

MY PROPERTY CONSULTANT

LONDON





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*You don't have to be cash-rich to
build a buy-to-let portfolio.*

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Are you in need of My Property Consultant?

Are you a busy professional, interested in investing in the London property market, but just don't have the time? Or perhaps you live overseas and would like to have a foot-hold in the UK property market, but you feel too far away to make it work?

My Property Consultant (MPC) makes investing in the London property market possible, and hassle-free. We provide an end-to-end service, from finding you a property with good development and/or letting potential, to managing the purchase, refurbishment, letting (or sale) of that property. The property is yours, and is not part of any fund or collective.

We take the worry, stress and aggravation away from building a property portfolio, or carrying out a property development, allowing you to focus on your day job.

A common misconception is that you have to be cash-rich to build a buy-to-let portfolio. The reality is, as long as you have equity in your home, you are in a position to participate.

By taking equity out of your home, you make it work harder for you, and the rent achieved on your buy-to-let, should cover all of your expenses.

26,000
homes built last
year



42,000
a year needed in
London



Source: London School of Economics, Jan 2015





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One of the first rules of property investment is to know your area.

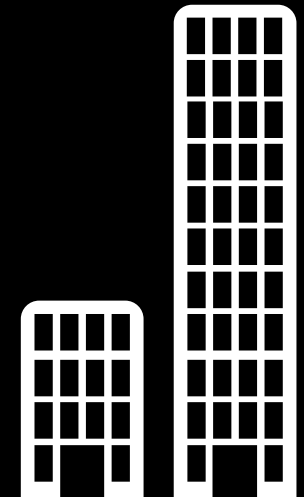
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The South West London property market

My Property Consultant focuses on the property market in South West London. Why? Well, one of the first rules of property investment is to know your area, and we know this part of London really well. The founder of MPC has lived here for 15 years, and has built up his own property portfolio in this area over the last 10 years.

There are some exciting developments going on in South West London, making it a great time to invest. The new US embassy is under construction in the Nine Elms area of Wandsworth, and has attracted significant development opportunities in neighbouring areas. The Northern Line is being extended to Battersea via Nine Elms from Kennington, which will provide journey times of 15 minutes to either the City or the West End. There is also a proposal for a south-to-north Crossrail passing through this area. Properties situated along the west-to-east Crossrail route are already seeing significant increases in their value.

60%
The average
price increase
of flats in SW
London over
the last 5 years





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The MPC service is designed to make property investment easy and affordable for busy professionals and international investors.

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What can My Property Consultant do for you?

The MPC service is designed to make property investment easy and affordable for busy professionals and international investors. It's about making your savings, or the surplus equity in your residential property, work much harder for you.

Finding you a property

We will find you a suitable property in South West London that has good buy-to-let potential, good development potential, or both. We then manage the purchase of the property on your behalf, dealing with estate agents, solicitors, conveyancers, and mortgage brokers, among others.

Renting out your property

If you want to rent the property out, we will do all the preparation for you, including any refurbishment and installation of furniture and fittings, and appropriate paperwork such as inventories and safety certificates. We can handle the ongoing management of the property, meaning you never have to deal with tenants.

Developing your property

If you want to develop the property, we will instruct an architect, organise planning permission, source reliable builders and manage all of this to a high standard of completion. Upon completion, we can arrange the sale/letting of your property, depending on your preference.

Financing your property investment

We can arrange all finance on your behalf using a panel of mortgage advisers, and at the end of an agreed period (usually around two years), we can arrange the refinancing of your property(ies) to acquire another investment property, hence expanding the size of your portfolio.

We're not tied to any agency, broker or building firm, and we negotiate good savings on your behalf with trusted suppliers.

Capital appreciation versus rental yield

Whether you're looking for good longer term capital return, short term rental yields, or a mixture of both, MPC will find the right property for you.

Over
5%
Forecast annual
property price
rise in South
West London
over the next
five years.

Source: Rightmove, January 2015





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*We will find the right balance between
rental yield and capital appreciation
potential.*

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Our services

My Property Consultant offers different levels of service, depending on your requirements.

Level One: Find you a buy-to-let property

We will find you a suitable investment property within your budget, ensuring you receive a good yield for your investment. We will find the right balance between rental yield and capital appreciation potential, according to your requirements and tax considerations. The property will be prepared (light redecorating, furnishing if required, safety certificates etc) ready for you to rent out by yourself.

Level Two: Buy-to-let management

As for level one, but once the property has been purchased and 'prepped' for rental, you can instruct us to find tenants, and manage the property and any ongoing issues for you.

