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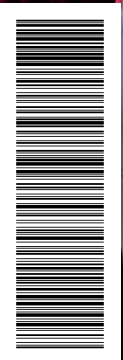
# Blue Bricks

MAGAZINE



FROM MIDWIFE TO  
PROPERTY INVESTOR:  
THE BIRTH OF A  
LUXURY SA BRAND  
WITH DEBBIE SHERRIFF

THE PROPERTY INVESTOR MAGAZINE



CELEBRATING  
WOMEN IN  
CONSTRUCTION

WITH SUKHI KAUR

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ISSUE 15 | MARCH/APRIL 2022



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# HELLO



**CAROLINE MONKS**  
**EDITOR**

## Hello Blue Brickers!

I've got my fingers crossed that when this issue comes through your letterbox, spring will be here, and the sun will be shining – we can but dream!

I am delighted with this issue as it is jam-packed with some fantastic features, and we welcome more new columnists and guest writers to the fold.

By the time you read this note we will have already celebrated the national annual Women in Construction Week that runs from

6–12 March, but we are pleased to be extending the celebration with an extra-special feature found on pages 18–25. We asked BBM writer [Sarah Dunn](#) to interview two fabulous women succeeding in this field: [Lisa Tinker](#), our regular health and safety columnist; and [Sukhi Kaur](#), head of Build 4 U Property Ltd. They tell us all about their experiences and offer advice for women in the industry. And because we're all about providing a well-rounded picture, we spoke to [Dave Forde](#), project manager at Evbi Projects, for a man's perspective on what it's like working with women, and how the industry has changed over the years. Sarah's article also shatters some common myths that surround the industry and Lisa gives us her views on what

needs to change to address the imbalance and encourage more women to get into construction.

[Arsh Ellahi](#), a successful investor and founder of The Property Investor app, joins us as a columnist for this issue. Arsh draws on his lengthy experience to give useful guidance around HMO strategy. If you're looking to enter the HMO world, be sure to check out his feature *The beginner's guide to HMOs* on page 6.

[Dave Forde](#) appears once again on page 14 for his feature *Risk, money and programme*. In his article, he offers invaluable advice that you can apply to your own projects to avoid costly mistakes for a smooth and successful outcome.

For our case study feature, I am absolutely thrilled to include a truly inspirational new serviced-accommodation provider, [Debbie Sherriff](#), and her high-end luxury apartments named 12 on the hill. Discover why the pandemic was the catalyst for Debbie to start a new lucrative business, and how she went from being a midwife to a property investor. See the gorgeous images of Debbie's apartments and read her inspiring story on page 28, *From midwife to property investor*.

We hope you enjoy reading this issue as much as we enjoyed putting it together. Remember to tag us in your pics on social media [@BlueBricksMagazine](#) and include the hashtag [#bluebricksandabrew](#) for a chance to win a prize. As always, we love to hear what you are up to in property via Facebook ([Blue Bricks Magazine Group](#)) and Instagram ([Blue Bricks Magazine](#)).

Best wishes,

*Caroline*  
X

# NATHAN WINCH PRIVATE EQUITY INVESTOR

Business Tips • Investment • Property  
Day In the Life • Industry Advice • Interviews



[youtube.com/nathanjwinch](https://youtube.com/nathanjwinch)

DISCLAIMER: I am NOT a financial advisor and the information provided in these videos is intended as a guide based on my own experience as an investor. Always consult with an accredited financial advisor before making any investment or large financial decision.



# MEET THE COLUMNISTS



## Hayley Gilbert Legal

Hayley is a commercial solicitor within the Commercial Property department at Latimer Hinks Solicitors Limited, based in Darlington. She has over ten years of post-qualified experience and has worked in both high street and city firms across the Northeast, specialising in commercial property and landed estates.

**Secretly wants to be Dolly Parton (although not a secret now)**



## Arsh Ellahi Investments

Arsh has built multiple million-pound businesses and portfolios over the last 20 years. His most recent venture is the one that excites him the most: creating the UK's first property investment platform, The Property Investor App, which Arsh hopes to become the leading app for property deals worldwide.

**Set up his first business at age 16 selling watches on a market stall – a mini Delboy!**



## Lisa Tinker Compliance

Lisa is an experienced founder with a demonstrated history of working in the professional training industry. Strong business development professional graduated from NCRQ Level 6. Track record in property development and management, particularly in the field of construction.

**Prefers kisses from her dog to those from her husband**



## Sarah Dunn Copywriter

Sarah is an ex-estate agent and qualified interior designer, who now works as an SEO-led copywriter, content creator and social media strategist. Following many years working as a manager for Holidaybreak in France and Italy, Sarah went on to create her own holiday business in France in 2016.

**Sarah's favourite (yoga) position is down dog**



## Dave Forde Construction

Dave has been working in construction and engineering for over 38 years across a multitude of sectors, including completing numerous property refurbishments and new-build developments. On a bigger scale, he has spent over 20 years working on major infrastructure projects, including the Olympics, Crossrail and HS2.

**Is a true Londerner living in Essex, don't get it the wrong way round**



## Jerome Lane Tax

Jerome is a property tax specialist with over ten years' experience in top 50 accountancy firms. Jerome established TaxAntics Limited with a simple vision to help people reduce their tax liabilities and take steps to pass assets to future generations tax efficiently.

**Has a rare ability to make tax slightly less boring**



## Jill Stevenson Public relations

Jill is an experienced public relations consultant with a demonstrated history of working in the PR and communications industry. Skilled in editing, journalism, media relations and crisis and corporate communications. Media and communication professional with a certificate in Marketing (CIM).

**Loves doing interior design for dolls' houses**



## Nathan Winch Business

Nathan is an entrepreneur and private equity investor of over 12 years. He's started, grown and sold companies in the medical sector. With a passion for property, he owns a portfolio across the UK, but is now an FCA registered private lender and investor, with investments in over 14 businesses.

**Loves nice holidays, but never actually goes on any**

# WHAT SHOULD A LOAN AGREEMENT INCLUDE?

Hayley Gilbert – Commercial Solicitor

**W**herever you are on your property journey – whether you are purchasing your first or 100th property – you’ll need funds and, in the absence of having the cash readily available yourself, you will likely require lending of some sort. There is a whole range of finance options out there, but I’m focusing here on factors to consider when you’re negotiating loan terms with a private investor, as well as what the loan agreement itself should include.

## Loan amount

First and foremost, how much are you lending? What is the amount of the loan? This will depend on the purchase price or development costs and how much your private investor is prepared to lend.

## Interest

Once an agreement has been reached on the loan amount, you will need to consider and agree upon whether there is any interest on the loan and the interest rate payable. You will also need to consider whether the interest payable is simple or compounded. Simple interest is paid as a fixed percentage over the repayment term on the principal loan amount. Compound interest accrues and is paid on the principal loan amount *plus* interest, meaning interest is paid on previous interest as well as the principal loan amount. It is important to clarify at the outset on what basis interest is paid to ensure you are not agreeing to pay back more than anticipated.

## Loan period

What is the length of the repayment term?

## Repayment terms

Is the loan repayable on demand, at the end of the loan period or in instalments? As a borrower, you are unlikely to want to agree to payment on demand as this is where the lender can demand repayment of the entire loan amount (plus interest) at any time during the loan period.

Where payment at the end of the loan period has been agreed, the loan agreement will provide that the principal amount plus interest is payable on a specific date at the end of the term.

For payment in instalments you will be required to make payments periodically throughout the term (the frequency of the instalments to be agreed between borrower and lender) until the principal loan amount and interest is paid.

## Secured or unsecured

Does the lender require any security? It is not unusual for private investors to insist on their loans being secured by way of a charge over property (either the property being purchased/developed or another property owned by the borrower). If the lender requires a charge in their favour, consideration must be given to other lenders and their security requirements. Any other lender requiring a first charge or who has a first charge (or any prior ranking charge) over the property will need to be contacted and they will need to agree to a second/subsequent charge being secured against the property. Note, some lenders have a blanket ban on allowing second or subsequent charges, whilst others may require you to enter into a deed of priority (providing that the debt to the first charge holder is paid before any debt owed to subsequent charge holders) before giving consent to a subsequent charge.

Secured charges will be registered at HM Land Registry against the title of the property and, if the borrower is a limited company, the charge must also be registered at Companies House. Note that there are very strict time limits for registering at Companies House and this must be done prior to registration at HM Land Registry – I’d advise seeking legal advice to navigate this process.

## Default

The loan agreement should be clear on what constitutes an event of default and should clearly set out the remedies available to the lender in the event of

default by the borrower. Events of default typically include non-payment or late payment of any sums due under the agreement, insolvency of the borrower and any other breach of the borrower’s obligations under the agreement. The remedies for default will depend on what has been agreed, but may include immediate repayment of the full amount due under the agreement, or provisions allowing a certain amount of time to remedy any default (if remediable). If the loan is secured by a charge on the property, the lender may be able to exercise a power of sale on the charged property.

## Costs

It’s not unusual for a loan agreement to state that the borrower will pay all of the lender’s costs in connection with the loan agreement, including legal fees and any fees incurred during the enforcement of the borrower’s obligations under the loan agreement. As such, it’s important to factor these costs into your deal.

Whether borrowing from friends, family, other private investors or financial institutions, it is vital to ensure that you fully understand the terms of any loan or finance agreement as well as your obligations under the agreement before entering into the same.

**Please note:** whether a loan from a private investor would fall within the provisions of the Consumer Credit Act 1974 and whether a lender requires authorisation from the Financial Conduct Authority is not within the scope of this article and you should always seek legal advice before making or taking a loan to ensure compliance with the relevant legislation.

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Hayley is a commercial solicitor within the Commercial and Agricultural Property department at Latimer Hinks Solicitors Limited, based in Darlington. She has over ten years of post-qualified experience and has worked in both high street and city firms across the Northeast. Hayley specialises in commercial property and landed estates, including traditional sales, purchases and leases of commercial property as well as options and other joint venture arrangements. She also acts for landowners and developers, assisting with finding the creative solutions they require in connection with their commercial and residential developments.



