Blue Bricks Magazine

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THE PROPERTY INVESTOR MAGAZINE

NEIL AND JACQUI DOBSON
FROM PROPER TEA TO PROPERTY

TOM SUMNER
PRODUCTIVITY WITHOUT BURNOUT: WORK SMARTER, LIVE BETTER

THE LIE OF FAKE IT TILL YOU MAKE IT

WHY HONESTY BEATS HYPE WHEN YOU'RE RAISING FUNDS IN PROPERTY OR BUSINESS!

Hayley Andrews

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EDITOR'S FOREWORD

Victoria McCulloch
Editor, Blue Bricks Magazine

A brilliant day at our Horses and Houses event

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Well, here we are, my very first Editor's Foreword for Blue Bricks Magazine! Let me start by saying it's an absolute privilege to be taking the reins of a publication I've admired since I first dipped my toe into the world of property back in early 2024. I attended the prestigious Blue Bricks Awards last year and was blown away by the community that Sam has so courageously built.

A lot has changed since then, I've launched a serviced accommodation business in the North East with my husband James, dived headfirst into networking (thanks to everyone who's welcomed me so far), and, made enough of a noise to be described as someone who "could get where a draft couldn't" – shoutout to Anthony Boyce for that memorable compliment!

So, who am I? I'm Victoria, a proud Teessider with over a decade of experience in marketing, communications, and publishing. From flavoured coffee (yes, really) to producing business magazines under newspaper giant Reach PLC. What I've always loved most is getting to know people, hearing their stories, learning from their experiences, and connecting over a strong flat white (my go-to, hint hint).

Can I fill Sam's ever-growing shoes? Probably not.
Am I as funny as him? Definitely not.
But can I keep him in check? Absolutely.

What excites me most about this new role is continuing the **Blue Bricks** legacy of sharing real stories, actionable insights, and powerful strategies that help you, our reader, grow your property business whatever stage you're at.

To our loyal readers, thank you for being part of this journey and hopefully I can continue to engage you. To new readers, welcome aboard. I can't wait to connect with you, online or over coffee but just be warned: I can chat for England!

What's in this edition, I hear you say?

This issue is packed with real stories, bold truths, and the kind of unfiltered advice that makes Blue Bricks the go-to magazine for property investors who want more than fluff. Here's a taste of what's in store:

From Proper Tea to Property – Meet Neil and Jacqui Dobson, the inspiring couple who swapped a 1940s tearoom for financial freedom through bricks and mortar. Their story is all heart, hustle, and strategic thinking – and a must-read for anyone starting from scratch.

Burnout is Real – Tom Sumner gets straight to the point about energy, time, and how to stop being drained by takers in the industry. If you've been juggling too much or struggling to say no, his advice could be the reset you need.

No More Faking It – Hayley Andrews drops the mic on the whole "fake it 'til you make it" mindset. Her no-nonsense approach to building credibility (and cash flow) is both empowering and refreshingly real.

Member Spotlight – Jackie Collier – Social housing investing has had its scandals – but Jackie shows us the right way to do it. With honesty and experience, she walks you through how to avoid the traps and turn this strategy into a win-win for investors and tenants alike.

If you have any questions, ideas, stories to share, or just fancy a chat (even if it's to have a moan about Sam) I'm all ears!

Please don't hesitate to reach out. My inbox is always open, and I genuinely love connecting with our brilliant community of readers and columnists.

Here's to the next chapter. Let's build something brilliant together.

Warmly,

Victoria McCulloch
Editor, Blue Bricks Magazine

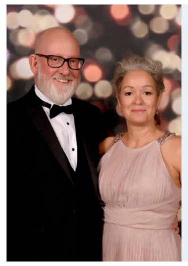
MEET THE COLUMNISTS

Rebecca Shipley & Ruth Shipley-Palmer

Becky and Ruth, the Honest Property Sisters, are business owners, property investors, and hosts of The Honest Proper Tea Podcast. Since 2014, they've built a multimillion-pound portfolio and a supportive, honest community. With 12+ years of experience, they're passionate about making property investing accessible, fun, and free of social media fluff for beginners.

Hayley Andrews

Hayley is an experienced property investor having participated in almost every kind of investment strategy. She is also the co-founder of Your Freedom Empire, an award-winning property training company, and a host on *Property Elevator*, a series on *Sky TV*.



Jacqui & Neil Dobson

Jacqui & Neil are full time property investors building wealth through a range of investment strategies. After leaving the corporate world and running a tearoom, they've built a diverse property portfolio and now coach others to achieve financial freedom through property.

Andy Graham

Andy is a seasoned HMO property investor and serial entrepreneur with extensive experience across the UK since 2009. He has built multi-million-pound property portfolios, founded and exited a successful investment and management agency, and established 'The HMO Community®' and 'The HMO Roadmap,' the UK's most extensive online HMO training platform.

Landlord Furniture Co

In 2016, landlord Dale Wild had finally had enough of wasting time and money on poor-quality, flat-packed furniture that was simply not fit for houses in multiple occupation (HMO) tenants. He needed a better solution: sturdy furniture, built to last, all while still being appealing and stylish. So, utilising contacts he made while running a successful sofa company, Dale got to work, and Landlord Furniture Co was born!

Mohsin

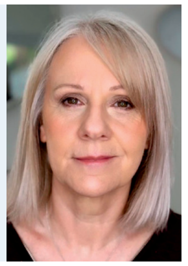
Mohsin is a property investor, charity founder, and advocate for ethical investing. After losing his portfolio and experiencing homelessness, he rebuilt his life and founded Change Ahead, a charity dedicated to connecting vulnerable individuals with housing opportunities. Today, he helps landlords create secure, socially impactful investments through partnerships with housing associations across the UK.

Michael Allison

Michael has a long history in finance, and has been part of the Roma family for just under four years, where he now works as the Commercial Director. Michael is passionate about collaboration and creating healthy workplace cultures.

Tina Walsh

Tina developed a passion for law during her time as a police officer. So, when she moved into property sourcing, she was surprised at how unregulated the sector was. Tina has since made it her mission to raise standards for property sourcers and protect property investors from rogue agents.

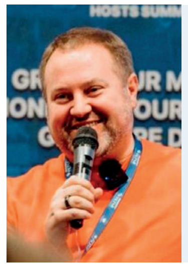


Chris Tremlett

Chris Tremlett is a passionate property professional and Co-Founder of UK Homes Network, an exclusive social media platform for the property industry. With over 12 years' experience across advertising, investment, and PropTech, Chris is passionate about connecting professionals, fostering collaboration, and providing a tailored alternative to traditional social media for the property sector.

Malkit Purewal & Sanjay Kumar

Malkit and Sanjay are multi-award-winning developers from Savoys Properties. They have been in the property industry for 24 years, specialising in houses in multiple occupation (HMOs) for 15 years and commercial-to-residential conversions for 12 years. The duo have been featured in The Times newspaper, appeared on BBC Radio 4, and won three International Property Awards as well as three awards at the Property Investor Awards.



Adam Lawrence

Adam has completed over 800 property deals across the UK. A property obsessive and economics enthusiast, he works as a consultant/advisor in his spare time. Holding two Master's degrees, Adam has a deep focus on Economics and a passion for property investment.

Richard Coulthard

Richard is a commercially minded lawyer specialising in corporate and commercial law, with expertise in mergers and acquisitions, succession planning, and dispute resolution. He leads his firm's Corporate & Commercial Services and shares expertise on structuring your property portfolio tax-efficiently.

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Louise Wynne

As a high-demand interior designer, Louise leverages colour and pattern to boost property investors' returns quickly. She collaborates with major housebuilders on showhome interiors and educates independent investors on design's financial benefits. Louise writes for industry publications and speaks at property networking events, highlighting the vital role of colour in maximising returns.

Jackie Collier

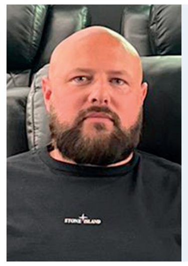
Jackie Collier is an award-winning property investor on a mission to help 250 people build passive income through property by 2025. She refurbishes unloved homes into safe, comfortable spaces for private and vulnerable tenants, while delivering strong returns for both hands-on and hands-off investors.

Lukasz Rybak

Lukasz is a property investor and founder of Aquilla Connect – an online portal connecting property investors with over 200 deal sourcers. While building his online business, Lukasz discovered his passion for helping others find trusted virtual assistants in the Philippines, which led him to launch the agency www.propVA.co.uk.

Richard Forth

Richard is Managing Director and Founder of Equatas Accountants, which he started 19 years ago. Richard has a strong background in chartered accountancy, having qualified in 1995, and a deep expertise in forensic accountancy, specialising in insurance litigation, commercial litigation, and fraud investigation.



Tom Sumner

Tom is an established property investor, developer, and mentor who started his career in the military before eventually transitioning to being a full-time investor. One of the property businesses that Tom owns is a luxury serviced accommodation brand, Swish Holiday Apartments, which was featured on the front cover of the September/October 2024 issue of Blue Bricks Magazine.

Francesca Winslow (The Developers Club)

This month's TDC member spotlight is Francesca Winslow. A developer and director of PR Homes Direct, known for building high-quality, sustainable homes across Sussex. With a hands-on approach and a passion for design-led, community-focused development, Francesca shares her practical insights on quality control, eco-conscious construction, and building a legacy through thoughtful development.

