



INVESTING IN PROPERTY HANDS-FREE



PROPERTYWISER

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ABOUT US

Hello and congratulations on receiving this guide. Advice around property investing can sometimes feel overwhelming and complicated but it doesn't need to be. I have created this guide to provide you with this information to help you become a savvy property investor armed with all the key facts and knowledge you will need to get started.

Too often investment advice is circling around terms such as yields and ROI (return on investment), which can get confusing for many people, especially because it can mean different things to different people. In this guide you will find the information that is relevant in the current marketplace, what to look out for and why Buy-to-Let investment is one of the best wealth building strategy.

I often get investors asking us questions such as:

- What rate of returns can I expect from Buy-to-Let's, when compared to banks?
- How do I invest in property if I don't have time or don't know where and how to?
- What type of property should I invest in?
- How can I create a portfolio?
- Is it safe to invest in property now?
- What does financial freedom look like?
- How can I leave a legacy for my children?
- How can I have a good income when I retire?

My advice around these questions is always based around understanding your long term goals and desired lifestyle. Buy-to-Let is the single most powerful wealth building strategy that has helped many investors reach their goals whether it was for financial security, passive income or travelling around the world! This all starts with a conversation. I highly encourage you to book a 20 minute free consultation call by emailing us and quoting 'Buy-to-Let' in the subject of the email .

I hope you find the advice in this guide useful and helps provide you with answer's to some of the questions you may have around investing in Buy-to-Let's. I want to congratulate you on taking this initial step and I look forward to speaking to you about any questions you may have.



Manit Pitroda

Managing Director and
Property Trader



PROPERTYWISER

**Arrange a 20 min Free
Consultation call by emailing us:**
info@propertywiser.co.uk

Who we are

PropertyWiser helps busy professionals secure their financial future and grow their wealth by investing in property completely hands-free to live a life with freedom and choice.

Important Notice

The content of this guide has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000. It is important to understand that as with all investments of this type your Capital is at Risk. For more information and questions you might have, please call our investment team.



EXECUTIVE SUMMARY

The PropertyWiser Guide for investing in property hands-free is published to provide an insight into the property sector and how investors can engage professional turnkey property finding services to invest in property hands-free to get better returns on their money, grow wealth, and establish financial security for freedom and choice.

In order to help investors make an informed decision, the report starts by providing an overview of the key stages involved within the Property Investment process. Many investors understand the level of due diligence required at each stage of the investment process, therefore this guide provides a useful step by step process for investing in property hands-free, offering clear and concise information. By understanding the investment process, it is less likely for investors to make costly mistakes. There are various advantages for busy professionals wanting to invest in property, but most often lack the required time, or sufficient knowledge to go through the due diligence process to ensure a successful investment. Thus, by engaging in professional property investment services from PropertyWiser, it makes a smart hassle-free choice for many investors to get the best return on their investment.

The wider report also includes a checklist that can be utilised when investing in property. The information in this guide is intended to offer an understanding to investor's before choosing to invest in property themselves vs working with a professional company such as PropertyWiser.

To help investor's, we have included some bonus material directed towards any new investor's who would find the information valuable. I hope you find this guide useful and if you have any questions please feel free to contact us.



PROPERTY INVESTING SIMPLIFIED

Property Investing is not easy, but it is simple!

Property Investment like any other asset class, has its pro's and con's. Most people would agree that investing in property will bring long term benefits such as capital growth and return on initial investment.

Many investor's don't spend sufficient time to clearly understand the basic dynamics of property investment, demographics, type of property, rental demand and without doing the appropriate due diligence can end up losing money or making costly mistakes.

This guide will be of huge value to you if you have cash savings currently in your bank account earning you a negligible interest rate, you are looking to invest in property and/or if any of the following statements apply to you:

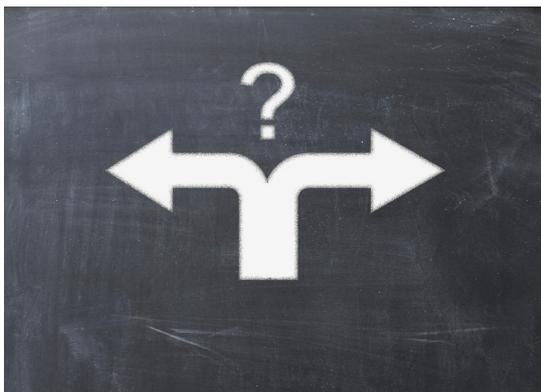
- Don't have sufficient time to find a great investment opportunity.
- Don't understand what makes a good investment 'good'!
- Don't have sufficient knowledge around the subject and need some guidance.
- Don't know what type of property to purchase.
- Don't know what area to invest in.
- Don't know what type of returns to expect.
- Don't understand jargon such as 'Yields' and 'ROCE'
- Not knowing whether to purchase property in my own name or under a limited company.