**Arsh Ellahi**  
Property investor

# THE BEGINNER'S GUIDE TO HMOS

**PROPERTY INVESTOR  
ARSH ELLAHI GIVES  
HIS VIEWS ON HOW TO  
FIND AND OPERATE A  
SUCCESSFUL HMO**

*Hi Arsh*

*I am new to the property world and I have been told that I should look into creating a HMO to generate the best possible cash flow. How do I approach this, what do I look for, and what is the best way of creating a HMO that will make me the most money?*

*Mrs M  
Dorset*

**T**hank you Mrs M for getting in touch. It's a very broad question, so I will answer it based on my own experiences within this sector of the property market.

For the last year, I have been travelling the UK speaking at property events. One of the most frequent questions I get asked is how I manage to generate so much income from my HMOs. What I have found is that there are too many people peddling the "HMO Dream", boasting of £1,000 pcm cash flow from their property, but I have to say that there are very few scenarios where this is possible. We'll look at the figures later. Instead, here I intend to show you what I look

for in a property and go through my thought pattern, which leads on to create the high cash-flowing HMOs I have today.

## **Stage 1: deciding on your target market and where to look for the right property**

Some say this is the most difficult part of the whole process. Having heard hundreds of speakers around the country talking about HMOs, the first thing they say is that HMOs must be close to town centres, on the main bus routes and close to local amenities. I agree with all of the above; however, the first thing you must consider in your attempt to

**KEEP IN MIND THAT THE LOCATION OF THE PROPERTY WILL ALSO HAVE AN IMPACT ON THE PRICE OF THE HMO**

acquire a property is to be clear about who your target market is going to be.

Your target market will influence the location. For instance, are you hoping to explore the student market? If so, are you near a university? If you're aiming to cater for young professionals, you'll want to be close to the city centre. Or is it the LHA (Local Housing Allowance) market you want to access? As an experienced landlord catering for the LHA market, I've found that location isn't a key factor for this sector. I've purchased a property on the outskirts of the city – a decision my own business partner questioned, asking if this might be a challenge too far – but this HMO has been full since the day it was first up and running.

Once you have understood what you're aiming to achieve and pinned down your target market, you can then consider the ideal location. Keep in mind that the location of the property will also have an impact on the price of the HMO. A property closer to the city will cost near enough double that of a similar property on the outskirts.

The type of property I generally go for is a three- or four-bed semi-detached, located outside of the city centre, but with good access to the centre via public transport. The reason for this is simple: the cost of the property is cheaper and, yet, occupants can still enjoy "city living" because it's in easy reach. I also look for properties where the local amenities are close by, such as shops, supermarkets etc.



## CALCULATING YOUR RISK IS AN ESSENTIAL PART OF BEING AN EFFICIENT LANDLORD/PROPERTY INVESTOR

### Stage 2: considering the best way to operate your HMO

The next crucial stage is to think carefully about how you're going to make this work. Here are just some of the key questions you should be asking yourself:

- How many bedrooms can I get in the property?
- Do I let the rooms as all bills inclusive or exclusive?
- Will the rooms be furnished or unfurnished?
- Will I self-manage or use a letting agent?
- What happens if someone doesn't pay?

And the list goes on....

Calculating your risk is an essential part of being an efficient landlord/property investor. As such, the most important question of all for me is what will I be able to do with this property if it doesn't work as a HMO? Could it work as a single let? It's always advisable to have an alternative strategy, a plan B up your sleeve.

When I view a property, I look at it from a flow point of view. How does it flow? When you walk in off the street, are you walking directly into a room or a hallway? I look at the room sizes and more importantly where the kitchen and bathrooms are situated.

The potential to add value to a property is essential if the purchase is to be worthwhile and act as a means of generating cash flow to aid the expansion of your business. No-one wants to buy a property, maintain it and pour in time and energy only to find their efforts have added minimal value.

#### Utilities costs/financials

It's fair to say that I'm not your average HMO investor because I expect my tenants to control their own utilities whilst most others manage this on their tenants' behalf. But, I have seen landlords across the UK moan about how tenants abuse their heating provisions by maintaining properties as tropical islands – they're less likely to do that if they have to foot the bill themselves. Yes, there are methods to try and control that by putting fair usage clauses into the tenancies; however, enforcing payment can be difficult.

For my HMO model, each room is metered and overseen by the energy supplier rather than me selling the tenants tokens every time they run out. In this way, the HMO is very self-sufficient – I don't want to be getting calls at 8pm to sell tokens to tenants!

Having said that, you must also consider the price point of your property and the market you're housing. Ask yourself, how does your property compare to the other properties in the area? If you're charging £300pcm exclusive and other landlords are charging £300pcm inclusive, who will prospective tenants choose? Are you going to be left with long voids? You can answer this only once you have carried out your market research, which I hope you would have done prior to purchasing the property.

In my own personal opinion, I believe that a HMO that offers all-inclusive rent does not actually make a large amount of money. Let's look at how I perceive it to be in this example:

#### Standard HMO: five-bed HMO inclusive of bills

Rent per room = £300pcm inclusive  
Five rooms = £1,500pcm

Minus the costs  
Mortgage = £400pcm on average  
Utilities = £400pcm

Total cash flow after costs = £700pcm

But we haven't considered other costs:

Potential void period = 20% (equivalent to one room being vacant) = £300pcm

Letting fees = 15% on four rooms = £180pcm

Maintenance on average = £50pcm

**Total profit = £170pcm**

Now ask yourself, has it been worth it? If you have two rooms empty one month, your HMO has just lost money that month. On my model, I may spend more money from the outset on creating the HMO, but if it's done correctly then I can look forward to ten years or so of the property running smoothly with just



a few maintenance issues. And this allows me to achieve an increased monthly rent per room due to the higher quality finish, even exclusive of bills.

#### My HMO: five-bed HMO where all bills paid by tenants

Rent per room = £430pcm exclusive  
Five rooms = £2,150pcm

Minus the costs  
Mortgage = £400pcm on average  
Utilities = £0pcm

Total cash flow after costs = £1,750pcm

But we haven't considered other costs:

Potential void period = 20% (equivalent to one room being vacant) = £430pcm

Letting fees = 15% on four rooms = £250pcm approximately

Maintenance on average = £50pcm

**Total profit = £1,020pcm**

#### En suites or off-suites

When I look at a new property for the first time, my first consideration for each of the rooms is whether or not I can fit in an en suite. If I can, the second consideration is where exactly it will fit best. My goal is always to provide en-suite rooms where I can, which means that the property has to be adapted for the additional plumbing/drainage.

#### Kitchen

Every property has a kitchen, or at least they should have. I tend to treat the kitchen like an off-suite, ie: allocating it to one room. Should a planning officer come round and ask if I have created self-contained units, I am confident in saying that there is a communal kitchen on site which is available for every tenant to use, should they wish to. The reality is that the person we allocate the kitchen to is the only person that uses it.

Then, within the other rooms, I provide a tea-making facility, which is perfectly acceptable by UK national guidelines. Each room has a sink unit and worktop along with a wall unit for the tenant to be able to store their own food. What tends to happen is the tenant will purchase a microwave and will use that space to cook in.

Although this is perfectly acceptable, I would advise all landlords to make sure that there is fire-safety equipment on site to cater for this. Something as simple as a fire blanket would assist should anything happen.

I would suggest that before you embark on the journey of creating a HMO, you must fully understand the model and the market sector you are targeting in order to maximise your chances of running a very profitable business. If you have any questions you'd like me to address in future articles please get in touch and I'll aim to answer as many as I can.

Keep in touch with Arsh on all social media channels and via the following sites:

- [propertyinvestorapp.co.uk](https://propertyinvestorapp.co.uk)
- [youtube.com/c/ArshEllahi](https://youtube.com/c/ArshEllahi)
- [arsh@arshellahi.com](mailto:arsh@arshellahi.com)

Blue Bricks readers are invited to sign up to Arsh's weekly newsletter via [arshellahi.com](https://arshellahi.com)

If the property already has a bathroom then I look to see how it can be used. This usually means allocating it to the room closest to the facility, calling it an off-suite and making sure that only the occupant of that room can access it. More often than not this gives that individual the same amenities as the en-suite rooms, but quite often the space is bigger and I have managed to save money on a renovation. This said, of course, if the old bathroom is large enough to be considered as a room, maybe you should consider turning it into an additional one to generate another income. It's worth running the figures on both scenarios.

#### Communal space

As ruthless as it sounds, my next focus is the living room (or rooms) to see if I can turn them into bedrooms as well. This goes against the grain of most HMO landlords who like to provide communal space – this isn't my policy. My feeling is five or six people who don't know each other all coming together will ultimately lead to disagreements at some point. So, instead, I aim to minimise the opportunity for disagreements and conflict and create an almost self-contained living space for each tenant – like a mini studio – all within planning/building regulation and housing-standards guidelines.

Arsh Ellahi has over 20 years' worth of experience in property investment and has built several million-pound businesses and portfolios. Drawing on this experience and having created the UK's first property investment platform (The Property Investor app), Arsh's exciting new venture is to create the first Rightmove equivalent for property deals, thus making it easier for investors worldwide to find their next project.

# HOW TO FINANCE 100% OF A PROPERTY PURCHASE AS A BUSINESS OWNER

Nathan Winch – Private Equity Investor

I hear people ask this question at least once a day, and it both frustrates and interests me. Why would someone want to finance 100% of something? Usually, it's because they haven't got any capital of their own. That worries me. When you buy a productive asset (those with the ability to generate profits and cash flow), you usually have to look after that asset and take on the inherent risks that come with owning it. Therefore, when people ask me how to finance something, let's say a property purchase, with 100% finance, I ask why? If it's because they don't have capital, I usually tell them it cannot be done. If they do have cash, and a strong business, then it can. Sounds counter-intuitive, doesn't it?

Well, I'm here to tell you that it is possible to finance property, and the purchase of other assets and investments, with 100% finance. But not with finance on the asset itself. This is the part where I usually lose people.

Now, going back to the question, how do you finance 100% of a property purchase? If you want 100% finance because you haven't got much or any money and need to raise funds, then 100% finance just is not possible. If you haven't got much cash, it usually means you also probably don't have a strong business. And a solid business is what we need to raise this money. If, however, you do have some cash – and a solid business – then 100% financing could be the ideal solution you've been looking for.