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BEHIND THE HEADLINES

WHAT'S REALLY DRIVING UK MORTGAGE COSTS?

Don't panic.

It's a phrase borrowed from the stock market, and lately, it feels appropriate. There's been a lot of noise over the past few weeks: interest rate expectations flipped on their head, inflation chat reignited, and Reform's political surge threw in another wildcard for good measure.

This article breaks down what's really been happening beneath the headlines. We'll cover the Bank of England's latest decisions, what's driving mortgage pricing, and why swap rates have stayed steady while everyone focuses on base rates. We'll also look at how the political landscape could impact debt, inflation, and your next mortgage renewal.

If you're trying to work out whether now's the time to fix, float, restructure, or simply breathe, you're in the right place.

Why Base Rate Cuts Don't Always Lower Mortgage Rates

Let's take things in reverse order and start with the early May Bank of England meeting. We were told for weeks it was a nailed-on rate cut. 100 percent guaranteed! Well, let's start with a few important reminders.

First up: the mortgage rate isn't the same as the base rate. The base rate sets the price of money over the next three months or so. Not over five years. To keep it simple, three months is one-twentieth of five years, so while the base rate is where the curve begins, it's the market that ultimately sets the price of five-year debt. That depends on the buyers and sellers active in the market.

That five-year debt, or more precisely, the five-year swap rate, is what determines the cost of a five-year fixed-rate mortgage. Add a margin on top (so lenders can make a profit, usually a couple of percent), and you've got a rough idea of mortgage pricing, especially for limited company borrowing. That swap rate has been hovering between about 3.5% and 4.25% for the past 18 to 21 months, which is much more in line with typical bond market pricing.

There's been a lot of volatility in that space, especially after the disastrous mini-budget in 2022, but things have calmed down since the fourth quarter of 2023.

So right now, the cost (before fees) of a five-year fixed rate limited company mortgage sits between 5.5% and 6%. That's about right, I'm sure you'll agree, if you've been watching it closely. And if you have, you'll also know this: cuts to the base rate — and we've had four during that time — have rarely translated into lower five-year fixed mortgage rates. In fact, those rates have barely moved at all.

Adam Lawrence

Property Investor and Founder of Propenomix

Base Rate Trackers, Central Bank Patience, and the Inflation Illusion

Now, if your mortgage is directly linked to the base rate, for example, if it's a base rate tracker, that makes a much bigger difference, of course. Those reductions feed straight through. But here's the next reminder, and it's a big one: central bankers never rush. One of the most famous quotes in central banking came from Ben Bernanke, who said monetary policy is 98 percent talk (read: guidance) and two percent action. That's about right. It has to be considered, deliberate, and steady.

A change in the base rate rarely affects the wider economy in under six months unless it's dramatic, though it can shift confidence almost immediately.

The rate remains restrictive. That simply means it's still acting as a brake on economic growth, keeping things cooler than they otherwise would be. Most economists agree on that point. But this isn't about hitting an exact target at a single moment in time. It's about timing and gradual movements, and that's what we're seeing now.

That can be a difficult concept to get your head around because markets want instant results. The fair conclusion, though, is that rate cuts aren't coming thick and fast. They haven't so far, and the pace is unlikely to speed up. A cut next quarter would be a sensible expectation, but nothing dramatic.

Then we have the message behind the voting pattern itself. Most people watching expected all nine members of the Monetary Policy Committee to vote for a cut in early May. Some even thought a couple of them might push for a larger cut. But what actually happened? Only seven voted to cut, while two voted to hold. One of those two was the chief economist, arguably the most informed person in the room.

And honestly, I think his position makes a lot of sense. The idea that inflation is heading cleanly back to two percent feels more like fiction than reality at this point. Sure, we saw one month where it dipped to 1.7 percent, but that was a blip caused by massive swings in energy prices, which had pushed inflation up so sharply in 2022 and 2023. In my view, we're still years away from genuinely sustained two percent inflation. A steady three percent feels more like the new normal.

THE RATE REMAINS RESTRICTIVE. THAT SIMPLY MEANS IT'S STILL ACTING AS A BRAKE ON ECONOMIC GROWTH, KEEPING THINGS COOLER THAN THEY OTHERWISE WOULD BE. MOST ECONOMISTS AGREE ON THAT POINT

A Quick Look Back, And Why it Still Matters Now

It's worth casting your mind back to the 2010s, which many still view as a relatively stable period. Even then, we had an inflation spike at the start, as fears of a double-dip recession loomed. Later, there was another bump after the Brexit vote in 2016. And yet, across the decade as a whole, inflation averaged 2.7 percent. That was during what we called normal times.

Let's not forget, inflation benefits the government. When you're sitting on a mountain of nominal debt, it's quite useful, as long as it doesn't get out of hand.

So, what's the takeaway here? Rates are going down, yes, but slowly. And a falling base rate does not necessarily mean mortgage rates will follow. Swap rates, which are the real driver of five-year fixed mortgages, have remained fairly stable in the 3.5 to 4.25 percent range for the past 18 to 21 months.

One final point, and it's a bit more technical. There's something called the natural rate of inflation. That's the rate where the economy neither contracts nor expands purely because of interest rates. Fiscal policy plays a bigger role here, but the concept is useful. Experts tend to put that natural rate around 3.5 percent. Personally, I think it's more like 4 percent these days.

So, if interest rates fall below that level, it usually signals an active push to stimulate the economy. That's where it gets complicated. Bond markets don't always play along. If short-term borrowing becomes too cheap, longer-term debt can rise in cost, as the market expects any short-term benefit to be paid for later down the line.

What could shift this? Structural changes in the economy, for sure. But more likely, a crisis or something that's seen as a crisis. That tends to give governments a bit of forgiveness on borrowing. It's what we've seen in the last few major events. As long as it all looks under control, markets generally stay calm.

The Political Shock That Could Impact Mortgage Rates

Pressure should steadily ease on the system over the next five years or so. So, on the next round of mortgages after this one, you might expect something closer to 5 percent. That's a very loose prediction, and it should be treated as such. But it's also the kind of number that made the sums work in the mid-2010s. So, it's not a big problem.

Now, the next major event that shouldn't go without discussion is the Reform-quake, or whatever you'd prefer to call it. Reform is now being extrapolated to take around 30 to 32 percent of the vote in a general election. Just bear in mind, Labour secured a huge majority last time with only 33 percent of the vote. That's worth keeping in context.

It's also important to note that Reform threw far more national effort into these elections than any other party. So what we're seeing could be an overrepresentation of their true level of support. Still, they now have all the political momentum, while Labour scrambles to adopt some of the populist policies in an effort to outflank them.

What was highly unusual is that, where Reform came second in local elections, they did so across seats won by Labour, the Conservatives, the Lib Dems, and the Green Party. More than 50 percent of the time when they didn't win the seat, they were still in second place. That suggests broad appeal across the political spectrum.

What would a Reform government mean in practice? We're hearing promises of huge increases to the personal allowance, up to £20,000. No stamp duty below £750,000. A rollback of Section 24. That package would cost in the region of £55 billion to £60 billion. That money has to come from somewhere, as it always does.

If they try to push this through in a Truss-style fashion, the bond markets will not take kindly to it. We could see a repeat of 2022. And the silent majority of mortgage holders in the UK will not thank them for it.

I'll be watching the bond markets very closely as we approach the next election. A Reform win under first-past-the-post could mean negative moves in mortgage pricing. Be prepared for that possibility. Personally, I'll be looking at debt restructuring options from late 2027 or early 2028, just in case any of this plays out.

I've nothing political to say about them either way. I think their common-sense-sounding, populist approach will likely keep gaining traction. Whether they can actually deliver the solutions is another story entirely. But that's one for another day.

Until next time.

in Adam Lawrence

THE END OF FURNISHED HOLIDAY LETS

WHAT SHOULD SHORT-TERM LET LANDLORDS DO?

equatas
Accountants

As of the 6th of April 2025, the Furnished Holiday Let (FHL) regime, once a cornerstone of tax efficiency for short-term rental landlords, has officially been scrapped. The impact of which is already being felt across the property sector.

For years, FHLs offered significant tax benefits, including full mortgage interest deductions, access to capital allowances, and Capital Gains Tax (CGT) reliefs like Business Asset Disposal Relief (BADR). Now, short-term lets are taxed just like any other residential property, and landlords are facing a very different landscape.

What Does This Mean for Landlords?

The key impacts are:

- **Mortgage Interest Relief:** Now capped at the basic rate of 20%, even for high-rate taxpayers.
- **Capital Allowances:** No longer available for new furnishings or equipment; only replacements can be claimed under standard property rules.
- **Capital Gains Tax Reliefs:** Business reliefs, such as BADR, roll-over relief, and gift relief, no longer apply.
- **Pension Contributions:** Profits from short-term lets no longer count as "relevant earnings" for personal pension relief.
- **Profit Splitting Rules:** Income must now be split according to actual ownership shares, removing previous flexibility for couples.

In short, these changes are likely to lead to higher tax bills for landlords.

What Should Landlords Do Now?

Consider Switching to a Limited Company

Many landlords operated FHLs in their own names to benefit from tax reliefs. With these gone, holding property through a limited company may now offer better tax efficiency, particularly if you have significant mortgage interest or plan to reinvest profits.