Key stages within a Property Investment Process

The great news is that within this guide I am going to cover how you can get involved in property **without** you having to worry about (but not limited to) any of the tasks below:

1. Finding a property
2. Dealing with and expediting legals
3. Finding local trades for property refurb
4. Creating a specification of works required for the refurb
5. Creating a schedule/timeline
6. Project Managing the local trades to complete the refurb within time and budget
7. Managing site safety and CDM (Construction Design Management) (where applicable)
8. Arranging for planning permissions (where applicable)
9. Liaising with Architects for layout planning (where applicable)
10. 3rd party survey's and checks
11. Dressing the property in readiness for tenants
12. Finding Tenants
13. Arranging for AST (assured shorthold tenancy) agreements
14. Management of Tenants and collecting rents
15. Maintenance of the Property



PropertyWiser provide investor's with an end to end, fully project managed, turnkey property portfolio building service. Within this guide, you will see a breakdown of how this service works and how you can get started with property.

10 STEP GUIDE TO INVESTING IN PROPERTY HANDS-FREE

Step 1: Identify your goals

Whether this is your first investment or 25th, it's always worth reflecting on your long term goals and what you are looking to achieve as a result of the investment. Is it cash-flow? Is it passive income? Is it higher lump sum returns? Or is it to retire early and create a legacy for your family? Whatever those goals look like may drive your short, medium and long term wealth building strategy.



Step 2: Decide on your strategy

Depending on your goals, you may choose to invest in Buy-to-Let's (rented by a family or an individual), Houses of multiple Occupancy HMO's or a Multi-let (where 3 or more unrelated people would rent the property by the room), or it could also be Buy-to-Sell (or Flip) opportunities for lump-sum cash returns.



Step 3: Identify the area of investment

Many investor's in London choose to invest in the Midlands and North in order to get better returns on investment. If you are unsure about the area, make a list of 3 other potential area's of interest to explore further and speak to local letting agents to understand rental demands within those areas.



Step 4: Speak to a Property Trader at professional property investment company such as PropertyWiser

Property Traders in your desired investment area will know the area well through their market research. It's important to understand which area's to invest in, area's of regeneration, knowledge of the council local plan (indicates where the city is planned for growth).



Step 5: Get to know the Property Trader

By arranging a 1 to 1 meeting with the Property Trader, you will understand how they can add value to you and your goals. It's important you can resonate well with the individual and someone you can build a long term relationship with. Ensure the property trader is compliant by being registered under a limited company, registered with a trusted property redress scheme and has appropriate insurances in place.



10 STEP GUIDE TO INVESTING IN PROPERTY HANDS-FREE

Step 6: Agree your investment criteria

Once you have had your discussion with the property trader, it's time to agree your investment criteria, so an appropriate investment opportunity can be found. Typically at this stage investor's would provide a deposit as part of the investor qualification process along with some proof of funds and proof of id. Professional Property Trader's will request this information as part of their compliance process.



Step 7: Sit tight and wait

At this point, the process sit's with the property trader to go ahead and find those investment opportunities.



Step 8: Legals, Exchange and Completion

Once the investment opportunity has been found, the property trader will assist with accelerating the legals process to get the property through to exchange and completion.



Step 9: Refurb

The property trader will arrange to pick up the keys, and start engaging with the local trades to start the property refurbishment process. Certain properties may require additional planning and involvement from architects.



Step 10: Property Listed & Tenanted

During the last stage, as the property comes close to being ready after the refurbishment, the property trader will engage local trusted letting agents to start the process of getting the property listed and tenanted to minimise the amount of time the property remains vacant.



BENEFITS OF WORKING WITH US



PROPERTYWISER

PropertyWiser offers a complete end-to-end fully project managed property portfolio building service to existing and new investors. Whether you are looking for passive income or financial independence by making your money work harder for you, the portfolio building service is right for you if you are a busy professional who does not have the time, and want a hassle-free service to build a property portfolio.

01

We work with you in outlining your goals, aspirations and work out a bespoke investment plan. We source and acquire properties in line with your goals.



02

We project manage the legal conveyancing process until completion.



03

We pick up the keys and project manage the full refurbishment of the property through our trusted local trades team.



**A typical refurb may consist of:
Kitchen, Bathroom, Electrics, Plumbing,
Decoration, Damp works, furniture & fittings (if required).**



04

We manage the lettings process with our trusted local letting agent until the property is tenanted.