With a robust, cash-generating business, all things are possible – if you have the right tools and you know how to use them. This is particularly the case if your business is B2B (business to business – meaning you sell to other businesses). "So, what's the answer then?", I hear you scream. The answer is to raise money against your business to purchase a property, not the property itself. You can do this in several ways, which I'll explain here, and companies like my finance business, Preneur Capital, can arrange many of these products:

- **Invoice finance:** The ability to borrow up to 90% of the value of your outstanding invoices.
- **Asset-based lending:** The ability to borrow against hard assets in the business (as an add-on to invoice finance).
- **Merchant card advance:** The ability to borrow against the cash flow through your card-payment machines.

In addition to these forms of finance, you can also borrow against the normal cash flow in your business, ie: a multiple of your profit before tax. This is an expensive form of finance, but when used for short periods can be extremely useful for projects inside and outside of your business; such as an alternative to bridging finance for your property developments.

For example, let's say you have a property that you'd like to purchase as a buy-to-let investment. It's on the market for £100,000 and you get your offer accepted by the estate agent. Let's say you own a taxi business. This taxi business owns cars, a small office in the centre of town, as well as outstanding invoices to your business clients who have accounts with you. Your business clients, as of right now, owe your business £50,000. Your office is worth £60,000 and your fleet of cars, minus the finance you already have on them, is worth £100,000. So, to raise the £100,000 you need to buy the property, you'd perhaps do the following:

1. Open an invoice financing facility, giving you 85% of your invoices on day one – **£42,500**;
2. Add asset-based lending, unlocking let's say 70% of the value of your cars – **£70,000**. You pay off your hire-purchase finance of **£30,000** leaving you with **£40,000**;
3. You borrow the remaining **£27,500** against your property (I've thrown in **£10,000** for legal fees, stamp duty, etc, we really do mean 100%! – **£27,500**;



4. **£110,000** drops into your business bank account. You move it across to your property business bank account as an inter-company loan;
5. You purchase the property, pay the legal costs and stamp duty. Et voilà!

Oh, by the way, the property is unencumbered with no mortgage on it as you've borrowed it all against your business. Do with that what you will! Alternatively, you could have mortgaged the property you wanted to buy, then financed the deposit in the same way above. It would still be 100% finance effectively; you'd just be borrowing less against your business.

I hope this helps you understand the power of a strong trading business, and how it can help you acquire property in a relatively quick and easy manner. If you want something, provided your business can raise the finance, then you can effectively just go ahead and buy it. Of course, arranging these forms of finance will require valuations of business assets and short-form audits of your clients' invoices, but overall it is fairly quick to arrange. If you're interested in finance like this, visit [preneurcapital.co.uk](https://www.preneurcapital.co.uk).

#### Disclaimer

*This article was written in January 2022. I am not an accountant or tax professional. You should always discuss your personal circumstances with an accredited tax professional and financial adviser, as legislation can change.*

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# THE MARKET PULSE

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Keeping a finger on the pulse of the property market

## A ROUND UP OF THE LATEST PROPERTY MARKET UPDATES

JILL STEVENSON

### Record monthly increase in property prices

Despite the ongoing rise in the cost of living, looming increases in energy bills, and uncertainty across financial markets, the price of property in the UK continues to rise.

At least that's what the findings from property portal Rightmove's House Price Index shows. February saw growth at 2.3%, which amounts to around £7,800, and it looks like property prices in March could follow suit.

#### Average home nudging £350,000 mark

According to Nationwide's latest UK House Price Index, property is now around 20% more expensive than it was before the pandemic. It found that the average house price in the UK has increased in value by nearly £30,000 since February last year and more than £44,000 than in the same month in 2020. That makes houses more than 6.5 times the average UK take-home pay.

This growth in property price was the largest monthly increase since 2001, which is when Rightmove began recording its data. This works out as an annual increase of 9.5% over the past two decades.

Based on asking prices from 13,000 estate agencies around the UK, the survey's figures show the cost of the

average home in Britain is now £348,800.

A look back at property values in London over the past two years, since the UK first locked down in March 2020, shows an average increase of £40,000 for homes in the capital.

Analysts blame the shortage of available stock across the UK for pushing prices up, alongside low mortgage interest rates (the Bank of England raised them from 0.1 to 0.25% at the end of last year).

Samuel Tombs of economic research consultancy Pantheon Macroeconomics predicts interest on the typical two-year fixed mortgage rate is expected to double in June in comparison with September 2021. This, the economist insisted, will slow down any rising property growth.

#### Renters paying more for city living

But it's not just buyers who are paying more for a new roof over their heads. According to recent findings by property portal Zoopla, city-centre rents are up by £62 per month compared with pre-pandemic amounts, and it's even tougher in London. According to Rightmove, the average monthly rent in the capital has hit a new record high of £2,142.

However, Zoopla's statistics also showed that demand for rental accommodation was up by as

much as 76% at the start of the year, compared with the same period between 2018 and 2021. As people start returning to city centres, we're once again seeing a growing interest in major cities, such as London, Manchester, Birmingham, Leeds and Edinburgh.

Grainne Gilmore, head of research at Zoopla, said: "The flooding of rental demand back into city centres thanks to office workers, students and international demand returning to cities means the post-pandemic recalibration of the rental market is well underway."

#### Increase in companies looking to lease office space

Meanwhile, the demand for office space is also increasing as companies try and tempt their staff back to city-centre working.

An earlier report by Rightmove that centred on commercial property reported an increase in business owners looking to lease office space. Whilst its unsurprising demand between 2022 and January 2021 has seen a 54% jump, what is striking is that interest in commercial leasing this quarter is 15% greater than this time in 2019.

#### Inflation still to make its mark on property market

Nationwide's chief economist, Robert Gardner, commented that he was

surprised inflation hadn't appeared to hit the property market yet.

"The continued buoyancy of the housing market is a little surprising, given the mounting pressure on household budgets from rising inflation, which reached a 30-year high of 5.5% in January, and since borrowing costs have started to move up from all-time lows in recent months," he said.

"The strength is particularly noteworthy since the squeeze on household incomes has led to a significant weakening of consumer confidence."

#### Property prices to drop after summer

However, business analysts warn, a fall in house prices is likely towards the latter half of the year with some suggesting they could drop by as much as a tenth in a year. Those most likely to be affected are those who overstretched in order to meet the stamp duty deadline, together with first-time buyers (for the same reason).

Karl Thompson, of think tank the Centre for Economics and Business Research, predicts a drop of 1.5% every three months from September onwards. That's then expected to fall 1% every year for the foreseeable future.

Andrew Wishart, of economic research consultancy Capital Economics, was more optimistic, and he predicted property prices would "stagnate rather than collapse in 2023".

#### Ukraine crisis contributing to higher UK living costs

When it comes to the cost of living, the war in Ukraine has had an impact

on petrol and fuel costs across Europe. Many economists warn that, in turn, the Bank of England could consider raising interest rates later this year. National Insurance payments will increase by 1.25% in April whilst, around the same time, energy bills are due to rise by around 54%. Utility bills may even double again towards the end of the year, costing the average UK household around £3,000 per year.

### Build to rent (BTR) more popular up north

Build to rent just seems to be getting bigger and bigger – both in terms of its reach across the UK housing market and its popularity.

The British Property Federation (BPF) recently revealed that construction began on more than 13,500 BTR homes in regional cities last year – triple the amount of provision in London (where the sector first started).

Ian Fletcher, Director of Policy at the BPF, recognised the huge rise of the BTR sector in northern towns and cities, acknowledging that it went hand-in-hand with regeneration initiatives.

"[Build to rent] is not just about increasing housing provision, it is also a major economic driver," he said. "It helps attract and retain skilled workers, serving as a catalyst for urban regeneration."

"The strong growth of the BTR sector across the regions will support the government's levelling up initiative and help revitalise town and city centres".

At the same time, Savills are convinced the BTR sector will double within the next few years. The

estate agency is confident of their prediction because they've already seen many local authorities push through planning consent for BTR developments, in the knowledge their own housing stock is diminishing or already diminished.

Research from estate agency Ascend Properties revealed that planning permission requests for build-to-rent units were up by as much as 52% during 2020 – the most intense period of the pandemic.

This rapid growth means the demand for BTR is growing too. Many young professionals can't afford to become homeowners. Understandably, they also enjoy the inbuilt benefits of BTR complexes, such as gyms, pools, workspaces and cinema rooms. Some complexes even come with concierges and domestic cleaning and laundry facilities.

According to research carried out by the insurer Admiral, there are almost twice as many people in the UK looking to rent one of these new BTR properties as there is accommodation. In Salford, this increases to a whopping 10 people for every one unit.

One new BTR facility on Liverpool's quayside even has its own "Zoom room". Those renting at the former HMRC office block now redesigned and renamed The Keel can look their best on-screen thanks to the room's tinted windows and flattering lighting.

In another BTR development in northwest London, renters can choose to work from a retro camper van. And when the novelty of a camper wears off, residents can also enjoy a cinema room, all while only paying £1,770 a month rent, plus utility bills of around £200/month.

Property advisers CBRE calculated that a record £4.1bn was invested in the sector last year, while BPF figures show there are 26% more BTR units across the UK than in 2020.

Another 141,215 BTR developments are currently being built, or are in the pipeline; Birmingham, Sheffield, Manchester and Liverpool have seen the biggest jump in provisions of BTR properties.



# RISK, MONEY, PROGRAMME

THREE KEY CONSIDERATIONS FOR THE SUCCESS OF ANY CONSTRUCTION PROJECT



**WHEN RUNNING YOUR OWN CONSTRUCTION PROJECT, THERE ARE MANY THINGS TO CONSIDER. WE ASKED EXPERIENCED PROJECT MANAGER, DAVE FORDE, TO GIVE AN OVERVIEW OF THE MAIN AREAS TO PAY CLOSE ATTENTION TO FOR SUCCESSFUL DELIVERY OF A PROJECT.**

**N**o matter what kind of project you undertake, you will have numerous factors and concerns to consider, but boil it down and I bet they all revolve around three key areas: risk, money and programme. What's more, each of these three areas is inextricably linked and, if you're not in control of them, then your project could be headed for disaster.