However, transferring property into a company carries CGT and Stamp Duty costs, so professional advice is essential.

Understand the New Tax Landscape

Short-term rental income is now treated like any standard rental income. If you're letting through platforms like Airbnb, you must now:

- Use the cash basis of accounting (unless you opt out)
- Apply restrictions on mortgage interest
- Declare profits according to the actual ownership split

Reassess Your Profits

Without the FHL tax perks, not every short-term let will remain profitable. When you combine this with rising operating costs and tighter local authority regulations, it's clear that landlords should reassess whether short-term letting remains the best use of their assets.

Some are already pivoting to long-term tenancies, especially in high-demand areas, to create more predictable income and reduce admin burdens.

Richard Forth
Director of Equatas Accountants

Maximise What You Can Still Claim

Although capital allowances are off the table, you can still claim tax relief on replacement costs for domestic items, but only for like-for-like replacements.

Good record-keeping is now even more critical, as HMRC is expected to pay closer attention to short-term let accounts.

VAT Still Applies to Short-Term Lets

Even though the FHL regime has ended, short-term holiday accommodation remains a VATable supply. If your rental income exceeds the £90,000 VAT threshold (as of April 2025), you must still register for and charge VAT.

Final Thoughts

The abolition of the FHL regime represents a major shift for UK landlords. Although the changes are unwelcome for many, they also present an opportunity to reassess your strategy, future-proof your portfolio, and move towards more sustainable models.

The landlords who adapt quickly, with strong record-keeping and expert tax advice, will be the ones best placed to thrive in this new era.

If we can help you with any of your property needs, contact the team for a confidential conversation using the details below.

Equatas.co.uk
0808 169 9090
Enquiries@equatas.co.uk

THREE DESIGN MISTAKES THAT COULD BE COSTING YOU THOUSANDS

When you're staging a property for sale, one thing's for sure: first impressions count. And you only get seven seconds to make one.

Yup, that's right, seven seconds!

Research in psychology and neuroscience shows that our brains make rapid, subconscious evaluations. These are first impressions formed in just milliseconds, and once made, they are hard to shift.

This means what someone sees, hears, and feels in those initial moments of seeing a property massively influences how they perceive its value, long before they've looked at square footage or EPC ratings.

The way you present your property can directly impact how quickly it sells and the price it achieves. Here are three common 'staging for sale' mistakes I regularly see, and how you can avoid them.

1. Staging Without Your Buyer in Mind

The mistake: Designing the space based on your own taste. Or worse… forgetting the end buyer altogether.

I speak regularly on the property networking circuit, my favourite topic being how great design will make developers more money, faster. In every presentation I deliver, this is the thing I come back to time and time again.

Client Avatars!

In a nutshell, a client avatar is a profile of your ideal buyer, tenant, or guest. Taking the time to define this clearly is essential if you want to design and present a property that resonates with your target audience, and ultimately helps you achieve a faster sale at the best possible price.

We've created a handy downloadable PDF all about creating your customer avatar here:

Why it's costly: Buyers make emotional decisions. We know this from the scientific research already mentioned. If your styling doesn't connect with the right type of buyer for your development (families, young professionals, downsizers, etc.), they'll struggle to picture themselves living there. And that usually means fewer offers, lower offers, or longer time on the market.

And I know what you're thinking, "There's more than one buyer type for my property." Yes, that may well be true, and it is sometimes necessary to create more than one avatar. The skill is to create a scheme that appeals to both.

That doesn't mean grey, white, or magnolia walls. And it most definitely doesn't mean grey, white, or magnolia walls with the odd feature wall colour. You'll have to do better than that!

The fix: Design with your target buyer in mind. At WildKind Interiors, we use both buyer profiling alongside colour psychology to style homes with purpose, so buyers feel like they belong the moment they step through the door.

2. Ignoring Empty Rooms

The mistake: Leaving rooms empty to 'save money'.

Why it's costly: Empty rooms feel cold and lifeless. According to a recent *Rightmove* survey, 9/10 buyers struggle to visualise the scale and purpose of an empty room.

It's difficult to understand why this figure is so high. When you've lived and breathed your development for months, sometimes years, you know the state it was in before, and what it looks like now is amazing compared to that. Maybe you've extended rooms or moved bathrooms, and the layout is much more appealing.

But others do not see the same as you do.

And, I hate to say this, but they don't care about it in the same way that you do. They've not invested their own time, money, love, care, and attention into the development that you have. All they care about are their own wants and needs, and that, for them, is whether or not they can imagine themselves living there. Plain and simple.

People buy with emotion, and if you're unable to create a beautifully presented property that invokes a positive emotional connection with your target buyer, you've lost them at the start. And if you lose them at the start, you'll find it hard to hold their attention.

The fix: Every space should have a strong purpose and be well-proportioned with strategically placed furniture. If you stage some rooms and not all, you may well create buyer disappointment when viewers are moving from one room to the next.

3. Skimping on Photography After You've Staged

The mistake: You've invested a significant amount in staging your property for sale, and the agent uses disappointing photography to showcase it. You explore getting your own photos taken, but then you get a price from a photographer and baulk at it. You find someone cheaper, they're less experienced, and as a result, spend less time on-site and editing your photos. C'mon, you've all done it!

Design with your target buyer in mind

Louise Wynne
Owner of Wildkind Interiors

Why it's costly: Your online listing is your shop window. If the photos don't stop the scroll, no one is booking a viewing. I can't stress enough how important decent photography is. Those wide-angle lens photos, with all the colour bleached out of the room? Awful.

THE WAY YOU PRESENT YOUR PROPERTY CAN DIRECTLY IMPACT HOW QUICKLY IT SELLS AND THE PRICE IT ACHIEVES

Remember the fact about first impressions. This is true for photography just as much as it's true for viewings.

The fix: Always pair staging with professional photography. It's a small extra investment that massively boosts your property's visibility and value perception online. Not only that, but your photography is your marketing. You can use it time and again in the future to showcase your portfolio to potential clients and lenders.

Great photography, just like great staging, is an investment that will pay dividends.

The Good News? These Are Easy Fixes You Can Apply

When you get the basics right:

- Design with your buyer in mind,
- Stage every space with purpose, and
- Present it all professionally

You give yourself the best possible chance against the competition. At WildKind Interiors, we don't just make properties look good, we make them feel irresistible to the people most likely to buy or rent them. That's what gets you the highest value results in the fastest possible timeframe.

For more advice or assistance with staging your properties, contact me using the details below.

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Wildkindinteriors
Louise Wynne

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STRUCTURING YOUR PROPERTY PORTFOLIO

HOW TO BUILD AND PASS IT ON TO YOUR LOVED ONES TAX-EFFICIENTLY

Many property investors don't realise they can accidentally build a monster. In the process of growing a portfolio to pass to their children or fund retirement, they often end up with a huge tax liability. Instead of being a gift, it becomes a burden, defeating the whole purpose.

Setting your intention early and structuring your portfolio correctly can help you avoid the common pitfalls I see landlords regularly run into. It also ensures you develop a cash-flowing asset that supports you and your family, without losing significant value to tax.

Below is my advice on how to structure things tax-efficiently, so you can save money and pass your properties on with minimal inheritance tax.

Taxation: A Property Investor's Biggest Hurdle

I head up the Commercial Services team at Ison Harrison, an award-winning firm with 22 branches across Yorkshire. In my role, I work with everyone from small-scale property investors and developers to multi-million-pound business owners. My focus is advising on legal matters such as lease options, joint venture agreements, loan structures, and company setups.

One of the most common issues I see across the board is taxation. With the government's eye becoming increasingly focused on landlords, it's more important than ever for them to understand how the tax system can be navigated effectively.

Unfortunately, I see many investors doing things the wrong way around, especially if they're 'accidental landlords'. They start building a property portfolio without seeking the right advice, and only when it reaches a certain size do they turn to experts to mitigate the tax liability they've built up.

It's a sweeping statement, but owning an investment property in your personal name is rarely the most tax-efficient strategy. This can create difficulties down the line. While it's possible to incorporate those properties into a business later, it's much more complicated.

I have seen situations where investors who've been buying property for decades are suddenly concerned about inheritance tax. When their portfolio is spread across personal names and businesses, untangling it becomes much more difficult than if they had received the right advice at the start.

A Case Study of How the Right Advice Can Save You Thousands

To give you an idea of why the right advice matters and why we recommend coming to us before making any major purchases, here's a real-life case study.

A client approached me wanting to buy a sizeable commercial property on a lease option, valued at around £1.5 million. Many firms would have simply put the option to purchase in the lease. However, my team identified that the property was owned by a Limited Company, and it was the only asset in that company.

Richard Coulthard
Director and Head of Corporate

Instead of the usual approach, we recommended the client take a lease on the property but purchase shares in the Limited Company that owned it. At the time, stamp duty on shares was just 0.5%, while land tax would have been 6-8%. This advice saved the client around £40,000 in tax.

The Three Ways of Tax-Effectively Buying Property

It is not a one-size-fits-all approach, but below are four structures you'd typically use as the most tax-efficient method of building a property portfolio.