05

We maintain complete transparency throughout the process through regular communication. You benefit from a monthly cash-flow, equity in the property, and long term capital appreciation from your investment hassle-free.



We actively monitor the rental values, quality of properties and rental yields within the areas to ensure an optimum level of refurbishment can be planned to ensure better returns on money. We are extremely passionate about the service we provide and committed to you in achieving your individual goals by helping people achieve financial security using property as an investment vehicle.



Mani Pitroda

Managing Director and
Property Trader

PropertyWiser Managing Director Mani Pitroda has previously managed multi-million pound engineering projects in the corporate industry. Coming from an engineering and project management background he takes a methodical and meticulous approach towards each investment opportunity. With his wealth of experience and knowledge, projects are delivered on time and to budget against the investor's capital outlay, ensuring the property is tenanted to generate income quicker.

TIPS & BEST PRACTICES FOR SUCCESSFUL PROPERTY INVESTING

Tips & Best Practices for successful hands-free property investments

- Spend some time to get to know the Property Trader during the early stage of the process understanding their personality, background and working styles.
- Ensure the Property Trader is compliant, trading under a limited company and has relevant insurances in places.
- Ask for examples of property investments. Many investor's look for a track record of previous projects. Whilst track record is important, it's also key to assess the drive and passion of the individual. Hungry property trader's are likely to transform the results because they are not distracted by multiple projects and it's in their interest to bring you (the investor) the best results.
- Always maintain a constant level of communication and engagement at least bi-weekly to ensure everything is moving forward in the right direction.
- Once you are comfortable working with with a property trader, ensure you are supporting him/her throughout the process. No one likes being micro-managed and if you maintain a level of trust in the individual, it will always maintain a good relationship.
- Enjoy the process. Property investment is exciting as you have the prospect of creating an additional asset that will give you passive residual income.



PROPERTYWISER INVESTMENT PROCESS



Please utilise the information below as a reference in readiness of your property investment.

NOTES

01

INVESTOR ONBOARDING

Following our strategy call, once we have confirmed your investment criteria you would need to provide a Proof of ID (Passport/Driver's License), Proof of Address and Proof of Funds (or Mortgage in Principle).



02

RESERVATION FORM

As part of the investor qualification process, a reservation form will be sent by us which would typically require your details, and an agreed reservation (deposit) fee.



03

PROPERTY SEARCH

Following the onboarding process, PropertyWiser would initiate the process of finding property investment deals through various marketing channels in line with the agreed investment criteria. This process would typically take between 4-12 weeks depending on the criteria and type of investment.



04

PROPERTY CONFIRMED

PropertyWiser use various marketing channels to find off-market and on the market property deals. The property search will involve a bi-weekly feedback call where property examples will be discussed. Once a property is confirmed following our due diligence process, we can move forward with legals.



05

LEGALS-EXCHANGE & COMPLETE

We encourage all investors to use our recommended solicitor in order to speed up the process. Typically this can take up to 8 weeks, however with our trusted relationships, we can expedite the process reducing the time to 4-6 weeks.



06

REFURB

If the property requires a Refurb, as soon as the contracts have been exchanged on the property and the keys are available for pickup, we would start engaging our trusted trades team to start the refurb process. A schedule of works would be issued at this stage to confirm the extent of work required.



07

LISTED & TENANTED

As soon as we complete the refurb, we can engage our trusted letting agents to start the listing process to get the property tenanted as soon as possible.



08

ENJOY THE INCOME!

Once the property is tenanted, the property would be handed over to the letting agent to manage and maintain the property who will provide a full management for the property whilst you can start benefiting from residual income along with long term capital growth!