Level Three: Property Development

We will source a property with development potential, which may be a flat that needs a complete overhaul, extended to add more bedrooms, or anything that will involve structural changes. We will work with architects and planning officials, oversee the development works, and bring your property back to market (either for sale or letting) as quickly as possible. If letting, we can also take care of the ongoing management for you. The purpose of property development is to add value, and this strategy is particularly useful in periods of uncertain price fluctuations.

International clients

If you live outside the UK, but still want to invest in the London property market, we offer the same services as above. The rules and regulations may differ depending on your circumstances, especially where mortgage finance and the legal framework are concerned. We can help you negotiate all of this, seeking advice on your behalf, and delivering a proposal that works for you.

Up to
£100k
can be added to the
value of a property
in SW19 by adding
an extra bedroom





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*Our costs are completely transparent.
No hidden charges and no nasty
surprises.*

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Our promises to you

Transparency

Our costs are completely transparent. No hidden charges and no nasty surprises. We won't let you spend over the odds to achieve maximum potential.

Honesty

If we can't find a suitable property, we'll tell you. We won't recommend an unsuitable property and rush things through. Sometimes finding the right investment takes time.

Communication

We will keep you fully abreast of progress with formal updates, and we'll try where possible not to bother you with questions. Once you have purchased a property, we can give you regular updates on the local property market, and the likely effect on your investment.

Professionalism

Everything we do is fully documented, and key decisions will be made in collaboration with you, our client.

Over

4%

Typical rental yield
achieved in South
West London





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I started with a deposit of £30,000 10 years ago, and now have a property portfolio worth nearly £3m.

Property investor, SW London

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A typical case study

Here is an example of how a typical investment property purchase is structured.

Buying the property

You buy a property for £350,000, putting down a cash deposit of £87,500 and taking a mortgage of £262,500. The cash deposit can either come from savings or equity taken from your existing property. You pay £7,500 in stamp duty, £2,000 in legal and finance fees, and you pay MPC a fee of £9,600 (including VAT).

Rental income

The flat would achieve a rental amount of £1,200 per month (£14,400 per annum). Based on a buy-to-let mortgage with an interest rate of 2.59%, the mortgage repayments are £566 per month (£6,798 per annum), leaving a gross profit before expenses of £634 per month (£7,608 per annum). If you have re-mortgaged an existing property to raise the cash deposit, some of this profit will offset any increases in your original mortgage. We always strive to ensure that our clients are never left in anything other than a profitable, or cash-neutral position.

Capital Appreciation

Property values in SW London have risen by 60% in the last five years. If we were to assume a rise of 30% in the next five years, your property will be worth £455,000, an increase of £105,000.

So, in five years, on an £87,500 investment, you could make £105,000 in capital appreciation, and £38,040 in rental income (after mortgage repayments).

Please note that these figures are for illustration purposes only. They don't include any refurbishment or furniture costs. A typical light refurbishment costs £2,000 and new rental furniture costs approximately £2,000. These figures also don't include annual running costs, such as buildings insurance and building management fees (if applicable).

Figures are not guaranteed and the value of the investment property will vary with market fluctuations.

In **five** years,
with an

£87,500

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you could make

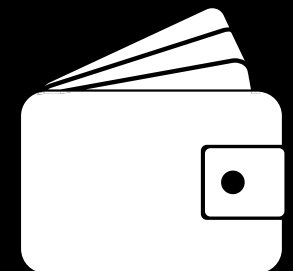
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A little bit about My Property Consultant

My Property Consultant was founded in 2014 by Eyeedul Haque. He has a real passion for property, and with 10 years' experience of building his own property portfolio, plus 20 years' experience managing large projects in the financial services sector, he decided to set up MPC.

Realising that so many of his friends and business associates wished they could invest in the buy-to-let market, but just didn't have the time or know-how, Eyeedul decided to set up a company to bridge the gap. He's known for his honesty and integrity, and wants to make property investment accessible for everyone.

Eyeedul has tried and trusted contacts across the industry, and can pass on pre-negotiated savings to you. He has worked within a London estate agency, so knows how it works and can gain access to properties before they come to market.

He specialises in finding good investment properties in South West London, and along the A24. He's lived in South West London for 15 years and knows the streets, transport links and facilities, as well as what sells and what doesn't.

If you're thinking about investing in property, let My Property Consultant make it happen.



Eyeedul Haque
Founder of My Property Consultant

What next?

If you are interested in investing in the London property market, and would like to discuss your options, please get in touch.

You can reach us on
+44 (0)20 3819 6070
or
+44 (0)7958 510853

You can email us at
hi@myproperty-consultant.london

We would be happy to discuss your requirements, and send you a no-obligation proposal free of charge.

For more information, case studies, and answers to some frequently asked questions, please visit our website at

www.myproperty-consultant.london



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My Property Consultant Ltd
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