



SMART BETTING CLUB

SPECIAL 2017/18 BET DIARY PROFIT REPORT

INTRODUCTION FROM SBC EDITOR PETER LING

Welcome to this special Smart Betting Club Profit Report, featuring an update from Rowan Day on the performance of his tipping portfolio between May 2017 and April 2018.

Rowan has been blogging about the performance of the 10 tipsters he follows on a weekly basis via the free [SBC Bet Diary](#) and this report helps to summarise their performance.

The good news is that since April, Rowan has made a Return on Investment (ROI) of 9.0% and a Return on Capital (ROC) of 41.28%.

All told, between April 2015 and April 2018, Rowan has made a Return on Capital of 164.40% - fantastic profits that once again providing evidence of the potential for winning if following the right tipsters

You can read more from Rowan every week on the [SBC Bet Diary](#).

So, without further ado, I will hand over to my colleague, Rowan Day and his profit update on the 2017/18 year.

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KEY TERMS EXPLAINED

Throughout this report, we reference a number of key terms such as ROI, ROC and Points Profit. Below you can find explanations as to what they mean.

ROI (Return On Investment): This is a key figure which outlines just how much you would have staked to make a profit. The ROI calculation is a simple figure of profit divided by total amount staked. E.g. If you staked £100 and made a £10 profit, your ROI would be 10%.

ROC (Return on Capital): This calculates just how profitable a service is in relation to the betting bank we would advise (also known as **Betting Bank Growth**). The ROC is useful in that you can apply your specific bank size to the percentage growth and work out how much you might make. E.g. if you made a 43% ROC, then a bank of £1000 would have made you £430 profit.

Points Profit: Most tipsters will advise staking in terms of 'points'. This can be anything from 0.25 point up to 100 points. Based on the size betting bank you use, each point will have a monetary value. E.g. If you staked £5 for every point advised, a 5 point bet would be £25 (5 X £5).

ROWAN'S ANNUAL PROFIT REPORT

INTRODUCTION

And so another year rolls on by. I was trying to remember the other day, when it was I started gambling with something like a strategic approach. I couldn't quite believe it when I realized that it was almost nine years ago!

The tipping world looked so much different back then. Sure, the SBC were doing their thing and pointing us professional betting wannabes in the right direction in terms of who to follow, but there aren't many services and tipsters who were operating then that are still doing so now. Equine Investments, and then...err...

This turnover of services is I guess, inevitable. Betting with discipline sets a rigorous challenge. And that's just following tipsters! What must it be like trying to maintain your edge, adapt as the markets adapt, and constantly carry the weight of the knowledge that people are entrusting their hard earned on the accuracy of your judgment? That's no easy task.

So, it is with cap well and truly doffed that I acknowledge the tipsters I've followed for some time and to those that keep producing a profit over the long term. Your efforts guys are very much appreciated.

This annual report covers my portfolio betting from the beginning of May 2017 to the end of the April 2018.

PORTFOLIO PERFORMANCE 2017/18

It's not been a bad year at all, even if it has fallen a little short of my personal target of 50% bank growth.

The final end of tax year figures are:

Return on Capital (ROC) stands at 41.28% and ROI at 9%

Whilst my ROC (Return on Capital) figure is lower, my actual ROI (Return on Investment) at 9% is the highest it has been since I began. This is due to a few things – such as the phenomenal records from Racing Service B and the fact my staking on the likes of the Fake Mug Bets Club is lower so less capital is being turned over.

I also want to make clear that my 41.28% ROC/bank growth figure is based on an overall betting bank with absolutely no leverage applied to it at all. (*Leverage is the simple act of stretching the funds you have betting to a larger amount as not all your capital will be in play at the same time*)

When I started betting I did apply leverage to the tune of 1.66 the amount so in other words, my *actual* funds equated to 66% of my *theoretical* funds. I.e. if I had £10,000 in the real world, I was betting like I really had £16,660.

I didn't see this leverage figure as representing a particularly high risk. I tried to ensure that my portfolio contained at least two or three high strike rate services that had historically demonstrated relatively low levels of volatility. If I still applied this level of leverage to my portfolio today, the ROC for the year just gone would be approximately 66%.

Why don't I leverage my funds still? Well, simply put, I don't need to. And I'm naturally very risk averse. If I were to start over again, with the same funding as I started out with nine years ago, I'd definitely leverage to the same level and not feel particularly exposed by doing so.

Let's break down the portfolio into its component parts and see how each has performed...