- Buy property through your pension – This is a highly tax-efficient method, but it's best used if you're buying commercial property.
- Setting up a group structure – Create a share structure and allocate the shares between you and your children. You can make your children shareholders in the business with a different class of shares so that you can receive the income while they have rights to the capital value. I'll explain this in more detail in the next section.
- Trusts – You can place property or the funds used to purchase property into a trust. This helps keep it out of your estate, which can reduce inheritance tax. However, the downside is that the original investor will no longer be able to benefit from the income generated by the property.
- Family investment Companies – This is a company where there are different share classes with different rights. The advantage of this is that you can reserve the growth of the business to certain share classes, for instance, the younger generation, whilst retaining a right to earn dividends or the existing capital.

ison harrison solicitors

The Yorkshire Law Firm

To determine the right option for you, ask yourself key questions like: What's your aim? How much income do you need from your portfolio? How are you funding your purchases?

These questions will shape the route you take. For example, many mortgage providers don't like trusts, and while lending into a pension scheme is possible, there are certain rules around it.

How to Pass Your Portfolio to Your Loved Ones Without a Big Tax Bill

I will dive into the most common structure we advise. To give you an example, let's look at a typical situation: a couple who've built a portfolio of buy-to-let (BTL) properties, perhaps with one or two houses in multiple occupation (HMOs). These properties are already owned through a Limited Company, and the couple plans to live off the rental income during retirement.

Here's the problem: Over time, that portfolio becomes very valuable. And when that happens, it can turn into a tax headache, especially when it comes to inheritance tax. The more it's worth, the bigger the tax bill your kids could face when you pass it on.

One smart way around this is to set up what's called a Family Investment Company. With this, you create different types of shares:

- One type goes to the parents, which locks in (or "ringfences") the current value of the portfolio (say, £1,000,000).
- Another type goes to the kids. They don't get access to that first million, but any future growth above that amount can go to them.

You can also split the dividends between share types however you want. This creates a situation whereby you are freezing the value of the existing assets to avoid a growth in the value of the estate and reducing the ongoing accrual of inheritance tax, whilst allowing the parents the opportunity to continue to receive an income.

A further reduction in inheritance tax may be possible through a combination of gifts, trusts, and potential reliefs.

YOU CAN PLACE PROPERTY OR THE FUNDS USED TO PURCHASE PROPERTY INTO A TRUST. THIS HELPS KEEP IT OUT OF YOUR ESTATE, WHICH CAN REDUCE INHERITANCE TAX

More Sophisticated Tax Structures

You can set up a separate company structure with a different share class to move money into a company for your children to invest through. It's also possible to create a separate development company, which either hires or contracts people to carry out the work.

This would be an active, trading business rather than just holding property. That kind of setup might qualify for Business Property Relief, which can reduce inheritance tax, and there could also be VAT and tax relief advantages on the goods and materials you purchase.

Owning an investment property in your personal name is rarely the most tax-efficient strategy

This is specialist territory, so you'll need advice from both a lawyer and a tax advisor. There are lots of odd exemptions in the rules, especially around things like agricultural land, which can sometimes be used strategically. The earlier you get advice and define your goals, the better. It's much easier to set these structures pre-purchase.

Cost-Effective Structures for Joint Ventures

In addition to structuring property portfolios, I often work on joint venture agreements (JVs). These take many forms. Sometimes, a property expert brings the experience while investors provide the funding. In other cases, a developer partners with a landowner to unlock the potential of a site.

There are several ways to involve others in your projects. One route is a straightforward loan. Another is to give investors a role within your limited company. That allows them to benefit from any increase in value and receive a return at the point of sale. Some prefer to leave the money in the business, using it for future developments. This can lead to tax advantages or smoother cash flow.

Need to Review Your Portfolio? We're Here to Help

My team and I are happy to help any investor looking to restructure their portfolio or make significant changes — such as adding children as shareholders — that could create complications if not handled properly.

We work with portfolios and deals of all sizes, so no matter your level of experience, feel free to get in touch. Even if you just need a few quick pointers on potential roadblocks, we're here to support you.

If there's anything we can assist with, contact our team using the details below.

Isonharrison.co.uk
Mail@isonharrison.co.uk

FINDING THE RIGHT VIRTUAL ASSISTANT

SHOULD YOU HIRE INDEPENDENTLY OR USE AN AGENCY?

Ever wish the day had 48 hours just so you could catch up on everything? If you run a business, chances are you have. There's always more to do, and never enough time to do it. For me, the solution was building a team of trusted Filipino virtual assistants (VAs). It's a popular, cost-effective approach, and I can confidently say it works.

In fact, it worked so well for me that after automating large parts of my other business, I launched my own VA agency to help other property business owners do the same. And believe me, finding the right VA isn't as easy as it sounds.

If you read my article in the last issue of *Blue Bricks*, you'll already know the basics of recruiting your own VA. This time, I want to explore when it makes sense to recruit a VA yourself, and when it's better to use an agency.

Recruiting Yourself: Perfect for Some, a Nightmare for Others

I often speak to clients who approach me to discuss their needs and how the recruitment process works. Almost all of them have one thing in common: they're short on time. Still, I often hear, "I need to speak with my business partner when I have a moment," or "I'd love to move forward, but I'm too busy to book a discovery call."

It's a bit ironic, isn't it? They're looking to hire a VA to reclaim their time, but they're too busy to start the process. That's our first key factor: time. If you can carve out 30–50 hours over a two to three-week period, there's a good chance you can recruit a VA on your own.

Second, you must enjoy — or at least not dread — talking to people. Recruitment is a people-centred process. You need to talk, listen, and assess personalities and skills. Post your job ad on LinkedIn and you could get 50 to 150 applications in just a few days.

Add a few Facebook groups, and suddenly you've got 300 candidates. Now you need to review CVs, shortlist applicants, and hold interviews. If you're naturally social, in sales, or customer-facing, this might feel manageable. But if you're introverted, dislike leading conversations, or lack interview experience, it quickly becomes overwhelming.

Lukasz Rybak
Founder of propVA

If you ask yes/no questions, the answers will usually work in their favour. Try asking open-ended questions instead — for example, "Can you describe how you handled a difficult client situation?" rather than "Do you have customer service experience?"

The Time Costs You Don't See

Picture this: You review 60 CVs and start booking interviews. By the time you've held your fifth interview, another 100 applications have landed in your inbox. Now you're juggling second interviews, first interviews, and more CV reviews, all while running your business. It can snowball fast. And I promise, by interview number five, you'll barely remember your first candidate.

The only way to manage this chaos is with a clear process. Build it, follow it, and stick to it.

The final factor is experience or gut instinct. Many candidates know how to say all the right things. They'll tell you exactly what they think you want to hear. If you ask yes/no questions, the answers will usually work in their favour. Being able to read between the lines, whether through experience or intuition, matters.

To sum it up, I believe you can recruit your own VA if you:

- Can dedicate 30–50 hours over 2–3 weeks
- Are comfortable (or at least willing) to speak with many candidates
- Build and follow a solid recruitment process
- Have some recruitment experience or strong instincts

Now, let's talk about working with a VA agency.

If you decide to go this route, there are a few main business models to be aware of:

1. Agencies with one-off, upfront recruitment fees

These agencies typically charge between £400–£800 per role.

The pros? You pay a one-time fee, and the VA is yours to work with exclusively. You'll still get to interview candidate(s) provided by the agency.

The cons? Once you've accepted a candidate, the post-recruitment support can be minimal. If something doesn't work out, replacing your VA might be difficult. You'll also have to fully manage your assistant from day one, and there's usually no trial period.

This model is best if you're confident in the agency's judgment and you're looking for a full-time VA from the start.

2. Agencies offering fractional hours or packages

These give you flexibility. You don't have to commit to full-time support. Some agencies offer packages starting from as little as 10 hours per month.

The pros? You can outsource small tasks without a big commitment. It's perfect if you only need help with one or two specific jobs.

The cons? The hourly rates are significantly higher, often £15–£20 per hour. With small packages, you might not get a dedicated VA. Some agencies also charge for all hours, whether you use them or not.

YOU MUST ENJOY—OR AT LEAST NOT DREAD—TALKING TO PEOPLE. RECRUITMENT IS A PEOPLE-CENTRED PROCESS. YOU NEED TO TALK, LISTEN, AND ASSESS PERSONALITIES

This is ideal if you know exactly what you want help with and only need a couple of hours each week.

3. Agencies (like mine) that fully outsource VAs to your business

In this model, we recruit a dedicated VA specifically for your business and manage the process for you.

The pros? You get a long-term team member who's recruited for your needs. There's strong post-recruitment support because the agency only benefits if your VA stays with you. There are no upfront fees, and the hourly rates are significantly lower than in the model described above.

The cons? Minimum commitment usually starts at 4 hours a day, and contract lengths tend to be at least 4–6 months. You'll need to spend some time onboarding your VA and getting them up to speed.

This model is ideal for business owners looking for a long-term, part-time team member. Many agencies (including ours) offer a "buyout" option after a few months, so you can permanently hire the VA if you're confident they're the right fit.

Here to Help

I hope this has given you a clearer understanding of how the VA recruitment landscape works. If you think you might need help finding the right virtual assistant for your business, **my team and I** (yes, they're based in the Philippines) would love to support you.