BONUS: YIELD & ROCE

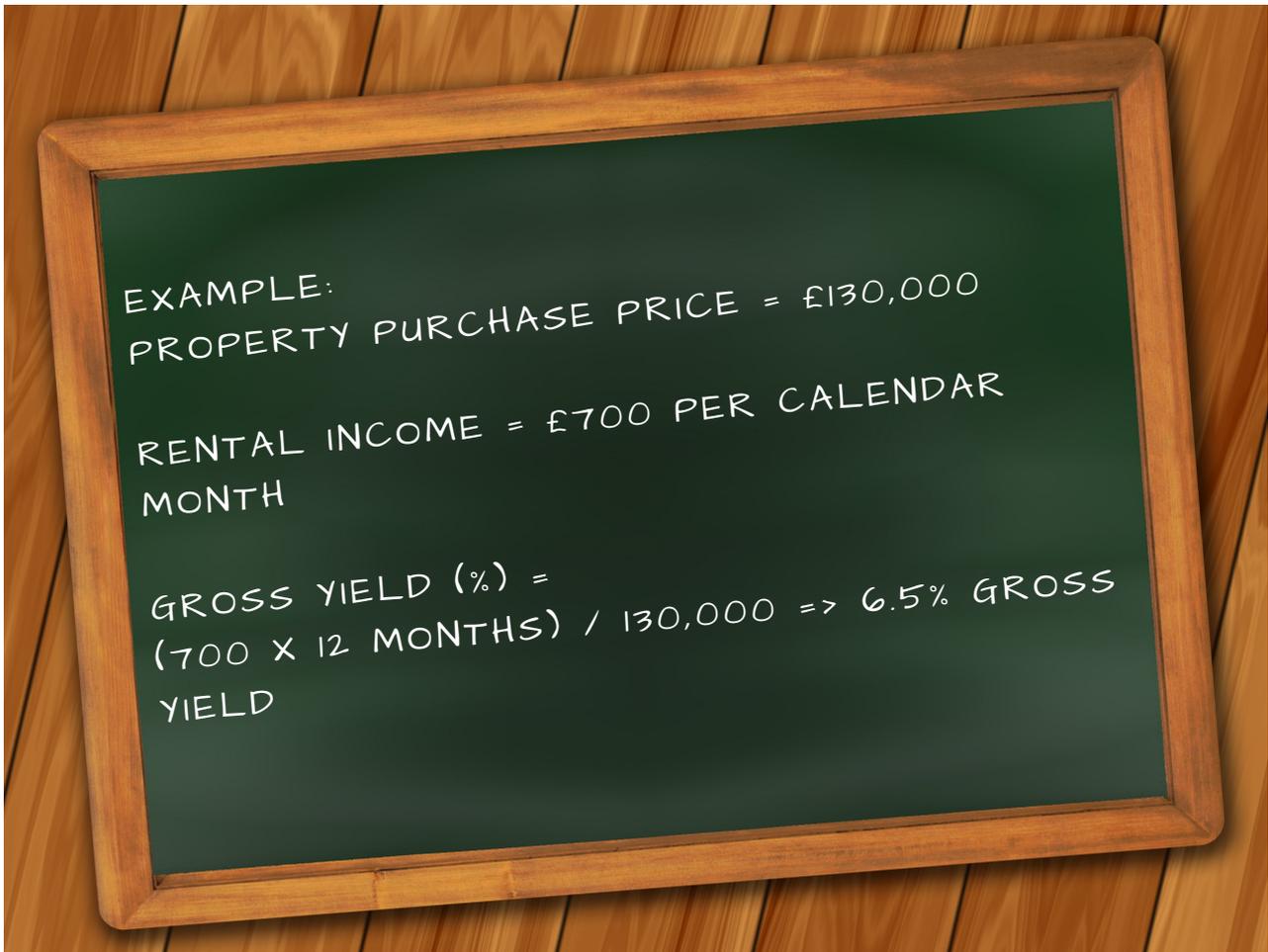
Property Investment Jargon Simplified

Yield & ROCE (Return on Capital Employed)

People often get confused between property investment terminology and jargon such as 'Yields' and 'Return on Capital Employed' (ROCE)? But what is it and what do they mean? Detailed below is a breakdown of what you should be focusing on. Let's break this down using some example Buy-to-let investments:

YIELD

Firstly let's look at **Yield**. Rental yield is the return a property investor is likely to achieve on a property through rent. It is a percentage figure, calculated by taking the yearly rental income of a property and dividing it by the total amount that has been invested in that property.