INDIVIDUAL TIPSTER BREAKDOWN

At the end of September, I made the decision to increase the number of services I follow. I've made clear in the following summaries which these are.

1. AH EDGE

www.smartbettingclub.com/ah-edge/

I added AH Edge to my portfolio in October 2017

Just 6 months' performance to report upon, and I think it's fair to say that this likeable service isn't spectacularly uprooting trees but is contributing a perfectly acceptable rate of ROI.

Targeting the Asian Handicap lines as this service does, then we're secure in the knowledge that we're playing in liquid markets that can stand a bet.

With the vast majority of bets being on the favourite and therefore on the minus side of the handicap lines, I frequently find myself waiting five or ten minutes into the match so that the odds drift a little, before placing my bet. Only on a handful of occasions has an early goal scuppered my plans, and generally this strategy means I can get the officially advised prices or even longer. Of course, other commitments mean that I can't employ this approach to every bet, far from it, but when I can, I do. The results of doing so, have to date been pleasing.

Staked 360pts, +8.608pts, ROI 2.39%, ROC 14.34% (from October 2017 onwards).

2. RACING SERVICE A

(Identity available to SBC Members Only)

Racing Service A was one of two services added to the portfolio at the turn of the year and so there's not, as yet, too much to report. It's fair to say that it has got off to an encouraging start, primarily down to what was a quite excellent Cheltenham Festival.

What I can say about this service is that in terms of practicality of following, it ticks all the right boxes. Selections are released the night prior to racing which normally would set off all sorts of alarm bells, but the fact that they concentrate only on races at big weekend or Festival meetings means this isn't a problem at all. The markets are well-formed and liquid by the time members can log in to the site to get the details of their bets, and to be honest, I'd have thought that bookies are quite relaxed about seeing a customer betting in these popular races. There's a lot to like, which I guess you would expect from a service that has proudly sat in the SBC's Hall of Fame for quite some time.

Staked 142pts, +13.482pts, ROI 9.49%, ROC 13.48% (from January 2018 onwards).

3. FOOTBALL SERVICE A

(Identity available to SBC Members Only)

It's safe to say that the 2017/18 season has been a far from vintage one for the Football Service A service. However, I guess the one thing experience provides is the comfort blanket that is that you've seen the same thing happen before and then witnessed a return to winning ways from a particular tipster who has gone through a flat or losing spell that lasts longer than you might expect. When I looked at Racing Service A's long-term record, I noticed a losing year, but that didn't put me off following in January because I was also able to see from that same historical record how well it had recovered!

So, let's say right here and now, I'll be following Football Service A next season too, and I'm optimistic that my patience and perseverance will be rewarded. If not, then yes, there will be a decision to make this time next year, but let's worry about when and *if* such a decision needs to be made.

Staked 201pts, -9.178pts, ROI -4.56%, ROC -18.35%.

4. JASON JAMES QUANTUM RACING

<http://www.smartbettingclub.com/jason-james-quantum-racing>

Erm, I'm not being lazy here, but when I read what I wrote about Jason James in my Half Term Report back in October, I saw that I had absolutely hit the nail on the head. For those of you that perhaps haven't seen that report, here is what I said:

The benefits of taking Best Odds Guaranteed (BOG) on any bets are seen very clearly when following Jason's service. I regularly outperform Jason's official figures, often significantly so.

That's not to say that if you don't have BOG available to you then this isn't a service for you – I'd be very confident that it is. A very fair odds quoting policy should ensure that provided you don't hang around like a wet lettuce when it comes to placing the bets, you will get extremely close to matching the official figures, if not shade them slightly. Add BOG to the mix and you're onto a real winner.

I'd suggest that this is the type of service in which drawdowns are likely to be a regular occurrence. With the vast majority of bets being win-only, and with Jason being no stranger to supporting horses at longer odds, I feel regular losing runs are something of an inevitability. But what I have found so far is that Jason is also very capable of going on hot streaks. This is a service for those who can handle those ups and downs. For those that can, the long-term prognosis is extremely good.

This is exactly how things have panned out since. February for example, lost over 38 points, but December reaped a harvest of nearly 47 points profit. April also saw winners being banged in at 25/1 and a big monthly profit as a result, which came after a losing spell that had lasted eight weeks or so. This is the nature of this service.

Staked 1,285.5pts, +129.35pts, ROI 10.06%, ROC 64.67%.