Everyone is aware of the increases in the price of materials and labour over the past year. It's played havoc with people's budgets and programme durations – projects

of every size and scope have seen an increase in risk regardless of whether it's a multi-million-pound new build or a £50,000 refurb. So, I want to discuss these issues and explain why everyone needs to be aware of them.

## Risk

The construction industry is inherently full of risk and you will never be able to eliminate all risk from a project. As such, you must know how to deal with risk and that is accomplished via a three-step process:

- Identify
- Assess
- Plan responses

When people think of risk, they usually think in terms of health and safety, but in fact risk is present in every stage and activity in a project: there is a financial risk and a risk to the programme, but it's the pre-construction phase where risks can first be identified.

### How is risk identified at the pre-construction stage?

First of all, a feasibility study is done by the project team. They will look at the concept of the project and discuss the best way to carry it out. They will look at all the issues that could pose a risk to the delivery and programme of the project. They have to see if they have planned it in the most cost-effective way.

If possible, any risks that have been identified will be eliminated. However, when considering other

options you have to also think about the potential impact on programme and finance. Let's take the example of bricklaying. You might decide that having hod carriers haul the cement and bricks up ladders is too dangerous, so you decide that you will order bags of premixed cement and have that and the bricks taken up to the scaffold on a forklift. Now you have eliminated the risk of accidents, but in return increased the cost of the project. It's a delicate balance of risk versus cost and here is where the skill lies to ultimately deliver a safe and cost-effective project.

With this in mind, experience in industry has shown that one key area to consider is the risk of accidents as it has proven to be one of the major causes of delays on any

project. By law every single activity in the workplace must have a risk assessment carried out. The idea of this is to see if the activity can be done in a safer way. Once this has been completed, then a method statement is written detailing how to carry out the task safely.

Anyone who tries to cut corners on safety introduces massive risk to the project. Apart from the risk of delays caused by accidents, there is also the legal aspect. Health and safety on construction sites fall under the CDM Regulations 2015. There is also the Health and Safety at Work Act 1974. If you are found in serious breach of these regulations, you could face penalties of unlimited fines and up to two years in prison.

### Who is involved in eliminating risk?

Everyone has a part to play in this: the client, the project team and contractors all need to work together to reduce risk.

#### The client

The client (usually this is the property developer – ultimately the person paying for the project – so it's likely that this role will be yours) has a very important role in reducing risk. This will be determined by their attitude and the people they select to deliver the project. Does the client have a realistic sense of how long things take and what they should cost? Do they want to cut corners to try to save money? Have they chosen their team based on skill and experience or have they just chosen the cheapest? Are they happy to turn a blind eye to unsafe practices if it will speed the job up and keep costs down? The attitude and competence of the client will have a big impact on the risks taken during the project and ultimately its success or lack of.

#### The project team

By this, I mean everyone who is involved in planning and executing the project. So that means architects, quantity surveyors, project managers and workers. The best projects are when people keep it simple and take



**Dave Forde**  
Project Manager

time to consider how their decisions will impact everyone else involved.

#### Contractors

Contractors are facing risk all the way through the project. They may be let down by suppliers, be held up by late delivery of materials, or they may have subcontracted some of the work to people they don't normally deal with. If the subcontractors don't turn up or their work isn't up to standard, this will put the main contractor at financial risk. They will also be under pressure from the client to fix defective work or make up for lost time.

Often contractors under price work, which can lead to them trying to cut corners themselves. If they find they can't finance the job, work is going to stop. This is why it's so important for clients to deal with contractors in a fair manner.

A lot of people try to drive a hard bargain with a builder in order to get them to agree to do the job at the lowest price, but this isn't usually the best strategy – it can rebound on them with serious consequences.

#### Money

It goes without saying that money is an essential element of any project. Indeed, it's the lifeblood. When the money dries up, so does progress. That's why it's so important to have accurate costings before you start. Of course, there are always unexpected or unforeseen costs, no matter how diligent you have been, so make sure you include a financial contingency. Most people have between 10–15%, but it's not enough

**ANYONE WHO TRIES TO CUT CORNERS ON SAFETY INTRODUCES MASSIVE RISK TO THE PROJECT**



to just have a percentage extra in case you need it. It's important to know *why* you might need it.

Under no circumstances is a contingency to be used as a slush fund. Before the project starts, identify the activities that have the potential to cost more than expected. If you're not careful where you spend your contingency, you may find you don't have enough when you need it for these targeted areas.

#### Cashflow

Cashflow planning is a vital part of project planning. Managing cashflow is linked to the payment terms you agree in your contracts with your tradesmen and suppliers.

On large construction projects, it's the norm to agree 30-, 60- or 90-day payment terms. However, it is very unlikely on smaller refurbishment projects that builders will agree to any of these options because they'll have their own cashflow to balance and it's very likely that yours is not the only project they are working on. Always keep one thing in mind: the payment terms may suit your cashflow, but how do they affect the builders? Remember that a builder who can't pay for workers and materials can't complete your project. It's important to stipulate in the contract how you will deal with variations or extras.

#### Programme

The programme is the plan that details how you are going to deliver your project. It needs a start date, an end date and a duration. It needs to be logical, and it needs to be sequential. It should include everything that needs to be carried out before mobilising on site. It must also contain everything that needs to

be finalised after construction has completed.

Getting this wrong introduces *massive* risk into your project. If it's too short, you run the risk of activities clashing with each other, which can hold up key activities and mean additional costs. It relies on all materials being delivered on time so, if you have logistics problems, you could end up having to pay workers to stand around doing nothing. Finally, it can lead to work being rushed, resulting in poor workmanship or accidents.

On the other hand, a programme that is too long can be just as damaging because you will end up under-utilising resources. The quicker you can get finished, the quicker you can off hire plant and equipment. And you don't want to be paying wages for longer than you need to.

All good project managers operate on the basis that the end date *never* moves. A project that goes over its intended programme finish date can only lead to financial loss, arguments and headaches.

#### Collaborative working

The most successful programmes are ones that are planned collaboratively.

This is when a client gives the builder key information such as project duration, start and end dates and any key milestone dates. They then ask the builder to produce an indicative programme, from which both parties collaborate to produce a realistic schedule.

Each side needs to explain to the other what particular areas of risk they can see. The client must understand the problems the builder may have – such as resourcing the job or potential delays caused by the weather. And the builder must understand any cash-flow problems or financial losses the client may face.

#### Contingencies

Just as you need a contingency amount in your finances, so must you include one in the programme – this is known as the float. You have to allow some extra time for activities that run over, or for dealing with unexpected problems. However, never squander the float – you mustn't have the attitude that inefficiencies are to be tolerated because the float will allow for them.

The issues of money, risk and programme must be well thought out and managed and, as ever, communication is key with everyone involved in the project on the same page. The best projects are ones that work in a spirit of collaboration: get that right and there is no reason everyone involved can't make money and go home safely at the end of each day.

For more info on risk management in construction projects, visit [apm.org.uk](http://apm.org.uk)

#### Keep in touch with Dave:

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Dave Forde has been working in construction and engineering for over 38 years both in the UK and the Middle East across a multitude of sectors. His small-scale projects include completing numerous property refurbishments and new-build developments and, on a bigger scale, he has spent over 20 years working on major infrastructure projects, including the Olympics, Crossrail and HS2. He's currently working as a project manager on a rail project.

He is a member of the Institution of Engineering and Technology, The Association for Project Management and the Chartered Institute of Building and he is currently studying to attain Chartered Construction Manager status.

# CELEBRATING WOMEN IN CONSTRUCTION

SARAH DUNN

We're sure you've already got the date circled in your diary, but just in case you haven't heard – in March, we celebrate women in construction.

Every year, a whole week (!) is devoted to helping change the stereotypes that women face in this decidedly male-dominated sector. As a business, Blue Bricks has strong females at its helm, so we know all too well that trying to carve a career in this industry can be tricky, to say the least.

Whether you're new to construction or you know your way around the CoCP, in this feature we talk to the women who are paving the way and challenging the status quo, as well as offering some practical tips and tricks to help you smash that glass ceiling and break down those myths and preconceptions when it comes to men and women in construction.



**W**hen I was tasked to interview women who work within construction, I was really conscious that I didn't want the piece to have an anti-male sentiment. Whilst some of the answers I received (from all my interviewees) did perhaps highlight the struggles that many women face every day in such a male-dominated industry, what came through was the camaraderie that's felt.

There's a real sense that the majority of people within the industry not only want more women to work in construction, but they value women being there.

**Lisa Tinker**

I spoke in great depth with Lisa Tinker, Operations and Managing Director of SHEQ (aptly pronounced 'She-Q') and Operational Risk Manager for Legal and General Capital, about her experience in construction over the last 20 years, and how the industry could and even should change to encourage women to get involved more.

**SD: As someone who is used to going on sites a lot of the time – and often being the only woman – have you found your role challenging?**

**LT:** The role itself, particularly early doors, had its challenges – as all roles do – but one particular ongoing battle is educating employees and workplaces about specific requirements for women, such as having adequate toilet and hygiene facilities on site.

**SD: Do you think the lack of facilities, and perhaps lack of knowledge, is because they simply haven't had to deal with women being on a site before?**

**LT:** 100%. If they have not had women on site, then they haven't had to take the needs of women into consideration. I'd like to think that having me on site – even for a short duration – has given them a change of perspective. And, hopefully, on the next job they work on, they'll think about these considerations ahead of a woman showing up – which, in turn, will help encourage more women to work on sites, without fearing these oversights or even fearing bringing them up.

**SD: What do you think are the main reasons why women don't get into construction?**

**LT:** I think a lack of education from an early age about opportunities that exist in the industry means a lot of young girls have no idea how diverse construction is. We're told as children that boys can do this and girls can do that – when, actually, gender shouldn't stop you from doing anything. In construction, you'll do well if you're capable and willing to learn.

Typically, advertising for construction has been aimed at men. You still see adverts today for tradesmen, which isn't a very inclusive start. Why not just advertise for trades?

We need to make sure we're being inclusive and diverse, and that's not just men and women, it's about creating an inclusive workplace for all people.

Another major factor that stops women from getting into construction is the stereotypes and perceptions. Yes, some people may have had to deal with unsavoury attitudes, and I know in the early days of my career I've certainly had to address a few industry dinosaurs, but that's not the norm.