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THE HONEST GUIDE TO INVESTING WITH THE BRRR STRATEGY (BUY, REFURBISH, REFINANCE, RENT)

In our opinion, owning assets is the real way to grow wealth through property. Strategies like rent-to-rent (R2R) can generate good cash flow, but you're still working with other people's properties, not building your own portfolio. One approach that allows you to buy property while keeping your capital working is the buy, refurbish, rent, refinance (BRRR) method.

This approach involves buying a property that needs work, adding value through refurbishment (refurb), then renting it out to create cash flow. Once it's let and the value has increased, you refinance the property to pull some of your money back out and move on to the next deal.

You're building equity, creating income, and keeping the momentum going without needing to start from scratch each time. It's not the only way to invest, but when done right, it's a smart and efficient route to scaling your portfolio.

But anything worth doing in life comes with risks. Things like rising property prices, lender restrictions, and changes in the rental market can all have an impact. This guide will give you a no-nonsense look at what works, what doesn't, and how to give yourself the best chance of success.

Step One: Finding the Right Property

You can find deals on the market with sites like *Rightmove*, *Zoopla*, or through your local estate agent or auction house. However, the downside is that these opportunities are visible to the public too.

Then there's off-market sales, going direct to the vendor, deal sourcers who find off-market properties for you in exchange for a sourcing fee, or good old-fashioned networking to see whose aunt or grandad is selling a place that needs some TLC.

But before you start house hunting, what makes a good BRRR project?

Ideally, you're looking for a property you can buy below market value (BMV), because the goal is to add real value through refurbishing, not just a quick lick of paint. Aim to buy in a high rental demand area where you'll get solid cash flow. There's no point buying a property that doesn't generate income. How else are you going to cover future repairs?

If the cash flow isn't strong, it's not a deal. You may as well have just bought the property outright. Mortgage lenders also want to see good refinance potential. This is why adding real value through a refurb is so important.

There are mistakes to avoid. One is overpaying in a hot market. When property prices are high and stock is low, sellers have the upper hand.

That's a seller's market. Buyers end up scrambling, and it's easy to get caught up and pay too much. In a buyer's market, there's more stock available, so you've got more negotiating power.

Another common mistake is underestimating refurb costs. That's why you should always get two or three quotes from each trade to find the average, and factor in a 10 to 20 percent contingency buffer just in case.

And finally, not checking local rental demand before buying is a rookie mistake. There's no point picking up a property in the countryside and expecting students to live there. Always speak to local letting agents to find out where your ideal tenants are and what demand is like before you hand over your deposit.

Step Two: The Refurbishment Process

There are two types of refurbs to think about when buying a property. This helps you decide if you've got the time and skills to take the project on yourself, or if you'll need to lean on trades to get it done.

Cosmetic refurbs: Think painting, new flooring or carpets, and freshening up the space. You can still add value by updating the kitchen and bathroom, but it's fairly straightforward.

Structural refurbs: These cover the bigger stuff like roofing, damp-proofing, and rewiring. Structural refurbs can get pricey, but if you've got the budget and you're not in a rush, you can add a lot more value and pull out more money to recycle into your next deal.

So, how do you budget and manage the work properly? Get quotes from builders lined up before you buy so you know exactly what you're dealing with. Take a local builder with you on viewings so they can flag what needs doing and give a rough cost. Stick to your budget to protect your profit.

You don't need the outdoor sauna and cold plunge. Decide early if you're doing the work yourself or getting a project manager in. That depends on where you're investing. If the project is four hours away, is it worth your time and energy? Or can you outsource so you can focus on what matters?

A common mistake is over-improving a rental. Yes, you need to meet a decent standard, but fancy lampshades won't increase the rent by much. On the flip side, cutting corners can cost you more later. Delays with materials and not booking trades early can also throw off your timeline and hit both your rental income and refinancing plans.

Ruth & Rebecca

The Honest Property Sisters

Step Three: Renting the Property

Before you even buy your property, you need to think about what type of letting works best for you. Is it single lets, houses in multiple occupation (HMOs), or short-term lets? Make sure it works in the area you're buying in, that there's demand for it, and that it lines up with your own goals.

To maximise your rental income, you'll need to get the rent right. It's about finding the balance between a decent yield and keeping the place occupied. Avoid long voids by marketing properly on sites like SpareRoom or by using letting agents to help you find tenants.

Vetting your tenants properly is a big deal. It gives you a better chance of finding people who'll stay longer and look after the place. With the Renters' Rights Bill around the corner, being thorough with checks is one of the most important things you can do.

Then there's managing the tenants and staying compliant. You can manage the property yourself using resources like the National Residential Landlords Association (NRLA) for Assured Shorthold Tenancy (AST) agreements and legal support. Or you can go hands off and pay a letting agent a management fee to take care of everything.

That includes things like the Energy Performance Certificate (EPC), gas safety checks, protecting the deposit, and dealing with tenant issues and communication. »

If you want to maximise your valuation, one of the biggest tips is to dress the rooms properly

Step Four: Refinancing and Recycling Capital

The final leg is refinancing your property. This is when a lender values your newly refurbished property in line with the local market. That valuation determines how much money you can pull out with a mortgage.

As mentioned earlier, there are two ways you can do BRRR. The first is buy-refurbish-rent-refinance, where you buy with a mortgage in place and refinance after the refurb. The second is buy-refurbish-refinance-rent, where you buy the property outright in cash, refurbish it, then put a mortgage on it to release the equity and move on to the next deal.

Neither option is right or wrong. It depends on how much upfront capital you have access to.

If you want to maximise your valuation, one of the biggest tips is to dress the rooms properly. First impressions count. Take clear before-and-after photos of the work so you can show the surveyor exactly what improvements have been made.

Choose a lender carefully. Some require six months' ownership before refinancing. Market conditions matter too. If it's a buyer's market and prices drop, it can affect your valuation and how much money you can pull out.

Don't rush. Shop around, compare lenders, and make sure the numbers stack. Getting this part right is key if you want to keep the momentum going.

ALWAYS KEEP A CASH RESERVE. THINGS GO WRONG AND COST MONEY. IT HAPPENS TO EVERYONE

The Best Practices for Scaling with BRRR

It is so important to build a solid, reliable power team. That includes your mortgage broker, solicitor, builder, letting agent, and even estate agents. Treat them well, and they'll return the favour. A good estate agent can bring you the best property deals before they hit the open market.

Always keep a cash reserve. Things go wrong and cost money. It happens to everyone. Having a 10 to 15 percent contingency set aside gives you peace of mind and lets you deal with issues quickly without blowing your budget.

Knowing when to reinvest and when to hold is a big one. If you reinvest too quickly, you could over-leverage yourself and end up with poor cash flow and a lot of risk. When interest rates are low, refinancing and reinvesting might make sense. But if your loan-to-value (LTV) is too high and you're carrying too much debt, it can be smarter to hold, let the property build equity, and wait until you're in a stronger position before taking on more.

Sometimes it's about being honest with yourself and not getting greedy. Property is a long-term wealth-building game. You need to stay focused on why you're doing it and have a long-term plan to follow. If you've got a solid, cash-flowing portfolio, that's great. But if your reserves are low, it might be time to have a proper chat with yourself and ask whether holding off is the wiser move right now.

It's also important to recognise that trying to scale too fast can lead to burnout. Not every deal is worth doing. Try not to get too emotionally attached just because you've put loads of effort into researching it. If the numbers don't stack or the deal doesn't fit your lifestyle goals, it's better to walk away. There will always be another one.

If you're new to BRRR, managing multiple projects at once can be overwhelming. We've been there. It can feel like things are getting out of control, so be honest about what's manageable. Maybe one deal at a time is enough until you find your rhythm. And whatever you do, don't compare your journey to someone else's.

Thanks for Reading

We hope this article helped. If we can assist you with anything, contact us using the details below.

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Decide early if you're doing the work yourself or getting a project manager in

A GUIDE TO SOCIAL HOUSING

BLUE BRICKS MEMBER SPOTLIGHT MAGAZINE

THE STRATEGIES AVAILABLE, THE RISKS INVOLVED AND HOW TO FIND SOCIAL HOUSING PROVIDERS

Social Housing Investing is a Scam!

Well, maybe, in some cases.

There have been some shocking instances lately of companies taking their clients' money to invest in large social schemes, which haven't happened, and then going bust. And, unfortunately, the investor (AKA the client) loses everything.

Why? Because they had no security. They were effectively lending money for investment with very high promised returns, but owned no assets to fall back on. Lesson: high reward = high risk.

So How Can You Help People in Need Whilst Protecting Yourself?

Buy your own property and lease it to a housing association (HA). Guaranteed rent, no management costs and minimal maintenance. If done correctly, it can be a low-risk strategy, and if you want to stop, you still have a property to sell or let privately.

But Why Would You Want To?

It's a no-brainer: you get guaranteed income, minimal outgoings, and the HA will return the property in the same condition — allowing for fair wear and tear — if you ever want it back.

I've been investing in the social housing strategy for just under 10 years now, and I can say from personal experience that if you get it right, it can make a fantastic wealth-building vehicle.

This is my advice on how you can get started with social housing, including understanding which properties work, the risks involved and how you can find a provider to work with.