5. MORNING VALUE SERVICE (LITE)

<https://smartbettingclub.com/morning-value-lite/>

I knew that it was extremely unlikely that MVS (Lite) would be able to maintain the incredibly high level of performance it managed to reach through last summer. Between April and October the bank for the service was more than doubled!

I remember thinking at the time that such a rate of return was unsustainable, and indeed it proved to be so, but a little more profit was added to the coffers over the winter period to ensure that the last twelve months have been something to savour for this low work rate, high strike rate service.

It's quite a record MVS (Lite) has now. This has become a 'cornerstone' service for the portfolio now – one that can be relied upon and built around. A very useful thing indeed!

Staked 770pts, +113.09pts, ROI 14.68%, ROC 126.76%.

6. MORNING VALUE SERVICE (MULTIPLES)

AKA FAKE MUG BETS CLUB

<https://smartbettingclub.com/fake-mug-bets-club/>

An 'off-shoot' of the MVS (Lite) service is the Fake Mug Bets Club, I can't help thinking that I got my timing for doubling and trebling up the bets a little awry. I look at the results that it achieved through the spring and summer in 2017 and can't help but notice that there were a fair number of juicy priced multiple bets being landed, that we have yet to see so far in 2018.

All of which is why this is a service that only those with real patience should follow. My patience has yet to be rewarded, but I'm extremely confident it will be. It may take months to see some real returns, but as sure as eggs are eggs, they will arrive. I keep stakes small and I very determinedly refuse to ever 'expect' winners. Patience, patience, patience....

Staked 305pts, -46.34pts, ROI -15.19%, ROC -11.58% (from January 2018 onwards)

Editor's Note: Not long after this report was published, this service had a phenomenal day with a huge win on the 21st May after all 4 bets came in on one day. This brought the tally for May up to 315 points profit for the Fake Mug Bets Club alone and wiping out the 46 points loss made between Jan and April for Rowan. [You can read more about this performance here.](#)

7. NORTHERN MONKEY PUNTER

www.northernmonkeypunter.co.uk/

Hall of Fame rated service. All SBC members can enjoy an exclusive free 2-week trial to this tipster service.

The 'veteran' of the portfolio, I've been backing Wayne for several years now. I've seen downs but loads of ups, and quite frankly, I love this service. If you can't consistently match the advised odds, you're doing something wrong.

The only time I struggle is if some plank jumps straight onto Betfair when the bets have been released and eat up what little liquidity there might be at that time of the morning. All this does is alert the bookmakers, who subsequently slash the odds. I'm currently able to use bookmaker accounts, but there was a period when I used Betfair to follow the NMP bets. I can assure you that for the vast majority of the time, prices at Betfair would allow you to perform very well with Northern Monkey just by waiting until much later in the morning/lunchtime before putting your money down. Not only would the prices be there, but so too the liquidity needed to get larger bets into the market.

It was another successful year for me with NMP. Long may Wayne continue.

Staked 956.63pts, +54.61pts, ROI 5.7%, ROC 68.26%.

8. PILELIST RACING

www.smartbettingclub.com/pilelistracing/

I think it's not stretching things at all to say that I've yet to see exactly what this service can offer. I see glimpses – good priced winners – but the necessary consistency has proven to be hard to accomplish since I started following back in October.

There's a lot more to come, I'm sure. I'm certainly not losing confidence, or anywhere near to it. I reckon a good summer is just about to start...

Staked 218.8pts, -6.944pts, ROI -3.17%, ROC -9.25%.

9. RACING SERVICE B

(Identity available to SBC Members Only)

What a season it's been for this tipster! The decision taken at the end of the 2016/17 season to concentrate only on the bigger meetings and races, in which it remains possible to get a decent sized bet on without immediately attracting unwanted attention from bookmaker traders to your online accounts, was absolutely vindicated.

There were several highlights through the season, which I believe has seen the tipster settle into a routine and 'shape' to his service that he finally feels completely at ease with.

Followers were extremely well-rewarded this year, and indeed, this was, in straight cash profit terms, my most profitable service despite the fact that it only operates between November and April.

It may well be that this season's level of success proves impossible to maintain, but with the service's forum proving to be the source of more winners and winning systems, plus their insight into a day's racing on his free-to-view blog, Racing Service B is a very well-rounded betting package. I'm already looking forward to next November!

Staked 169pts, +76.445pts, ROI 45.23%, ROC 127.4%.