**SD: Were you ever worried about a career in such a male-dominated sector?**

**LT:** Not at all! I've spent most of my career in construction and I've never regretted the journey. I can honestly say that I look forward to going to work every day and the people I work with are a huge part of that. We all have a common goal and that's to complete the project.

**SD: Does it matter that it's a male-dominated sector?**

**LT:** For the most part, this hasn't been an issue for me personally. Yes, the industry would benefit (as would any industry) with a wider pool of talent. Diversity is what drives businesses forward. Ultimately, this is a sector where what you bring to the table is far more important than your gender.

If you're passionate about the built environment and willing to learn to



**Lisa Tinker**  
Operations and Managing Director of SHEQ and Operational Risk Manager for Legal and General Capital

develop your knowledge and skillset, then this is the industry for you.

**SD: What would you tell a woman just getting started in construction?**

**LT:** What are you waiting for? If this is something you want then just do it, you don't need an invitation. Think about what you want to achieve. There are so many avenues to explore within the industry.

What are you passionate about? Design, management, planning, a specific trade application, estimating?

Knowledge is power. Know your stuff and continue to learn. Methods of construction and products evolve, regulations change. Keep yourself up to date and involved and these principles will always receive the respect they deserve. You won't regret it.

**SD: Who do you think is responsible for getting more women involved in construction?**

**LT:** We all are. We all have a responsibility to highlight this industry. To showcase that it's not just trade, or engineering, or designing, or inspecting there are a plethora of roles to choose from. Women should know that this industry offers opportunity and it's applicable to all genders. The industry is changing, but there's still a lot more that could be done to increase diversity and to become a more inclusive environment. And that's on all of us.



**Dave Forde**  
Project manager, Evbi Projects

### Dave Forde

After feeling totally buoyed by talking with Lisa, and hearing how much she loves this industry, I thought it was time I got a male perspective – and so I spoke to Dave Forde of Evbi Projects. Dave has been in the industry for over 38 years and his background is dealing in (and leading) gargantuan projects with multi-million-pound budgets. Within his role, Dave has to not only coordinate large teams, but also keep shareholders, stakeholders and clients happy. Given Dave's role in such a high-pressure environment, I wanted to learn how he feels about women in construction and if attitudes are changing at the various levels within the sector.

**SD: When you work with women in construction, what are their primary roles?**

**DF:** They're almost always in safety roles or management such as PMs, architects or engineers. I hardly ever see women on site.

**SD: How do you think more women could be attracted to working in construction?**

**DF:** I think the answer to that question is why would women want to work in construction in the first place? I have made a good living out of it, but there have been countless rough times where I've been out of

work, not paid, treated badly and been seriously injured.

If I could start again, I wouldn't work in construction. Any youngster starting out now – male or female – I would advise them to do something else. If they're going to go into it, then aim for an office-based professional role, like an engineer or architect. That's where the money is and you get treated better.

**SD: Sobering words! Do you think there are the same opportunities for men and women in construction?**

**DF:** In management- and office-based roles – yes. On site – no. Women will find it very hard to get a site-based role on the tools with the majority of companies. However, one exception is on major government-funded infrastructure projects, there are more opportunities for women on site because subcontractors have more chance of getting contracts if they have women the workforce.

**SD: Do you think your male colleagues behave differently when they're working alongside women?**

**I HAVE MADE A GOOD LIVING OUT OF IT, BUT THERE HAVE BEEN COUNTLESS ROUGH TIMES WHERE I'VE BEEN OUT OF WORK, NOT PAID, TREATED BADLY**

**DF:** Yes, definitely. People are more inclined not to say what they're thinking for fear of causing offence.

**SD, side note: In hindsight, at this point I should have asked: "Causing offence" often gets bandied around when talking about working with people who are in the minority. Could it be perhaps that what's being said is actually offensive, but when you're talking with like-minded people – it goes unchecked?**

**But in reality, I then asked: Do you feel comfortable working with women?**

**DF:** Yes, it makes no difference to me. I have worked in teams before where I was the only man. All the women there were more experienced and qualified than me, and I have no problem with that.

When you're in highly paid management roles, you're there on merit. Most of the women I meet have degrees in construction-related subjects. That has got them the jobs and they've kept them through merit. Those who fail do so because they're not good enough, just like all the men who are not successful. Women are not some sensitive minority who have to be handled with kid gloves.

**SD: Have you experienced a change in attitude towards women in construction over the years?**

**DF:** I find the attitude on site is the same as it has always been. The vast majority of people I speak to think that construction is not for women. In the office, it's different – far more people don't see any distinction between men and women.

**SD: What characteristics do you think it takes to work in construction?**

**DF:** If you can master your particular discipline and are committed to excellence, there is often every chance you will do very well.

### Sukhi Kaur

I'll be honest, after hearing from Dave, his view on the construction industry kind of aligned with my preconceptions. Yes, women are more than welcome, but it's hard going, and perhaps not just because you're a woman – but being a woman definitely doesn't help!

But I wanted a silver lining, so I spoke with Sukhi Kaur – self-proclaimed "Queen of Construction". The Director of Build 4 U Property, a company that caters for investors and offers full turnkey build solutions for new developments and large conversions, she's been working alongside (and managing) her husband since 2018. After leaving her job in sales and marketing, she hasn't looked back. Unlike Dave, who has to work closely with myriad groups of people at every level, Sukhi is very much the queen of her empire. She gets to pick and choose her clients and has a dedicated team working alongside her. As a self-starter and mother of four – one of whom is less than a year old – she's the very definition of a working mum.

Just like Lisa spoke with passion about the industry, Sukhi too lives and breathes construction.

**SD: What made you go into construction after being in sales and marketing?**

**SK:** My husband. He'd been in construction for six years, and I could see people were taking advantage of him. And I wasn't having it. I knew nothing about construction, but I know business. I know how to talk with people, how to sell – and how to get them to pay!

And here I am. Six years later, making an empire. When you're in construction, "you're" your business, just as much as your last project. People invest in people and having that background helped me understand that. People will want to invest in you if they like and trust you.

**SD: How did you gain people's trust?**

**SK:** I learned everything I could. I signed up to courses and I found my niche. Construction is such a huge industry, and you can't know it all. So don't bother trying – find



**Sukhi Kaur**  
Director of Build 4 U Property

## WHEN YOU'RE IN CONSTRUCTION, 'YOU'RE' YOUR BUSINESS, JUST AS MUCH AS YOUR LAST PROJECT

one thing you love and do it well. Your enthusiasm and knowledge will attract the clients.

**SD: Your business Build 4 U Property Ltd is currently building 20 units and has multiple refurbishments ongoing, but you very rarely work with women. Have you found it difficult to find women who want to work in this industry?**

**SK:** Yes. We have access to a full team of over 40 professionals offering and delivering all aspects of construction, but none of my team are women. And I would love to have some!

Despite putting out adverts for "tradespeople", it's still men who apply for positions. I do have a 15-year-old girl who is coming for some work experience later this

year, though, so hopefully we'll start to see more women starting in construction from a younger age.

**SD: Did you find that being a woman meant that your knowledge and skills were tested more than perhaps if you were a man?**

**SK:** Undoubtedly! I was challenged a lot more. Especially in the early days when I was starting out. I would meet clients and they would assume Harry, my husband, was the boss. But they soon realised I was in charge! Although, I still get the odd person. Being direct helps – and proving them wrong.

I want to finish every job, with my client thinking, "Wow, Sukhi was right – she is the Queen of Construction".



when I was heavily pregnant and working on sites, but in my previous pregnancies I never had that many people who I worked with offering me that level of support.

**SD: What do your daughters think about you being a woman in construction?**

**SK:** They love it – in fact, they can't wait to get involved in the industry either. My eldest daughter is studying property law, and my 14-year-old wants to be an architect.

**SD: What would you like to tell the men you work with?**

**SK:** We're not here to make you look small or take your jobs. We're here to add to what you do. We're here to make this industry even better than it already is. There's so much going on in construction that there's enough for everyone to get their slice of the pie.

Ambition is great – it powers industries and transforms lives, but greed is nasty. And greed has been a dominating factor, not just in construction, but across every area of life. We need to let go of the egos. We're all on the same team and we all want a win – because if I win, then you win!

**SD: Was it these experiences that made you set up a female-only group on Facebook for women in construction?**

**SK:** Yes. I set up **Construction Queens and Property Princesses** as a safe place for women to network and ask questions. I've been part of many property groups on Facebook in the past, and women would ask questions that some would see as "obvious", and the abuse they got was just awful. I wanted to create a safe space where women could ask questions, share advice and make connections.

This isn't about getting sympathy about "how hard it is being a woman". But we do want to be judged on our capabilities, not our gender.

**SD: What's the best piece of advice you've been given over the course of your career?**

**SK:** Be clear on what it is you want. Focus your time and energy on that one thing and be the best that you

can be. Don't try and be everything to everyone.

**SD: As a mum of four, what advice would you give a busy mum thinking of having a career in construction?**

**SK:** Jump in. Figure out the logistics later. There'll always be an excuse why you can't do something. I do this for my kids. I'm building an empire for them. But don't get me wrong, I couldn't have done it without men by my side. We all have a part to play – we just have to find ours.