The Age-Old Myth: Social Housing Tenants Are Difficult

Like any tenants, there are good and bad. However, with social housing, the day-to-day tenant management typically isn't your concern. There are three levels of social housing:

Jackie Collier
Property Investor

- **Basic** – This refers to the old Department of Social Security (DSS) tenant, now known as someone on Universal Credit (UC), receiving benefits from the Department for Work and Pensions (DWP). They rent your property as a private tenant and are responsible for paying the rent themselves. In some cases, such as a history of non-payment, you can apply to have the rent paid directly to you. However, in terms of rent collection, arrears, voids, and maintenance, this is no different from letting to a private tenant, and you'll likely still need a letting agent to manage it.
- **Intermediate** – This is where we operate. It typically involves single-let houses for families or houses in multiple occupation (HMOs) for individuals. These properties can be used for emergency or long-term accommodation. The HA usually provides a three-to-five-year lease and takes responsibility for managing the property and tenants, so you don't pay management fees. They cover most maintenance and all tenant damage. Your rent is guaranteed, and they can change tenants without informing you, as long as the risk profile remains the same.
- **High level** – This refers to supported living, where tenants require a greater level of care and support. Leases can be longer, sometimes 10 to 25 years, depending on the provider and the property. These arrangements often require additional facilities, such as improved accessibility and specialist equipment for disabilities, a room for a live-in carer, enhanced security (e.g. alarms and cameras), and sometimes a location away from amenities like pubs or schools, depending on the tenant profile. Due to the higher entry costs, the rents are typically much higher.

The Varying Risk Profiles

- Single-let houses for families can come with a lower risk as the tenant profile tends to be families who have fallen on hard times, survivors of domestic abuse, refugees, asylum seekers or someone with a mild disability that doesn't need live-in care.

Buy your own property and lease it to a housing association (HA)

- HMOs can be either high or low risk, depending on the tenant profile.
  - Homelessness is relatively low risk
  - Ex-convicts and drug and alcohol abusers are a much higher risk. This will be reflected in both mortgage and insurance rates.

What Sort of Property Do I Buy?

Well, it depends on several things.

- Tenant type
- Local demand
- Housing association requirements – these will vary enormously between different providers, so it is important to know what they want and how they operate before you start.

How Do I Start?

First, you need to find a provider, but it's just as important to make sure you're a good fit for each other. Take the time to understand how they operate, the type of tenants they work with, what responsibilities each of you will have, and how and when they make payments.

You need to find a provider, but it's just as important to make sure you're a good fit for each other

Where Can I Find a Provider?

There are several ways. In most areas, councils will offer 'social housing'. However, as appealing as this might look on the surface, be aware. Often, this is the DSS option I mentioned earlier, and there can be cases where they take no responsibility for payments or maintenance. Councils can also be notoriously difficult to deal with. That said, they can tell you which providers have contracts with them for different departments, so it's always worth asking for a list.

The best way is to go straight to the HA themselves. You can try calling, but in my experience, most receptionists could easily double as those at your local GP, as they're incredibly hard to get past. I prefer to search for HAs in my area on LinkedIn or Google, then look for key people, like the CEO or Property Manager, and connect with them directly. I'd recommend sending a message explaining that you want to help people in need and would like to understand what they're looking for and how you can support them. Then, arrange a coffee or video call and just listen. Build rapport and take it from there.

Will Any Property Work?

The type and location of property you need will depend on the provider and what they're looking for. However, they will expect it to be in good condition, and their refurbishment standards are often higher than you might assume. For example, fire doors on kitchens and lounges (as these are considered risk rooms), first-floor escape windows, and additional sockets.

Always ask the provider for a detailed list of their requirements.

Good Luck Out There

I hope that you have found this article helpful and that it's given you some useful pointers on getting started with this strategy.

We can help you buy the right property or, if you already have a property in Leeds, Bradford or Wakefield, we can put the lease on for you. If you need a hand with this, or if there is anything else I can do to help you, contact me using the details below.

in Jackie-collier-aireworth-property
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f Jackiecollierproperty
f Aireworthproperty

I PREFER TO SEARCH FOR HOUSING ASSOCIATIONS IN MY AREA ON LINKEDIN OR GOOGLE, THEN LOOK FOR KEY PEOPLE, LIKE THE CEO OR PROPERTY MANAGER, AND CONNECT WITH THEM DIRECTLY

The type and location of property you need will depend on the provider and what they're looking for

FROM PROPER TEA TO PROPERTY

HOW WE WENT FROM TEAROOM OWNERS TO FULL-TIME PROPERTY INVESTORS

We didn't set out to become property investors. In fact, when we left our jobs, all we wanted was a bit more freedom and a decent cup of tea. What followed was a journey full of unexpected turns, steep learning curves, and some unforgettable renovation stories.

This is the story of how we went from running a quirky tearoom to building a full-time income through property. Along the way, we learned the power of numbers, the importance of relationships, and how to stay consistent even when things go wrong.

If you're at the start of your investing journey or wondering how to turn experience into momentum, we hope this gives you some insight, a few laughs, and the confidence to take the next step.

Our Unlikely Start: From Tea Leafs to Tenancies

Neil was a company director at a motor dealership in Ipswich when the business was sold and he took redundancy, giving him the unexpected freedom to ask, "What's next?"

I (Jacqui) was working at Porsche as a service department supervisor, but it was becoming clear the corporate ladder wasn't going to deliver the lifestyle or fulfilment we wanted. We craved more freedom beyond weekends.

We loved visiting quirky tearooms in search of the perfect cup of tea (still not found!) and started noticing what worked and what didn't when it came to menus, ambience and service. One day, we asked ourselves, "Why don't we do it better?"

So we did. We secured a lease, raised finance, and managed a full refurbishment. The business launched, and the experience proved invaluable for our future in property.

We wore every hat: project managers, marketers, finance, and front-of-house. Those first few years taught us entrepreneurship, budgeting, problem-solving, and the power of building a strong brand.

Our Turning Point: The Two-Hour Workshop That Changed Our Lives

A few years in, it became clear the tearoom had its limits. The personal freedom we craved still felt out of reach, and we needed something more scalable and sustainable.

That's when we decided to take a leap of faith and explore a new path. In 2018, a Facebook ad caught our eye. It was offering a free two-hour property investing workshop at a local hotel (yes, we've all seen them!). Out of curiosity, we went along. We had no plan, no expectations, just a feeling that we needed a new direction.

Before we knew it, I was running to the back of the room with her credit card. That two-hour taster ignited something in both of us, and we signed up for a two-year property education programme of structured learning, mentorship and community. It felt like a huge leap at the time, but going back to the corporate grind simply wasn't an option.

We'd already proven we could build something from scratch. Now, we were determined to take that entrepreneurial energy and channel it into property to create a future for ourselves.

There was a bath under the stairs, the kitchen was somehow upstairs, and a bed was built into one of the downstairs rooms

A Lesson in Numbers

Our first project was a grubby two-bedroom bungalow in Lowestoft. It was damp, unloved and very, very cold. When we viewed it, we discovered it had no heating, no running water and hadn't been touched in years. Perfect!

We purchased it for £82,000, down from the original asking price of £110,000. We budgeted £20,000 for the refurb but ended up spending £32,000. It was a real baptism of fire; we picked the wrong builders, made all the rookie mistakes first-timers often make, and had moments of serious doubt.

But we'd been taught well. Our strategy is always in the numbers, and making sure we make our profit from day one by buying at a discount. The property revalued at £160,000, allowing us to repay both our bridging and private finance, and it produced a solid monthly cashflow of £300. We learned that if the figures work on day one, they'll keep you afloat even when the plan goes sideways.

The Power of the Follow-Up

Soon after, we bought another property right across the street from our first. By then, we'd built a good relationship with a local independent estate agent through regular check-ins and showing we were serious.

This second project, a three-bed detached bungalow, needed a bigger refurb. We made a strategic offer in December, which was initially declined. Sticking to our numbers, we didn't chase. After Christmas, we followed up, and to our surprise, the offer was accepted. It was a great reminder of the power of patience and staying front of mind.

Then came my favourite deal: a quirky two-up, two-down in Great Yarmouth that most wouldn't touch. The listing said "cash buyers only," and the layout was wild. There was a bath under the stairs, the kitchen was somehow upstairs, and a bed was built into one of the downstairs rooms. But it was structurally sound, had river views, and great transport links.

We negotiated it down from £85,000 to £55,000, spent £17,000 on the refurb, and it revalued at £110,000. Better still, we lined up a brilliant serviced accommodation operator to take it on, including renting our furniture, which added an extra income stream. With the right mortgage in place, it all worked seamlessly.

That one deal brought in £300 a month for three years with minimal effort, plus strong capital growth.

Scaling Up: Building Income Streams and a Legacy

Since then, we've explored a range of strategies, including buy-to-let, flips, serviced accommodation, planning uplift, and even property sourcing for other investors. Each one has added a layer of skill to our experience and confidence.

We've always stayed focused on our values. These values have guided our decisions when investing and have helped us avoid some costly errors. These values are:

- **Let the numbers guide every decision** – stick to your strategy and don't engage in emotion or pressure from agents.
- **Build relationships** – with agents, trades, and like-minded peers. It's not just about finding properties, it's about building trust and demonstrating you're serious.
- **Stay consistent** – it's not glamorous, but it works. Consistency has allowed us to build multiple income streams and ultimately, the freedom we were chasing when we first left the corporate world. »

Today, we run Moneytree Mastery, a coaching programme that helps aspiring investors learn how to find deals, raise finance, and build a portfolio. We also host a monthly networking event in Colchester, Moneytree Mastery Property Network, that offers a safe, welcoming space for people to learn, connect, and grow.