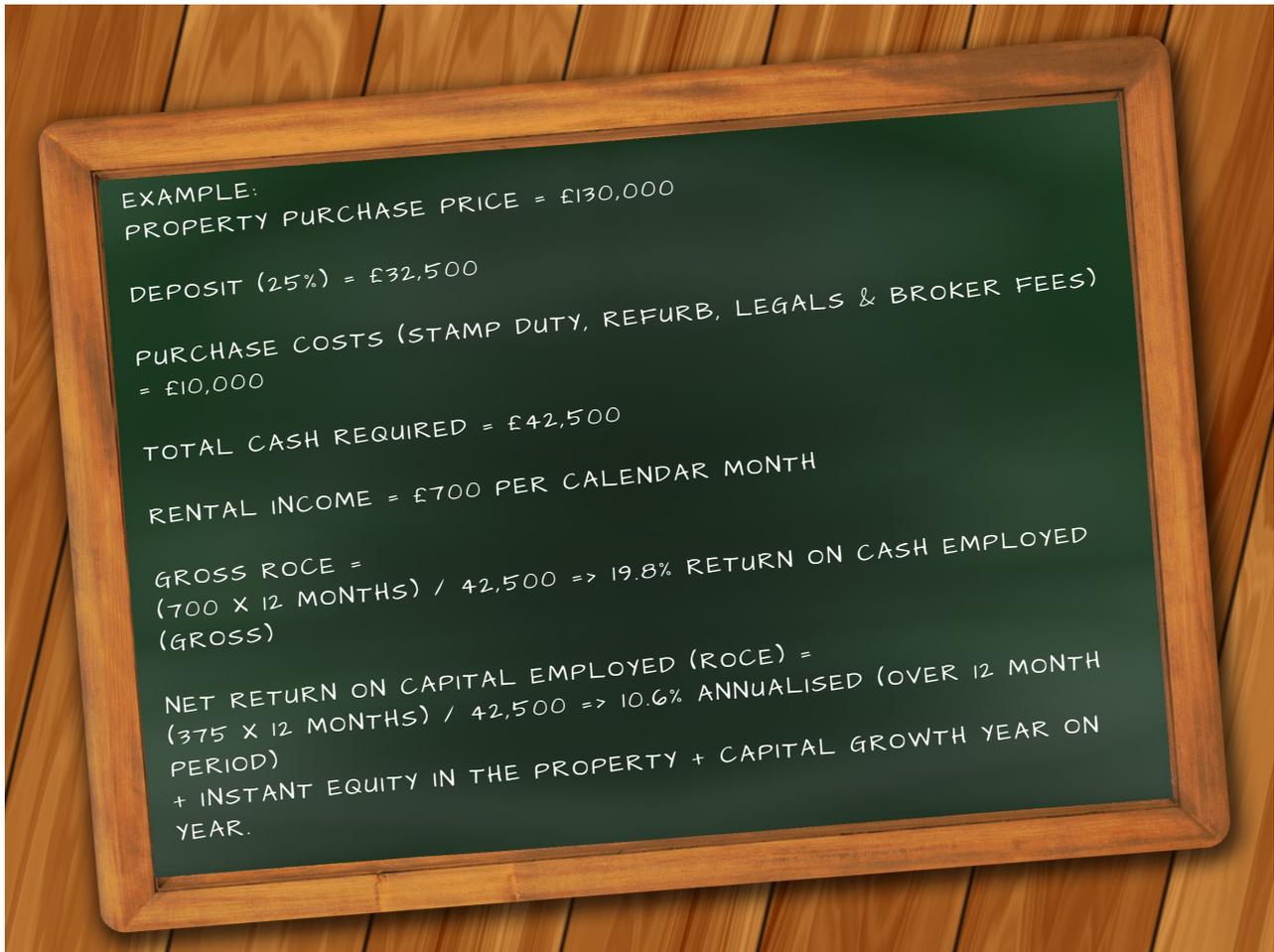
Yield is expressed as a percentage and typically, yields in London may be around 2–3%, making the Midlands and North England more attractive with gross yields between 6–8% or upwards in some cases.

BONUS: YIELD & ROCE

Property Investment Jargon Simplified

ROCE

Return on Capital Employed (ROCE) also known as **Return on Cash** or **Return on Investment (ROI)** put simply is the annualised return (over 12 months) an investor is likely to achieve from the initial cash investment.



In order to calculate the NET ROCE (in above example) — We minus the monthly costs such as mortgage payments and maintenance + lettings management cost, our NET monthly income would be £375.

Therefore,

NET Return on Capital Employed (ROCE) =

$(375 \times 12 \text{ months}) / 42,500 \Rightarrow 10.6\%$ annualised (over 12 month period)

+ Instant equity in the property + Capital growth year on year.

To summarise, yields are a good indicator in terms of an investment area but never a true reflection of a particular investment opportunity. Return on Cash Employed (ROCE) offers a pound for pound true value in terms of what you will actually get in terms of returns for your own cash / capital. This is the key indicator that all of our investors choose to focus on.



SUMMARY & NEXT STEPS

If not now, when?

With the help of this guide, you should now have an overview and understanding of how you can get started with investing in property completely hands-free giving you the choice to spend more time with your family, travel, or anything else. This guide is designed to give you the confidence in choosing us to help you build a portfolio of properties whether it's your first one or the 20th.

Whilst the overall trend for property price remains upwards, the current market provides a unique opportunity in itself and is an ideal time for investors to take advantage of the market.

If you would like to get involved or know someone that would benefit from our service, please contact us for a friendly unbiased discussion.



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For more information visit: www.propertywiser.co.uk

Email us at: info@propertywiser.co.uk

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