..



## MICHELLE NGO

Property Manager in Lava Integrity Group, LLC  
Developer/Asset Management/Operator

Michelle grew up in San Francisco, CA, and currently resides with her husband (coach MD) and fur child in Oahu, Hawaii. She worked in Silicon Valley for 10 years (Hitachi, Anaplan, Workday, Oracle) as a financial and sales consultant before leaving her corporate career to invest in real estate full time. She began her experience with real estate when she found a foreclosure notice on her family's home. She learned all about real estate by helping her family out of financial hardship relating to foreclosures, litigation, back taxes, and trust problems. After working in tech consulting and finance for 10+ years and realizing she wasn't passionate about her work. Her true passion is serving others, specifically in the mental health community. Her family suffered in silence about their mental health challenges, and it was difficult growing up feeling alone and unsupported.

# OUR PORTFOLIO

# CASE STUDY #1



Location

## DECATUR, ALABAMA

DECATUR 16-UNITS



PURCHASE : \$ 1,135,000

REHAB : \$ 90,000



STRATEGY

VALUE ADD MULTI FAMILY  
(COMMERCIAL BRRRR)



RESOLVED ISSUES :

- Deferred maintenance, problem tenants, and rents below market rates
- Need cosmetic updates
- Sewerage are clogged

# CASE STUDY #2



Location

## KANSAS CITY, MISSOURI

AMIE CT 16-UNITS



**PURCHASE : \$796,000**

**REHAB : \$ 90,000**



**STRATEGY**

**VALUE ADD MULTI FAMILY**



**RESOLVED ISSUES :**

- Interiors are tired need to update cosmetics
- Flooring upgrade
- Major renovation needed

# CASE STUDY #3



## DECATUR, ALABAMA

VUE ON DANVILLE 36-UNITS



**PURCHASE : \$1,580,000**

**REHAB : \$ 400,000**



### STRATEGY

**VALUE ADD MULTI FAMILY  
(COMMERCIAL BRRRR)**



#### RESOLVED ISSUES :

- Deferred maintenance, problem tenants, and rents below market rates
- Full renovations of each kitchen and bathroom.
- Replacement of all original windows .

# CASE STUDY #4



 Location

**CULLMAN, ALABAMA**  
SERENITY CREEK 16-UNITS



**PURCHASE : \$787,000**  
**REHAB : \$ 60,000**



**STRATEGY**  
**VALUE ADD MULTI FAMILY**  
**(COMMERCIAL BRRRR)**



## RESOLVED ISSUES :

- Deferred maintenance, problem tenants, and rents below market rates
- Need cosmetic updates
- Sewerage are clogged
- Landscaping needed to be cleaned up .

# CASE STUDY #5



 Location

## GATLINBURG, TENNESSEE

SMOKEY AIRBNB 1-UNIT



PURCHASE : \$ 525,000

REHAB : \$ 70,000



STRATEGY

AIRBNB BRRR



### RESOLVED ISSUES :

- Deferred maintenance
- Interiors are tired
- Need cosmetic updates
- Landscaping needed to be cleaned up

# CASE STUDY #6



 Location

## BAY AREA, CALIFORNIA

### SAN FRANCISCO AIRBNB 1-UNIT



**PURCHASE : \$ 650,000**

**REHAB : \$ 300,000**



**STRATEGY**

**AIRBNB BRRR**



**RESOLVED ISSUES :**

- Need cosmetic updates
- Interiors are tired and old
- Kitchen and Bathroom updates
- Landscaping needed to be cleaned up

# CASE STUDY #7



Location

## CULLMAN, ALABAMA

VUE ON SCHNEIDER 23-UNIT



PURCHASE : \$ 875,000

REHAB : \$ 400,000



STRATEGY

VALUE ADD MULTIFAMILY



### RESOLVED ISSUES :

- Deferred maintenance, problem tenants, and rents below market rates
- Full renovations of each kitchen and bathroom.
- Replacement of all original windows .