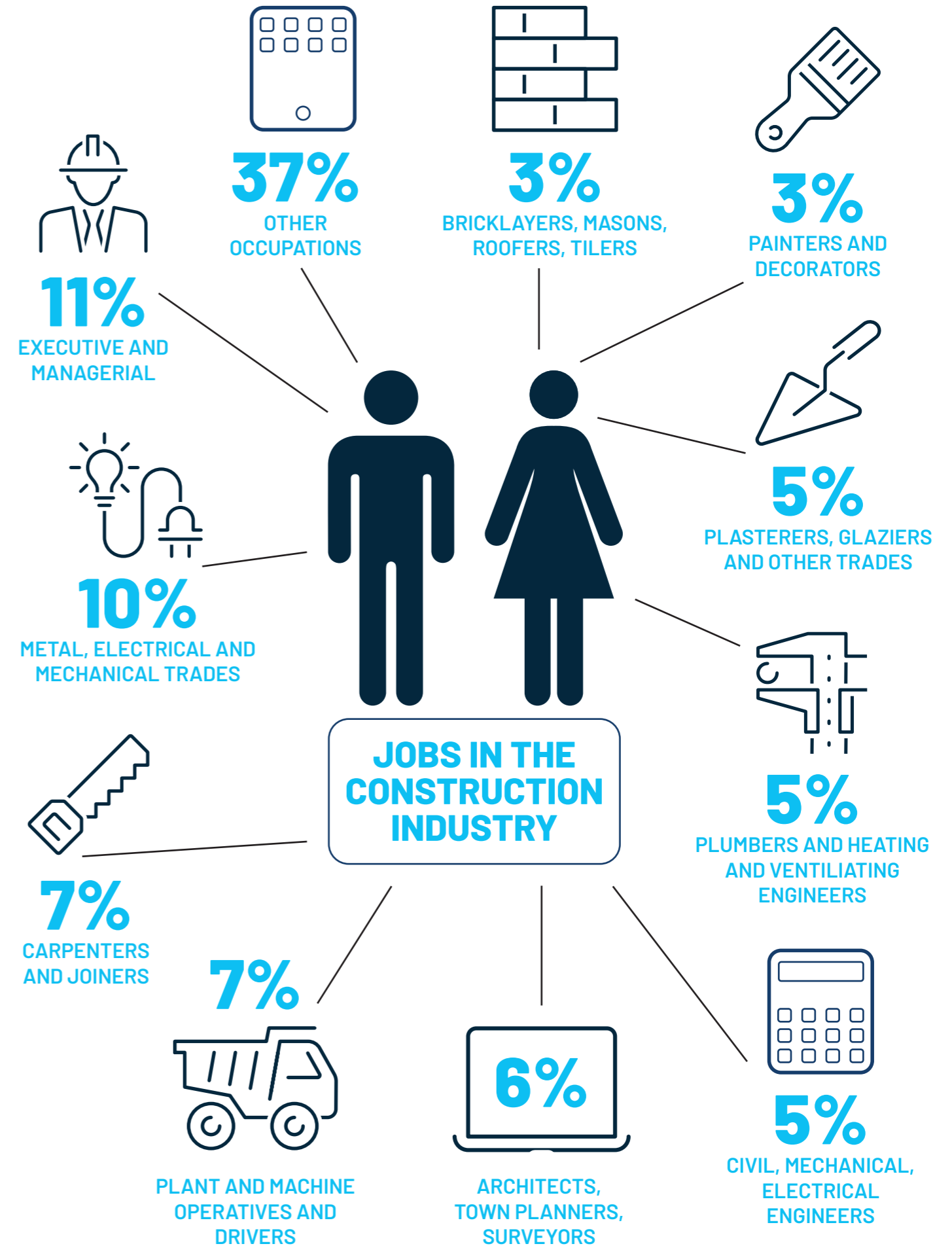
I had three of my children before I got into construction, and I can honestly say that being pregnant with my youngest that I have never felt more loved. Don't get me wrong, I was treated like I was made of glass

I don't know about you, but wow, am I inspired – and proud! I'm proud that there are women like Lisa and Suki helping to challenge and change the face of construction. They're unashamedly themselves and aren't afraid to showcase who they are for fear of recrimination. We could all be more like that – in whatever path we're on, whatever our gender.

So here it is, dear reader – we're passing the mantle to you. It's now your chance to inspire women of all ages and show that just because an industry is male-dominated, it doesn't mean it belongs to men.

We all have a right to a seat at the table – and the table is round, with plenty of seats!

**THERE'LL ALWAYS BE AN EXCUSE WHY YOU CAN'T DO SOMETHING. I DO THIS FOR MY KIDS. I'M BUILDING AN EMPIRE FOR THEM**



SOURCE: Department of Business Innovations and Skills, July 2013

# COMMON CONSTRUCTION MYTHS

Sarah Dunn

Whether we like to admit it, we all have unconscious biases. But could these misconceptions be stopping women from entering construction?

We thought we'd break down some common construction myths that we have surrounding not only women in construction, but the construction industry as a whole!

## Construction sites are no place for a lady!

To some degree, I think we've all held this view, at least at one time or another. According to Dave, "Construction was like the Wild West [in the 80s]. There was no health and safety, lots of drinking, and fighting was commonplace." But it isn't like that nowadays (thank goodness!): "There has been a complete change and now it's a very professional environment."

Similarly, Lisa notes, that she was "told on many occasions that construction work is uncomfortable involving dirty environments, dangerous activities, lots of heavy lifting and not a fit place for women in general." Her response to those criticisms: "Why would a man want to work in an uncomfortable dirty environment that was dangerous either? Surely if there's an issue with the environment, it should be fixed – regardless of who's working there."

Interestingly, when I asked Lisa who these comments were coming from, it wasn't from people who had any experience working in construction, but rather friends and family who were imposing their own biases and beliefs.

## Women aren't able to physically do the job

The first assumption here is that all jobs in construction are physically demanding, when the truth is, the vast majority are not!

But let's address a potential role on site. For example, for the last 30 years under the Manual Handling Operations Regulations 1992, there has been a requirement for employers to assess the risks involved in moving and handling objects at work and to provide the equipment necessary to assist with manual handling. So, with the correct equipment in place, there is no reason that a woman should struggle any more than a man in completing the task.

## Women are treated differently

When I asked both Dave and Lisa if women are treated differently, they both gave emphatic answers. Dave: "YES." Lisa: "NO."

Again, it comes down to *where* in construction women are working. In Dave's opinion, "The attitude on site is the same as it always has been. The vast majority of people I speak to think that construction is not for women."

Whereas Lisa hasn't experienced any difference in the way she's been treated, both in the boardroom and on job sites.

So, perhaps it's not about whether you're a man or a woman, but more about your personality and your attitude to work?

## Women can't make as much money in construction

In virtually all sectors, women have been (and still are) paid less than men, as evidenced by the gender pay gap. However, hopefully times are changing in construction. Not only is the pay gap decreasing, but self-employed tradeswomen can earn more because they're in greater demand. Similarly, more women than ever are working in managerial roles, and you'll often find clerical roles have a higher starting salary when compared with similar positions.

Fact or fiction, like every role we have in life, everyone's experiences will be different. But you shouldn't let someone else's experience stop you from doing something you could not only be great at, but love!

Construction is an industry that is forever evolving and changing, and how amazing is it that so many people are now getting to experience how rewarding this industry is?



# WHAT NEEDS TO CHANGE TO WELCOME MORE WOMEN INTO THE CONSTRUCTION INDUSTRY?

It's time to celebrate the fabulous women working within this exciting industry. It's time to get involved, share experiences, encourage, support and showcase the abundance of opportunities that exist within construction. I've been in the industry myself for over 16 years and have thoroughly enjoyed every minute of it. No two days are the same – it's been a challenging and rewarding career. Yet, despite the fact that construction accounts for approximately 3 million jobs and contributes a whopping 7% of the UK's GDP, women still make up just 14% of the workforce – a number that rapidly decreases as soon as you set foot on a site – which leaves me thinking that there must be so much untapped potential and vital skillsets that this industry is missing out on. So, why is construction so under-represented when it comes to women? Well, I think there are several factors:

## Stereotypes and perception

For a long time, the industry has been tarnished with a reputation of wolf-whistling builders with their bums hanging out, ogling every woman that happens to pass their site. It's no wonder that women don't consider construction sites a safe place to work! But in reality this is a rather outdated stereotype. Whilst I'm sure there's still the odd occurrence, it's far from the norm and wouldn't be condoned by any construction company worth its salt.

My biggest pet peeve is women making statements like, "I won't be taken seriously by my builder because I'm a woman." For the sake of construction professionals everywhere, stop saying things like this.

It perpetuates a stereotype which is, quite frankly, unfounded. Trust me, whenever someone isn't taken seriously by a builder, it has nothing to do with their gender.

Starting out in the construction game can be completely overwhelming – there's a lot to get your head around and no end of red tape. But that's the same for all newbies and has nothing to do with gender – please don't use your gender as an excuse not to do something. It's about confidence, pure and simple. Ask questions, get involved and you will be 100% taken seriously and respected.

## Advertising

Those responsible for advertising for construction roles must take responsibility for their ill-worded adverts. It's true that, where advertising is concerned, some companies are simply behind the times. You wouldn't see an advert these days for a fireman, would you? But you *would* see an advert for the position of firefighter, right? Despite gender neutrality in other industries, for some reason you'll still see adverts for a handyman, maintenance man, tradesman etc. That's not to say that women cannot apply or wouldn't be considered, but it isn't very welcoming, is it? If we want to encourage applications irrespective of gender, then we need to make sure that the recruitment process is inclusive from the get-go.

## Encouragement from a young age

We need to teach, support and demonstrate to children from a young age that construction is a viable career path,

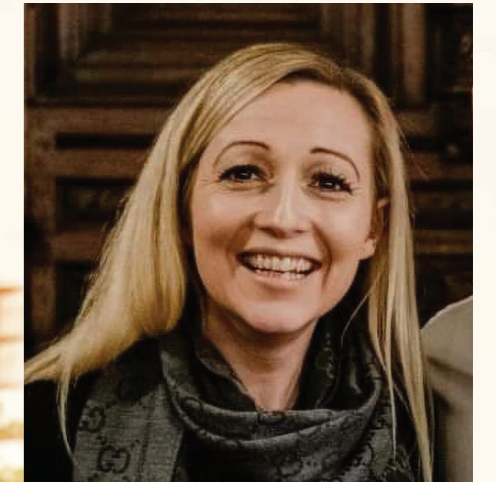
whoever you are. The industry isn't just about manual labour and learning a trade, there is a wide range of opportunities available within this wildly fascinating industry. Think about it, there's everything from project management to design and architecture, as well as estimating, quantity surveying and health and safety just to name a few. If you're interested in construction, there'll be a career path to suit your interests and skills.

## The pay gap

Saddle up folks – I'm about to mount my high horse. The pay gap well and truly sticks in my teeth. Currently sitting at around 20% difference for men and women in construction doing the same role (women receiving 20% less), the pay gap is a sickening statistic that can easily be remedied. The fact that I sit down to pee has never impacted my ability to do my job to a lesser standard than a man. Construction companies need to address this as a priority and give equal pay to their employees. In doing so, we'll start to see a wider pool of talent join the industry.

