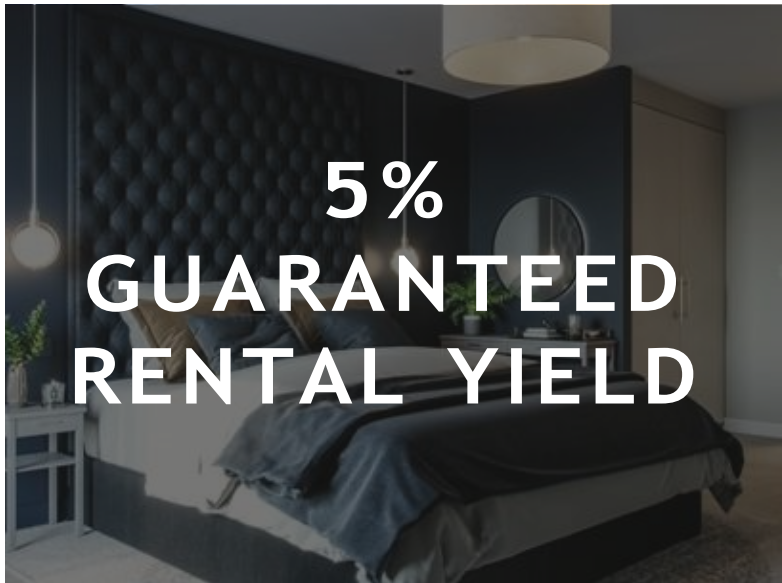




INVEST IN PRIME BIRMINGHAM CITY CENTRE PROPERTY NOW AND ENJOY 5% RETURN ON YOUR DEPOSIT AND 3 YEAR GUARANTEED RENTAL AT 5% YIELD

We build wealth for our clients by delivering secure, high yielding property investments via bespoke, affordable payment plans. Passionate about Birmingham as a prime investment hotspot, we are excited to present a limited time investor incentive at our flagship development JQ Rise.



At build completion, enjoy a 3 year rental guarantee producing a 5% yield

£199,995
ONE BED
STARTING PRICE

£259,995
TWO BED
STARTING PRICE



“Birmingham has recorded record high residential transactions”
Knight Frank

Thanks to a booming property market, huge regeneration and a thriving economy, all eyes are on Birmingham as the UK’s no.1 property investment right now. In the heart of the Birmingham city centre, JQ Rise sits at the gateway to one of the city’s most sought after boroughs - the Jewellery Quarter. A short walk from the £700 million soon-to-be-complete business zone, Paradise, the Jewellery Quarter’s fashionable culture, vibrant coffee shop scene and inimitable ambience makes this unique, chic destination the post code for young professionals, families and students to live and work.

“40% of Birmingham’s residents are under the age of 25, as more students and young professionals are choosing to stay in Birmingham making it one of the youngest cities in Europe”



PROPWEALTH

TAILORED PROPERTY INVESTMENTS

Making the Investing Process as Simple as Possible

1. Choose your investment

We normally keep all our investors updated on current projects. The Liverpool units are all very much the same. We invest in small one or two bed refurbished Victorian or Edwardian buildings. Other cities like London and Birmingham are off-plan new builds.

2. Reservation

When you have read through the Due Diligence and Cash Flow Analysis and have made your decision, we will email an initial reservation form for you to complete. We will require your buying entity (personal, company or partnership, for example) and your contact details. Our advice is to keep it simple. The more complicated with trusts and non standard structures, the more the costs and complexity to operate. As per FICA (Financial Intelligence Act) you are required to have a UK bank account and complete the UK money laundering act form. The account is also necessary as a rental deposit account. A UK Limited company is very easy and quick to set up. You can either set it up yourself or do it with our accounting firm. You will need to pay the Sourcing Fee and Deposit at this stage.

3. Legal Process Begins

We can introduce you to a solicitor or you are free to use your own. We use Donn & Co in Shropshire, who are an independent legal firm that we have dealt with over the years. Their fees are highly competitive and they will look after your interests and protect you during the process of purchasing. Donn and Co will mail you a client acceptance form which you will need to sign and return to them via email. At this stage you would make a £300 deposit into their account.

4. There are also two contractual steps to buying.

The first is what the attorneys call "exchange of contracts". This is when the sellers' attorney sends through the purchase contract and the report on the property. Donn and Co will, on your behalf, go through the contract in great detail and undertake a legal Due Diligence. Once you are happy with the contract report the two attorneys will then exchange contracts. At this point, you are legally bound to buy the property. The second step occurs once the property is fully upgraded and you will pay the remainder and "complete" on your investment. That's the day you get the key ! (See below)

5. Property Development

If construction and refurbishment work must be done (which is 90% of the time) then the developer will complete this within a certain period. Once it is complete and has received building and council inspectors approval, the two attorneys then legally complete on the flat. The unit then becomes your property. You will receive your title deeds approximately two months later. Donn and Co will send you a copy and keep the originals in their office safe.

6. Rentals

Depending on where you have bought will depend on the rental company that you use. In Liverpool the developer has opened his own rental company to deal with tenancy and day to day management. It gives more control over the tenancing process.

Once a tenant has been approved you will receive the lease to sign and the first rental cheque should be paid a month or so after that. The cash flows we have shown you reflect the expenses taken off the first month and so you may not see income for the first two months. These initial costs include the finders fees for the tenant, the 10% that the rental agent charges each month to collect the rent and the landlords license. (if applicable). Please also remember that generally the tenant pays water, gas and electricity as well as council taxes. However if your unit stands open for a period of time then you are liable for the council tax and other running costs as above. Rentals are not taken on by calendar month. They start at any day of the month and will be paid out pro rata around the 10th of each month.. Escalation on rent is also very low each year (outside London) and normally increases according to inflation or when your tenant vacates. At this stage the new market level of rent clicks in.

7. Licensing

In certain areas of the UK, you will require a landlord license which lasts 5 years and costs approximately £400. The licence has been set up by the local council to regulate the buy-to-let market. Again the license amount is included in the cash flows and in Liverpool they have got the license down to around £200 for the five year period.

8. Non Residents Landlord Exemption

If you are not based in the UK you will need to register as a Non Resident Landlord so that you are not taxed at the point of rental collection. This will only apply if you purchase in your own name. If you purchase in a limited company then it is run like a company. We have an independent accounting company called Exceed Accounting that we can recommend should you need accounting advice. Exceed are excellent and we use them for both our personal and business accounting needs