# CASE STUDY #8



 Location

**MOULTON, ALABAMA**

VILLAGE MANOR 10-UNIT



**PURCHASE : \$ 459,000**

**REHAB : \$ 60,000**



**STRATEGY**

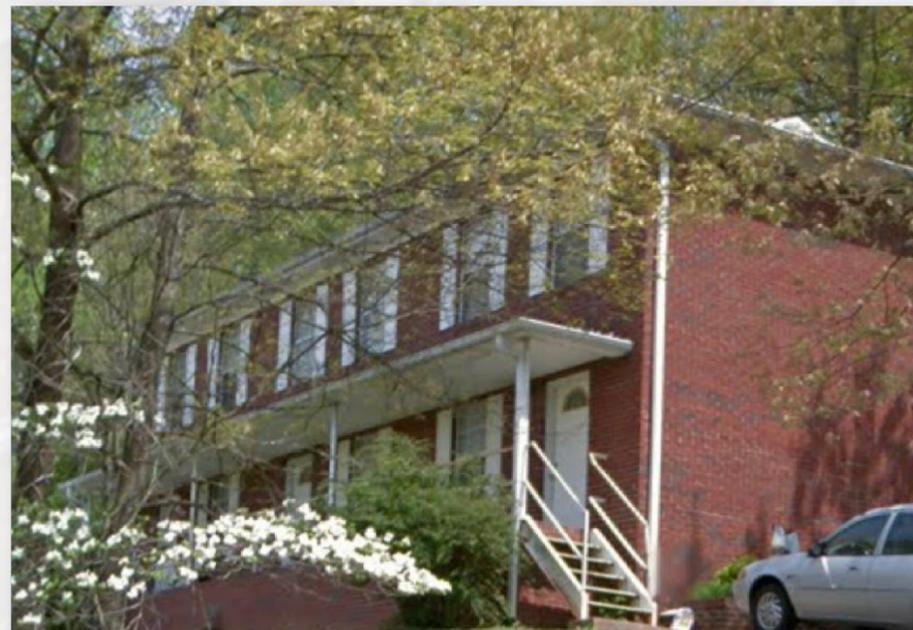
**VALUE ADD MULTIFAMILY**



**RESOLVED ISSUES :**

- Need cosmetic updates
- Sewerage are clogged
- Landscaping needed to be cleaned up .

# CASE STUDY #9



 Location

## CLEVELAND, TENNESSEE

### THE VUE ON CLIFFSIDE 31-UNIT



**PURCHASE : \$ 2.1 MILLION**

**REHAB : \$ 400,000**



**STRATEGY**

**VALUE ADD MULTIFAMILY**



**RESOLVED ISSUES :**

- Need cosmetic updates
- Sewerage are clogged
- Landscaping needed to be cleaned up .

# OUR PROCESS

BUY PROPERTY »

STABILIZE »

INCREASE  
OCCUPANCY »

RAISE REVENUE  
REDUCE EXPENSE »

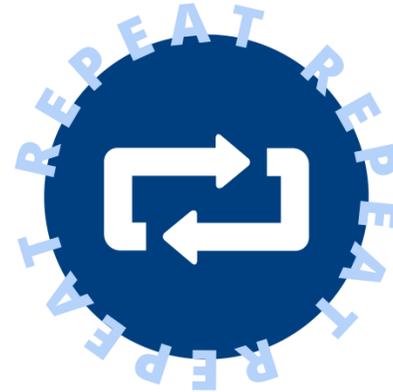
RAISE RENTS »

DISTRIBUTE  
CASHFLOW »

REFINANCE



REPEAT PROCESS



# OUR APPROACH



## EXPERIENCED TEAM, PROVEN TRACK RECORD

We have extensive expertise in high-level commercial transactions. We have successfully acquired, operated, and added value to real estate assets, and we complement our team with outside firms that are the best in their fields.



## COMPETITIVE EDGE

Our strategy delivers a professional, customer-centric approach to multifamily asset management. We normally do not manage using a less process-oriented procedural approach.



## GEOGRAPHIC FOCUS

Our focus is on an area that looks to be underserved by other investors with little competition, yet the demographics and growth patterns are favorable.



## BRING VALUE

When multifamily properties are transferred to new ownership, they gain value because they improved and operate more effectively. Tenants can have better homes, while investors can earn good returns.



# CONTACT US



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