For the majority of my personal experience, I can tell you that working in construction is quite simply awesome. I've worked with professionals across a broad skillset (developers, architects, surveyors, builders and so on) and it has been an absolute pleasure.

So let's champion inspiring women. This for me is simple: if we want to encourage more women into this space, let's celebrate the ones that are already here.



**Lisa Tinker**  
Health & Safety Consultant

Your stories and experiences will inspire and encourage others. The women that I have met to date in this industry all have two things in common – they're resilient and inspirational. I for one am incredibly proud to be a woman in construction and proud of all the women I have had the pleasure of working with over the years.

Ultimately though, the only way to affect a change is to be the change! People who work in construction need to do their bit to showcase the opportunities out there, the diversity, the friendships, the wins and everything in-between.

Get involved with local schools, speak to your children and anyone who will listen.

And if you're looking to get involved in construction, get yourself out there. Learn as much as you can, find out what area you're interested in and make it happen. Blue Bricks is a community full of passionate people, who want to share their knowledge and expertise.

Construction is an industry that sends out invites to everyone – you just have to be brave enough to RSVP!

Stand up, be counted and share your stories. I guarantee your tales will be inspiring to others.

Keep in touch with Lisa

[ptlsheq.co.uk](https://www.ptlsheq.co.uk)  
[lisa.tinker@ptlsheq.co.uk](mailto:lisa.tinker@ptlsheq.co.uk)

# COMMON PROPERTY TAX QUERIES

Jerome Lane – Tax Advisor

The team at TaxAntics have been helping landlords for over ten years. We thought it would be useful to summarise some of the most common questions that arise when we first start talking to our clients.

## Choosing an operating structure

Choosing whether to operate your property business either as individuals, in partnership or through a limited company depends on many factors, including other income sources and long-term goals. Our article in the September/October 2021 issue considered this in more depth. As a general rule, where the aim is to hold investments for the long term and profits are not required for lifestyle, plus proprietors have significant other income sources, a corporate structure is often most tax efficient. However, it is always important to take advice specific to your circumstances.

## Trading or investment?

It is important to identify whether the activity would be treated as revenue or capital in nature. A common misunderstanding is that a refurbishment and sell (or a “flip”) is subject to capital gains tax. This activity is usually subject to income tax especially where intent is clear, the holding period is short and the process is repeated.

The developing and selling of properties is generally treated as a trading activity subject to income or corporation tax. Losses can usually be offset against other income.

The holding and letting of rental properties is a business, although the activity is unlikely to amount to a trade. Losses can only be carried forward against profits of the same activity.

## Finance issues

Only interest and not capital payments are allowable for tax purposes. For traditional buy-to-let residential rental activities undertaken by individuals, finance costs are restricted to a 20% income tax reducer. For limited companies or individuals operating furnished holiday lets, serviced accommodation, a hotel or similar establishment businesses, interest relief is available in full.

The majority of finance arrangements will typically have arrangement and other fees added to the balance. Most of these additional costs are usually revenue in nature and can be allowed in full against income or corporation tax immediately. These costs are often missed and there is no relief available for capital gains tax purposes.

Interest costs of additional borrowing are only allowable to the extent they are used in the property business or do not exceed the original capital contributed by the proprietors.

## Allowable expenses

You can deduct all allowable expenses incurred wholly and exclusively for the purposes of your property business from rental and other property-related income (for example, reimbursement of internet or utilities). Allowable expenses include:

- Rent (where subletting), council tax or rates, and insurance costs;
- Repairs and maintenance, including cleaning and gardening;
- Legal and professional fees (management agents, solicitor fees for lease extensions (<50 years)) or tenancy renewals (<1 year); and
- Costs of services (light, power, heat).

A basic workbook is available from the Resources page on the Blue Bricks website (see below for details) to help new landlords identify and record their income and expenditure. More established landlords should now probably be thinking about digitalising their records in preparation for HMRC’s Making Tax Digital (MTD) initiative which is due to be introduced in April 2024.

## Pre-letting expenses

Expenses incurred up to seven years prior to the commencement of letting are allowable as if they were incurred on the first day of letting, if they are geared towards preparing the property to be let and are usually permitted. For example, redecorating to improve marketability or even replacing a dated kitchen on a like-for-like basis would qualify. Any expense which improves or adds value to the property is capital expenditure and not allowable for income tax purposes.

## Administrative costs

The general administrative costs of operating a property business, such as

accountants’ fees, stationery, postage, advertising, travel and vehicle running costs to the extent they relate to the property business should also be allowable as a deduction from your property profits.

## Replacement of domestic items (RODI) relief

Relief is given as a deduction from profits where residential rental landlords replace domestic items such as:

- Moveable furniture (tables, chairs, beds, etc);
- Furnishings (bed linen, floor coverings, curtains, etc);
- Household appliances (refrigerators, washing machines, audio-visual equipment, etc); and
- Kitchenware, such as crockery and cutlery.

The initial cost of the items is treated as a capital expenditure and the replacement must be on a like-for-like basis to be treated as a revenue expense.

Those operating furnished holiday lets, serviced accommodation, hotels or similar establishment businesses can claim more generous capital allowances instead of RODI relief. We will cover capital allowance claims in a later article.

Understanding the tax rules and maintaining accurate records are amongst the most important elements to operating a successful property business. Records must be kept for at least five years after the tax-return deadline for the accounting period under review. Failure to do so can be catastrophic if HMRC open an enquiry or compliance check. Although HMRC can open an enquiry at random, the reality is that most enquiries stem from an identified tax risk or suspicion that something is amiss. Engaging the services of a reputable tax professional to assist in meeting your compliance obligations and also assist with your long-term retirement and estate-planning strategies is recommended. I would say that though!

[taxantics.co.uk](https://www.taxantics.co.uk)  
[jerome@taxantics.co.uk](mailto:jerome@taxantics.co.uk)  
 01276 600 990

## Further resources

Visit [bluebricksmagazine.com/resources](https://www.bluebricksmagazine.com/resources) to download your workbook.





# FROM MIDWIFE TO PROPERTY INVESTOR

HOW COVID-19 SAW THE BIRTH OF A NEW LUXURY SA BRAND

DEBBIE SHERRIFF

**DEBBIE SHERRIFF MAY NOT BE THE ONLY PERSON TO HAVE EXPERIENCED A MAJOR UPHEAVAL OF HER CAREFULLY MADE PLANS DURING THE EVENTS OF THE LAST COUPLE OF YEARS, BUT HER RESPONSE TO THIS CHANGE IN CIRCUMSTANCE CERTAINLY SETS HER APART FROM THE REST.**

**WE SPOKE TO DEBBIE TO SEE HOW A LITTLE SOUL SEARCHING, A LOT OF EDUCATION AND VAST AMOUNTS OF GRIT AND DETERMINATION BROUGHT ABOUT THE BEGINNINGS OF LUXURY SA BRAND '12 ON THE HILL' DURING A PANDEMIC.**

**Pivoting into property during the pandemic**

After a wonderful career as a midwife, I took early retirement (well, in a manner of speaking!) and decided I wanted to broaden my horizons and travel. Truth be known, I still needed to work, so I started looking for a way to use my existing skills in a new environment. After a bit of research I discovered that famous and high-net-worth individuals were crying out for experienced, medically trained people to care for their newborns. And so began a new chapter, working and travelling with some amazing people, visiting extraordinary places whilst caring for their infants.

My last experience of this work – and by far my favourite – was working for a member of the Abu Dhabi royal family over a period of two years. So good was it that I'd decided to move lock, stock and barrel to Abu Dhabi on a permanent basis. I'd just returned temporarily to Blighty to make final arrangements when – boom! – the pandemic hit. I found myself stuck at home in Bournemouth with no job and no income!

Whilst I had some savings, they wouldn't last forever – I needed a new plan and fast. It's my strongly held belief that, if you can earn money doing what you love, then it won't feel like work. Perhaps not



particularly original, but it gave me a starting point. So, what did I love, and what options were available to me?

**Discovering my purpose**

I've always had a real passion for design, especially interiors – when other girls were buying Jackie I spent my pocket money on *Ideal Home*. In the past I had renovated my own homes and designed interiors as a hobby for friends and family. Plus, a lot of my family worked in construction so it seemed to me to be a no-brainer: the only way forward for me was to invest in property.

I started by reading anything and everything I could get my hands on

before investing in education and getting started on my new venture. I found *The Complete Guide to Property Investment* by Rob Dix and *Multiple Streams of Property Income* and *Property Investing Secrets* both by Rob Moore particularly useful books, whilst David Siegler's podcast *Property Sourcing Profits* was very insightful too. However, it was the books on mindset that really gave me my focus and encouragement. I would highly recommend to anyone *Rich Dad Poor Dad* by Robert Kiyosaki and *The 5 Second Rule* from Mel Robbins.

Owing to the pandemic, there were also plenty of free online webinars to sign up to – these were a huge help. But eventually I decided to sign up to Progressive Property through which I completed various courses on deal packaging – where I learnt how to find and price up all aspects of a property deal – before subsequently signing up to their mastermind group on the same subject.

So, having educated myself in the art of deal packaging, I was all set to give it a go. At this point there was nothing for it but to take a massive gamble. I took all my remaining savings, and even sold my own home, in order to invest in my new business venture.

I started out by purchasing a house and converting it into a HMO – it was a lot of work and there were some big challenges to overcome, but I got there. I've since leased the property to someone who runs a rent-to-rent business, which means I still receive a handsome monthly income with fewer hassles. However, I soon realised that my heart was set on high-end serviced accommodation, where I'd be able to go to town on interior design.

**Finding the right property**

Time to put that plan into action! But it turns out this is easier said than done in Bournemouth – whilst the town is a great place for a holiday, no-one in the residential sector wants to share their apartment block with



visiting guests, which means there aren't a lot of flats on the market with a lease that permits holiday lets. It took a lot of networking, visiting properties with a whole raft of agents and asking what felt like endless questions (and feeling pretty stupid in the process!) to build the kind of connections I needed. And eventually it paid off.