Many of our mentees start their journey with us at that very event. For some, it's their first step into property. For others, it's the confidence boost they need to take action. We love being a part of that.

Our Advice for Aspiring Investors

For anyone starting in property, here are the five biggest lessons we've learned:

Believe in Yourself
Self-doubt will always try to creep in. Back yourself, stay curious, and be willing to learn.

Don't Go It Alone
Community is everything. Seek mentorship, attend networking events, and get around people doing what you want to do.

Invest in Education
Knowledge reduces risk. Develop a strong understanding of your strategy and market before you take the leap.

Let the Numbers Talk
Never get emotional. It's just numbers, and if they don't stack, walk away.

Be Consistent
There are no shortcuts. Progress comes from discipline, a long-term perspective and learning as you go.

Looking ahead, we're expanding into land development and exploring more creative investment strategies. But our values haven't changed; we want to help others gain the freedom and choice that property has given us.

We never imagined that a free two-hour workshop would change the course of our lives. But it did. Our journey is a testament to the power of belief, hard work and continuous learning. And if it can happen to us, it can happen to anyone.

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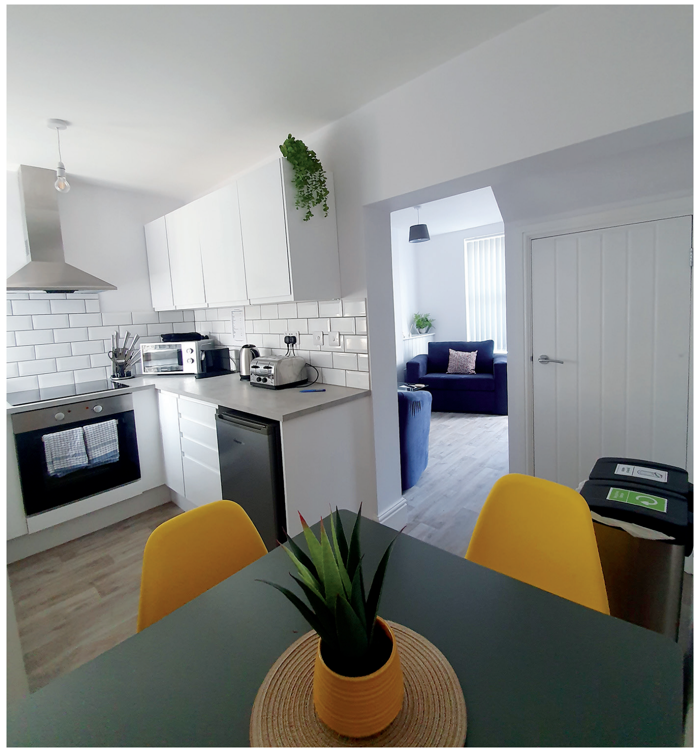
Neil and Jacqui Dobson
Property Investors

Deal Breakdown: Quirky Two-Up, Two-Down (Great Yarmouth)

- **Purchase Price:** £55,000
- **Refurbishment Cost:** £17,000
- **Done-Up Value (Revaluation):** £110,000
- **Positive Cashflow:** £300 per month (with minimal involvement)
- **Cashflow from Rented Furniture:** £65
- **Capital Growth:** +£38,000 (based on revaluation)



There are no shortcuts. Progress comes from discipline, a long-term perspective and learning as you go

GETTING STARTED IN COMMERCIAL TO RESIDENTIAL PROPERTY CONVERSIONS: A STEP-BY-STEP GUIDE

SAVOYS PROPERTIES

Converting commercial properties into residential spaces has become an increasingly popular strategy for property developers and investors. It's a great way to repurpose unused buildings and breathe new life into them. But beyond that, it's a savvy way to meet the rising demand for housing in urban areas. This approach not only revives tired old buildings but can also deliver solid returns on investment.

However, while transforming a former warehouse or office into a stunning home might sound appealing, it's important to understand that commercial-to-residential conversions require careful planning, legal know-how, and a solid understanding of construction. So, if you're considering jumping into this kind of project, here's your step-by-step guide to help you get started.

What is a Commercial to Residential Property Conversion?

In simple terms, a commercial-to-residential conversion is the process of turning a building that was once used for business or industrial purposes into living spaces. You're probably familiar with some of the most common types of buildings that get converted, such as warehouses, office blocks, schools, and old factories. The goal is to adapt these properties to modern residential standards while keeping their character intact.

In 2021, the UK government made it easier to carry out these kinds of conversions by amending the General Permitted Development Order (GPDO). They introduced a new system that allows buildings in Use Class E (commercial, business, and service) to be converted into homes with fewer hoops to jump through. You no longer need full planning permission for certain types of conversions; instead, you just need to go through a "prior approval" process. This means less red tape, fewer costs, and a faster turnaround.

Why Convert Commercial Properties?

- **Meeting the Housing Demand:** There's a growing need for residential properties in urban areas, and converting unused commercial spaces can help fill that gap. It's a great way to contribute to tackling the housing crisis.
- **Cost-Effectiveness:** Conversions can often be cheaper than starting from scratch. If the building is in good condition, you're saving a lot of the costs associated with ground-up development.
- **Preserving Character:** Many commercial buildings have unique features — think high ceilings, large windows, or industrial elements — that can add charm and character to a residential development. A well-converted property can stand out in a crowded market.
- **Less Bureaucracy:** With the changes to permitted development rights, you don't have to worry about a long and drawn-out planning process. The new system makes it easier to get the green light for these conversions, which helps avoid unnecessary delays.

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A Step-by-Step Guide to Converting Commercial Property to Residential

1. Research the Market and Location

Before you get too excited about a potential conversion project, you need to do your homework. The first thing to consider is whether the area is suitable for residential development. Are people actually looking for homes in that location? Do your research to understand what kinds of tenants or buyers you want to attract.

When evaluating the area, think about:

- **Amenities:** Is the property close to transport links, schools, shops, and restaurants? These are key factors that make properties more attractive to renters or buyers.
- **Zoning:** Different areas have different zoning laws, which could restrict your ability to convert a commercial property. Make sure the building is in a location that allows for residential use.
- **Market Competition:** Take a look at other similar projects in the area. What's been done before? What's working well, and what hasn't?

By understanding the local market, you'll be in a better position to make decisions about the type of residential units to create and whether the location is a good fit.

2. Evaluate the Building's Potential

Not every commercial property is suitable for conversion. Some might require too much work, or the structure might not support residential use. When you're evaluating a building for conversion, make sure to check a few key things:

- **Structural Integrity:** Is the building solid? You'll need to ensure that the foundation, roof, and frame are all in good condition. If there's too much structural damage, it could drive up costs or make the project unfeasible.
- **Layout:** Commercial properties often have open floor plans. While this can be great for creating large, airy spaces, you'll need to think about how to divide it into individual units. Look for buildings with a layout that's flexible enough to accommodate residential needs.
- **Utilities:** You'll also need to consider whether the property's plumbing, electrical, and heating, ventilation, and air conditioning (HVAC) systems are up to scratch. If the property hasn't been used for residential purposes before, these systems might need significant upgrades.

Not every commercial property is suitable for conversion. Some might require too much work

Pay attention to the details — modern kitchens, bathrooms, and efficient storage can make a big difference in the final product

3. Understand Planning and Zoning Requirements

While the permitted development rights changes have made things easier, it's still important to make sure you're following the right legal procedures. You'll likely need to apply for the appropriate permissions and permits. Here's a quick rundown of what you might need:

- **Change of Use Permit:** This is required when you're changing the property's use from commercial to residential.
- **Building Permits:** If you're planning on making any structural changes, you'll need permission for that too.
- **Planning Applications:** If you plan to make significant alterations to the property's exterior, such as adding windows or changing the facade, you'll need to submit a planning application.

It's essential to get these legal requirements right from the start to avoid delays or complications down the line.

4. Develop a Detailed Design and Plan

Once you've confirmed that the property is suitable for conversion and you've sorted out the legal requirements, it's time to get serious about the design. This is where you'll want to bring in a team of professionals who specialise in conversions — architects, engineers, and designers. They can help create a layout that maximises space, ensures the property is safe, and meets residential standards.

Consider these points during the design phase:

- **Interior Layout:** The goal is to make the space as functional and comfortable as possible. Think about things like creating separate entrances for different units, adding kitchens and bathrooms, and ensuring there's enough storage.
- **Exterior Design:** Some commercial properties come with heritage or preservation restrictions. If that's the case, work with your architect to ensure the building's exterior is updated but still respects the original design. »

5. Budgeting and Financing the Project

Conversions can get expensive, so it's important to have a clear budget. You'll need to account for costs such as the property purchase price, renovation work, and any legal fees. Here's a breakdown of potential expenses:

- **Property Purchase:** How much will it cost to buy the building?
- **Renovation:** This will cover everything from structural changes to upgrading utilities.
- **Legal Fees:** Fees for permits, applications, and inspections.
- **Contingency Fund:** Unexpected issues will always crop up, so have a buffer for unforeseen costs.

In terms of financing, you have a few options:

- **Commercial Mortgages:** Traditional loans can be used to purchase the property.
- **Development Loans:** Short-term loans designed specifically for renovation projects.
- **Investor Partnerships:** Some investors pool funds to take on larger projects together.