10. RACING SERVICE C

(Identity available to SBC Members Only)

I mentioned earlier in this piece that talented tipsters will often go through a period in the doldrums that can make the less experienced question whether or not they have lost their edge. Racing Service C went through such a spell a year or so ago and has shown his own 'bouncebackability' this year in fine fashion.

There's not too much else to say other than perhaps as far as this service is concerned, (poor) form was very much shown to be temporary, whereas his class remains.

Staked 1,032.75pts, +105.83pts, ROI 10.24%, ROC 52.91%.

CONCLUSIONS

You're never going to hear me moaning or whingeing about making a profit, and one that sits at approximately 41% is fine by me. I'll have years when that figure is beaten I'm sure, and years when my profit figure is lower (or even shows a loss).

What I do feel positive about now is that my portfolio has a decent level of stability. I've no plans at this stage to add or remove any services, it's just a case of getting on with it, maintaining discipline, getting the best prices available and doing all the other fundamental things we do to ensure that we're giving our betting the best chance of being profitable.

Good luck with your betting!

Rowan Day



EXPLORING ROWAN'S NUMBERS FURTHER

SBC EDITOR PETER LING UNPACKS HIS PROFITS

In this brief article, I hope to provide some additional context as to just how well Rowan's tipster portfolio has performed and how that translate to real world profits.

First of all, it is important to note that Rowan only currently actively follows 10 tipsters in a fairly low maintenance portfolio, so the time it takes to place his bets is relatively small. Making it an ideal portfolio for those of you striving to find a balance between your betting and other commitments.

Some of the racing tipsters Rowan follows only provide advice during specific times of year, whilst the Football tipsters he follows do not tip every day. Their advice often comes in one email ahead of any relevant football fixtures. Again, keeping the workload down when following.

Rowan has also chosen tipsters whereby there is no great pressure to obtain the odds in the instant each tip is sent out. Avoiding the problems this can throw up – both in terms of getting worse odds and the bookmaker restrictions associated with backing a popular tip.

Since May 2017, following his portfolio of tipsters, Rowan has made the following:

2017/2018:
9% Return On Investment (ROI) and
41.28% Return on Capital (ROC)

This adds to the profits made by Rowan in the past 2 full years, which were as follows:

2016 / 2017: 8.8% ROI and 58.76% ROC
2015 / 2016: 7.2% ROI and 64.4% ROC

All told, since April 2015, Rowan has made a total of **164.40% Return on Capital** (or as some call it Betting Bank Growth) in a little over 3 years.

HOW THESE FIGURES EQUATE TO REAL PROFITS

The 164.40% figure is of great interest as it indicates just how a betting bank will have grown in relation to these profits.

If for example, Rowan began with £2,000 in April 2015, then 164.40% ROC would have made him a £3,288 profit by the end of April 2018.

Here are a few more examples of how the 164.40% ROC would have helped with different starting points:

£5,000 Starting Bank in April 2015: Profit of £8,220.00

£15,000 Starting Bank in April 2015: Profit of £24,660.00

£25,000 Starting Bank in April 2015: Profit of £41,110.00

£50,000 Starting Bank in April 2015: Profit of £82,200.00

So whatever size bank you start with, there is an exceptional return available to you, especially when you compare this profit to other forms of making money.

'TRADITIONAL' INVESTMENT METHODS

If we compare betting with tipsters to more traditional investment methods, then the 164.40% ROC that Rowan has achieved in this 2 ½ year period stands up very well indeed.

Savings: 3% interest on 3K or 1.31% on up to 100k

Interest rates remain low across the board and according to the UK based [Money Saving Expert site](#), the best bank savings in the UK available offer just 3% on up to a maximum of £3,000 until 2019. A profit of just £90 over a full year.

For those of you wishing to invest more than £3,000, you can currently make 1.31% on up to £100,000. A measly return for your money.

Bonds: 1.86% to 2.70% over 1 or 5 years

For those of you happy to tie your money up for up to 5 years, you can hit an interest rate of 2.7% by investing in bonds. If only willing to lock these funds up for a year, the rate is 1.86%.

Stock and Shares: 58% growth in 5 years (with caveats)

Moving onto stocks and shares, if selecting to follow the Portfolio+ from stockbroker [Hargreaves Lansdown](#) and choosing a balanced growth approach, this fund has made a 58% return in 5 years.

This 58% profit doesn't tell the whole story though and does come with an element of risk, because a swathe of this performance is based on backtested statistics.