One of the estate agents thought of me when he found out about a beautiful old building in the centre of town, which was being converted from offices into apartments. Five of the flats had been converted and were on the market already – these were the ones I was shown. On the way out of the building, the agent showed me the two ground-floor offices that were awaiting planning permission for conversion into one- and two-bed flats. One look at the potential these offered and I was hooked.

My initial reaction was extremely positive, until I realised that there was just no way I could afford to buy two flats in such a prime location – and nor did I want to have to pay for someone else's idea of a beautiful, refurbishment when there was a good chance I'd have to rip it all out to put my own mark on it. Time to get creative!

**Drawn-out negotiations**

I decided to focus on the purchase of the ground-floor space prior to its conversion into flats with an option to purchase in place and an agreement that the vendor continue with the planning application and, if it wasn't granted, I could pull out of the deal. I also asked for the lease to include a clause that holiday lets would be permitted (can't blame a gal for trying!) and that a parking space would be allocated for each of the ground-floor apartments at the back of the building (there was insufficient parking for all of the planned flats).

During these negotiations I got to know the vendor pretty well – he had owned this Grade II-listed building for years and was looking to retire, but he wanted the reassurance that



**HOWEVER, I SOON REALISED THAT MY HEART WAS SET ON HIGH-END SERVICED ACCOMMODATION WHERE I'D BE ABLE TO GO TO TOWN ON INTERIOR DESIGN**

future owners would be sympathetic to the building's history. From my end, whilst I knew I wanted to add my own personality through design to the apartments, I knew I would also respect original features. For example, I was happy to replace all the beautiful sash windows with handsome bespoke wooden ones. Getting to know the vendor almost certainly helped my case here, and he agreed to my terms.

This was all well and good, but how on earth was I going to finance the project?! I found the whole concept of bridging extremely daunting, but I found a broker (who turned out to be my guardian angel!) who took the pressure out of the whole situation. I decided to take the bridging over a year to allow extra time for the refurb, refinancing and to allow for any further instability surrounding the pandemic.

I found the planning process excruciating – it took ten months to complete and, during that time, all I could do was wait whilst other SA providers in Britain absolutely cleaned up between lockdowns. If I hadn't loved the building as much as I did, or recognised how much potential it had, I may have given up – I had to pass on several other opportunities during this time. It was a difficult time considering I was so strapped for cash.

By the time planning was granted, it was mid-May 2021 – otherwise known as the staycation boom! – and by now most of the other apartments in the building were already being



used as serviced accommodation (and were raking it in!) whilst we were just starting our conversions. Frustrating, but there was nothing to be done except get on with it. Between the various owners, we formed a collective to purchase the freehold for the building for peace of mind. If the freehold were sold to another party down the line, the terms of our leases may have changed – so we needed to protect ourselves.

**Realising the vision**

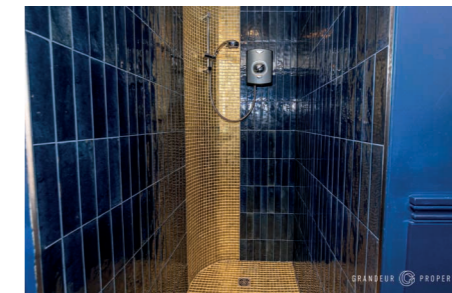
Then we could get on with the building work – I can't tell you how grateful and proud I am to be able to say that so many of my power team are members of my own family. My son – who has been in the building

trade for 20 years – and his contacts were invaluable, whilst my husband was a godsend in managing the financial and legal side of things.

Considering the age of the building, the development went surprisingly smoothly. Of course, there was damp, some of the joists needed replacing and the walls were constructed from 150-year-old stone and mortar, which meant some enormous structural steels were required, but it was pretty slick. I can honestly say that in the whole build process the only time I almost cried was when the bathroom plan had to be changed owing to a rather annoying and extremely unmoveable supporting wall that seemed to be holding the stairs to the upper floors in place. This meant that the free-standing copper bath I'd had my heart set on was out of the question owing to space, but even that had a silver lining – it saved me some money and the bathroom still looks superb without a luxury tub!

At last, the time had come, the opportunity to let my artistic flair run wild. During my travels I was fortunate enough to spend time in some of the most beautiful homes and hotels across the world – all of which helped to fine tune my eye for design and focus my mind on what I would like to achieve for my own guests. Of course, the big problem here was I had champagne tastes and lemonade money!

I quickly learned it was one thing to have a grand vision, but quite another to get your team on board



with it. Or so I found anyway. Most of the reactions I received to the colours I had selected and the styles I was drawn to were pretty negative. My vision from day one was to be sympathetic to the character of the building, to breathe some life back into drab square boxes and to create an opulent and quirky vibe. I remember having a pretty serious wobble and thinking that maybe I should just conform to the popular and perhaps more commercial interior trends of the time. It would have been cheaper, that's for sure! But it's not my style to give in, so I stuck to my vision.

It took months of scouring the internet and visiting shops to source products at a price I could afford (and lust after the ones I couldn't!). I've always had a knack for being drawn to objects that look expensive but are in fact cheap – that came in handy here. Some things, though, I didn't want to scrimp on because I needed them to

last, so the flooring and kitchens were worth a bigger investment. For this I chose Karndean flooring for its style and durability, whilst the kitchens I designed myself via Wren. But even for the more expensive purchases, I found that over time I became pretty adept at bargaining and asking for discounts.

The project is now finished and I am beyond thrilled with the end result and pleased with myself for sticking to my guns – even the naysayers have had to admit that the almost-black walls with panelling and shutters in place of curtains are quite striking.

**Measuring success**

I decided to name the flats 'Opulence' and 'Elegance' at '12 on the hill', and both properties are now open and doing well. I didn't manage to get the apartments finished in time for the summer season, but by mid-September 2021 we were open and I

am thrilled to say that our monthly occupancy rate has so far exceeded my expectations of 65–70%. Instead we're operating between 85% and 90% and the reviews have been incredible.

**THE FIGURES**

**Purchase price: £280,000**

**Purchasing costs**

- Deposit: £70,000
- SDLT: £3,500
- Legals: £2,000
- Purchase Share of Freehold £8,000
- Finance cost: £23,000
- Refurbishment and furnishing: £100,000

**Total purchasing costs = £206,500**

**Total = 486,500.00**

**Re-valuation on refinancing:**

- 1-bed: £200,000
- 2-bed: £325,000

**Total £525,000**

Refinance @ 75% = £393,750

Minus purchasing costs @£206,500

**Total profit = £187,250**

**Estate agents re-valuation:**

- 1-bed: 210,000.00
- 2-bed: 350,000.00

**Total = £560,000**

SA gross annual income projections for 2022 = £83-88K



**OF COURSE, THE BIG PROBLEM HERE WAS I HAD CHAMPAGNE TASTES AND LEMONADE MONEY!**

**Looking ahead**

Having established the luxury brand '12 on the hill', I'm ready to expand and I'm currently looking to acquire a few more luxury SA apartments and ultimately a luxury aparthotel. It has taken a lot of hard work, focus and determination to get this far. Despite this, I remain a firm believer that we should all follow our dreams and trust in our abilities – the future is looking good.

Keep in touch with Debbie  
 ✉ [debbie.sherriff@hotmail.co.uk](mailto:debbie.sherriff@hotmail.co.uk)  
 📱 [@debbiesherriff](https://www.instagram.com/debbiesherriff)

# SOLVING THE SPACE ISSUE: BROWNS GARDEN BUILDINGS

**W**ith people working from home, the need for more living space has become a real issue over the last two years. But instead of opting for a costly extension, why not look outside? For properties with outdoor space, garden rooms have the potential to increase the value of properties, make them stand out from local listings and, ultimately, help them sell quicker.

## Creating a work-life balance

One of the big takeaways from the pandemic has been the issue of space. Smaller homes can quickly feel cramped when you're working from them all day – especially if one of your bedrooms has been sacrificed to become an office, or you're living with someone else who is also working remotely. For many people, it has been difficult to draw a line between home and workspace and to maintain a real work-life split – and their mental health has suffered as a result. What once felt like a spacious house may now feel claustrophobic – and as a result, your tenants may well start looking for a new rental.

You might have started thinking about ways in which you can look to increase space in your properties, perhaps through extensions and loft conversions. However, both these options tend to be expensive and can put your property out of action for weeks – potentially leaving you with costly void periods. So what other options are available?

Enter garden rooms: bespoke, made-to-measure units that fit in outdoor spaces. These timber buildings are manufactured in-house and can be fitted within two weeks – causing minimal disruption to your property, tenants and rental income. No planning permission forms to fill out, no contractors to manage – garden rooms offer a simple, hassle-free solution for those in need of more space.

## Adding value to your property

But space isn't the only benefit. A garden building is something that immediately impresses valuers and prospective buyers alike because they serve a purpose – they aren't just there to improve the aesthetics.

Whether used as an office space, games room with pool table, workshop or children's playroom, a garden building essentially adds another room to your property – thus adding value. And let's face it, people are always willing to pay more when they feel it is worth the price.

The same principle can be applied to serviced accommodation units, as holiday-goers want to feel like they're experiencing something that they can't get at home. When they see a property on Airbnb that has a summer hut with a built-in bar and outdoor fire pit, and compare it to other SA units, which do you think they'll pick?

## Why choose Browns?

With our vast range of options and finishes, your choices are never limited. You might be looking for a homely family area made from rich oak with double patio doors, or maybe an anthracite-coloured office with a single door that opens onto a desk and meeting area. Whatever the purpose, all our custom, contemporary-design buildings come with insulated and lined ceilings and insulated walls, meaning your bespoke garden space will be usable year-round.

Contact us today to discover more about our luxury garden buildings. We offer free consultations with no obligation to proceed, and can look at your own home and help you to create some design ideas for that empty patch that lies wasted in your garden. Alternatively, we can look at your portfolio and help you with some ideas to benefit your investment strategy.

For more information on our garden buildings, visit our website or email us:

[browns-gardenbuildings.co.uk](https://www.browns-gardenbuildings.co.uk)  
[sales@browns-gardenbuildings.co.uk](mailto:sales@browns-gardenbuildings.co.uk)