You won't want to miss on reading some of the small print either as whilst the biggest drop is 8% from peak to trough, they do add a handy asterisked section explaining that "*Larger falls would have been seen during the financial crisis and depending on the portfolio, falls of up to 40% could have been possible.*"

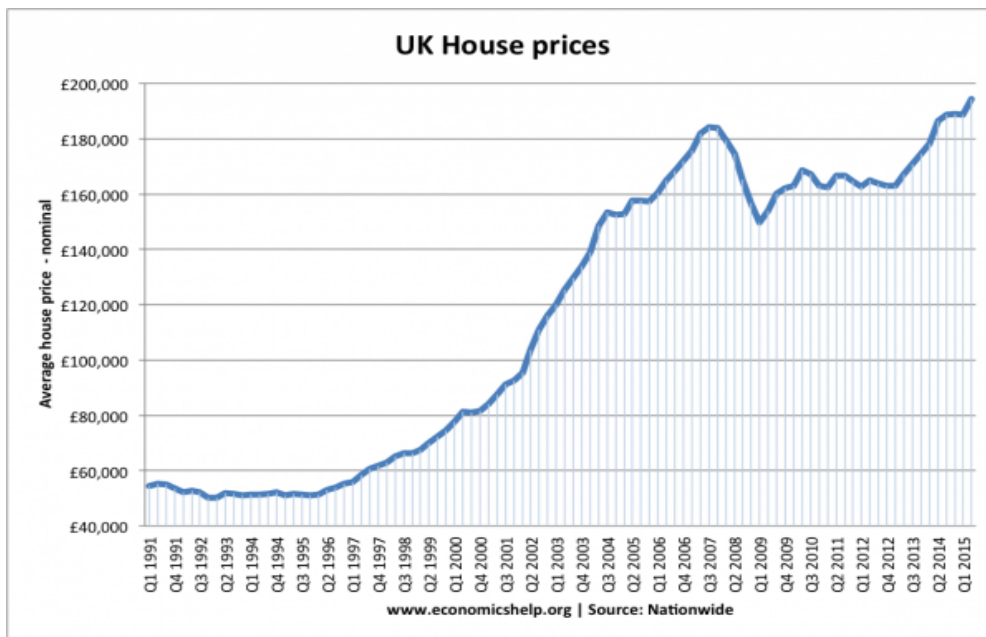
As with most of these funds, they all have figures to show AFTER the financial crisis of 2007/2008 was over. You shouldn't forget either that there is also an annual fee of 1.45% from you to Hargreaves Lansdown for this portfolio access, which again eats into your overall profits.

Of course, long-term with the right portfolio you can usually make a good return with investments like this as the 58% growth in 5 years testifies to, yet it is not without its risks.

Housing: Always Grows But Larger Funds Needed

Another more traditional investment is housing, yet investment in bricks and mortar requires a long-term approach and you can be vulnerable based on the timing of your purchase.

Had you purchased a house in 2008, its market value would have dropped severely in the wake of the Global Financial Crisis that year and only started to show a profit by 2015 as the graph below indicates.



STOCKS, SHARES & HOUSES – ALL EFFECTIVELY ‘GAMBLING’

Although investment vehicles such as the stock market and housing are considered more traditional forms of making money, in many ways they are also a form of gambling and often at very high stakes.

You are gambling that it’s the right market to invest in or that some unforeseen event won’t take place such as the 2008 crash, Brexit or Trump becoming US President. All of which were very much unexpected by the majority of experts (and betting markets!) and its ultimately a gamble you are investing at the right time.

This is before you consider that there are often significant fees, penalties and taxes on these more ‘traditional’ forms of investment. You also often need large sums to get started.

Betting, however, is a great leveler as you need very little money to get started, no qualifications, solicitors, estate agents, stockbrokers or lawyers and nor are betting winnings taxed in the UK.

The only consideration you need to make when comparing betting as a means of investment to say, buying a property, is that there is a certain level of ongoing daily workload.

You can tailor your portfolio to reduce or increase the amount of day to day involvement you need to dedicate to betting, but you will need to spend some time both placing bets and recording your results.

What I would say however, is that little extra effort should pay handsome dividends.

Following Tipsters To Make A Profit Betting

For those of you looking for some inspiration on how to follow tipsters, we have plenty to help you here at the Smart Betting Club.

Not only do we provide independent reviews and ratings on all the very best tipsters, but you will also gain full access to Rowan’s Bet Diary Pro, which features ALL the details on the tipsters he follows to make the profits outlined in this report.

Visit the smartbettingclub.com today and see how we can help you.

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