6. Construction and Renovation

Now comes the fun part, turning your vision into reality. Work with experienced contractors who are familiar with commercial-to-residential conversions. They'll be able to handle the structural changes and upgrades needed to make the property safe and comfortable for living.

Key things to focus on during construction include:

- **Structural Modifications:** You may need to tear down walls, add new ones, or even change the layout of floors.
- **Upgrades to Utilities:** Make sure the plumbing, electrical, and HVAC systems meet residential standards.
- **Interior Design:** Pay attention to the details — modern kitchens, bathrooms, and efficient storage can make a big difference in the final product.

Interior shots from some of the teams projects

Malkit & Sanjay

Founders of Savoys

7. Marketing and Selling or Leasing the Property

Once the conversion is complete, you'll need to market the property. If you're selling, staging the property can help potential buyers imagine what it would be like to live there. If you're leasing, be sure to price the units competitively based on comparable properties in the area.

8. Legal and Regulatory Compliance

Don't overlook the legalities — make sure the building meets all relevant regulations, including:

- **Building Codes:** All work must comply with local building codes and safety standards.
- **Fire Safety:** Depending on the building, you may need to install fire exits, sprinklers, or smoke detectors.
- **Accessibility:** Ensure the property complies with accessibility standards, such as those required under the Disability Discrimination Act.

9. Challenges to Watch Out For

Like any project, commercial-to-residential conversions come with their challenges:

- **Unexpected Costs:** Hidden issues, like structural problems or outdated systems, can increase the budget.
- **Delays:** The complexity of these projects means they can often take longer than expected.
- **Legal Obstacles:** Zoning issues or planning restrictions can cause delays if not dealt with early.

Conclusion

Commercial-to-residential property conversions offer a great opportunity to repurpose unused buildings into valuable residential spaces. They can be a highly profitable venture, but they require careful planning, attention to detail, and a solid understanding of legal requirements. By following the steps outlined in this guide, you'll be well on your way to embarking on a successful conversion project that not only meets the growing demand for housing but also provides a solid return on investment.

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A JOURNEY TO BUILDING THE FURNITURE FIRM THAT LANDLORDS TRUST

LANDLORD FURNITURE CO

From jumping out of planes with the Parachute Regiment to delivering thousands of bespoke furniture sets across the UK each year, my journey into business has been anything but typical.

Today, **Landlord Furniture Co** is one of the most trusted names in the UK for house in multiple occupation (HMO), serviced accommodation (SA), and student property furnishings. But rewind a decade, and this company was nothing more than a frustration-turned-idea, and one I was determined to bring to life.

From the Army to Entrepreneurship

I left school at 16 and joined the British Army, where I served in the 3rd Battalion Parachute Regiment's elite Patrols and Reconnaissance Platoons. I spent nine years on operational tours around the world before deciding it was time to see what civilian life had to offer.

After a brief stint working in the security industry, I found myself driving HGVs for Warburtons in my hometown of Shaw. It gave me space to breathe and more importantly, time to figure out my next move. That move turned out to be property.

From 2013 to 2018, I built a HMO portfolio in Oldham with a business partner, growing to 56 rooms and two flats. Alongside, I also added several single and corporate lets too. Managing the properties gave me a real understanding of tenant needs from small business tenants to NHS professionals, and just how demanding rental accommodation can be on furniture.

The Sofa Business That Sparked a Bigger Idea

In 2012, as I was growing my portfolio, I partnered with a friend who was using one of my commercial units to make sofas. I didn't have a background in manufacturing, but I did have the leadership skills I'd picked up in the army, and a real passion for building something from the ground up.

Together, we scaled that business quickly, and before long we were producing over 80 handmade sofa sets per week for the general public. Through that experience, I found myself working more with landlords and developers, and that's when I noticed a recurring problem: they were all struggling to find durable, attractive, ready-to-go furniture for their rental properties.

That pain point lit the fuse for what would soon become Landlord Furniture Co.

Built by Landlords, for Landlords

As a landlord myself, I'd had enough of flimsy flat-pack furniture that wasn't fit for purpose. I'd already been supplying sofas to other landlords, so why not create a complete furniture solution designed specifically for our sector?

A conversation with a client who made kitchens gave me the spark I needed, and in 2016, **Landlord Furniture Co** was born.

From the beginning, I was clear on our mission: to provide the best quality furniture and the best service possible. No shortcuts, no compromises. Everything we produce is made to order from robust 18mm melamine faced chipboard (MFC), with cam and dowel construction for maximum strength. We don't do flimsy backs or quick fixes, our furniture is made to last.

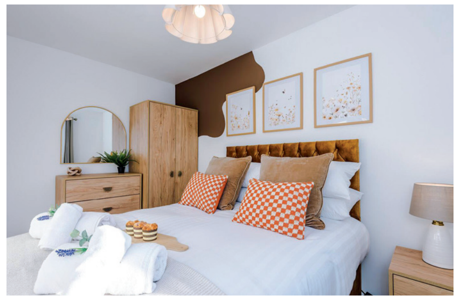
Because we manufacture the majority of our products within 50 miles of our HQ in Oldham, we're able to offer a truly bespoke service. Whether it's wardrobes to fit into awkward alcoves, extra-tall units for high ceilings, or full custom ranges to match a particular look – we make it happen.

In the 2024 financial year alone, we delivered nearly 4,000 bedroom sets and travelled more than 125,000 miles, that's about five times around the world!

More Than Just Furniture

We don't just drop off a van full of flat packs and leave you to it. We offer a free design consultation for every client, complete with mood boards, layout ideas, and even paint colour advice. And our friendly in-house teams deliver and install everything for you.

It's the full-package approach, along with our dedication to quality and customer service, that's earned us our reputation as the go-to, trusted supplier for landlords and developers across the country.



We offer a free design consultation for every client

Dale Wild

Landlord Furniture Co

We're also proud to give back. We recycle all delivery waste, donate furniture to **Dr Kershaw's Hospice** twice a year, and regularly welcome local school students for work experience placements. Supporting the community that's supported us has always been part of our ethos.

What's Next for Me?

After nearly a decade of leading the company day to day, I've stepped back slightly. My wife Lisa now heads up the business alongside our brilliant management team: Dave, Jemma, and Lynch. They do a fantastic job of keeping everything running smoothly while upholding the standards we've built our name on.

These days, I'm focused on growing **Wild Interiors**, our new venture that brings the same made-to-order quality to the general public, and continuing to grow my property portfolio.

It hasn't been an easy road. There's been sleepless nights, tough calls, and a lot of learning the hard way. But I wouldn't change a thing.

For the past nine years, we have gone from strength to strength, celebrating a record year in 2024. We are so excited to be sponsoring Blue Bricks Magazine in 2025 and building winning relationships with the Blue Bricks Community. To kickstart the partnership, **we are offering Blue Bricks members 5% off their first order over £3,000 + VAT with code BB5.**

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NATIONAL LANDLORD INVESTMENT SHOW RETURNS TO LONDON, JULY 9TH FOR THE SPECTACULAR SUMMER SHOW

The UK's premier property investment event, the National Landlord Investment Show (NLIS), is set to make a grand return to Old Billingsgate, London, on Wednesday, July 9, 2025. This 93rd live show promises to be the most dynamic yet, offering a comprehensive day of education, networking, and insight for landlords, property investors, and industry professionals.

Event Overview

Situated along the River Thames between London Bridge and Tower Bridge, Old Billingsgate provides a stunning backdrop for this flagship event. The show will feature over 100 exhibitors, more than 50 free expert-led seminars, and at least five panel debates addressing the most pressing issues in the property sector. With an expected attendance of over 3,000 property professionals, the event offers unparalleled opportunities for learning and networking.

Key Features

- **Exhibition Hall:** Connect with over 100 leading property service providers, including experts in legal advice, finance, investment opportunities, insurance, tax, property management, education, PropTech, and more.
- **Seminars:** Attend more than 50 free seminars led by industry experts, covering a wide range of topics to help you stay ahead in the property market.
- **Panel Debates:** Engage in at least five expert-led panel discussions on critical industry issues such as the Renters' Rights Bill and Making Tax Digital.
- **Networking Opportunities:** Meet and share knowledge with peers, leading suppliers, and service providers from across the UK.

Highlighted Panel Debates

- **Brace for Impact!** Plan, Prepare & Comply for the Renters' Rights Bill: Hosted by journalist Ian Collins, this panel will explore the implications of the upcoming Renters' Rights Bill and how landlords can prepare for the changes.
- **Renting for Good:** An In-Depth Landlords Forum on Social Impact and Supported Letting: Led by UK property analyst Kate Faulkner OBE, this session will delve into the shortage of social housing and the role private landlords can play in addressing the housing crisis.
- **Future-Proof Your Finances:** Embracing Making Tax Digital: This practical session will provide guidance on HMRC's Making Tax Digital initiative, helping landlords navigate the new digital tax landscape.
- **Property Developers:** Building the Future: Hosted by property developer John Howard, this dynamic panel will discuss planning policy, land strategy, modular construction, and build-to-rent economics.
- **New Investor Masterclass:** Led by property investor Jacob Hanbury, this comprehensive masterclass is designed for new investors looking to build a solid foundation and make informed decisions.

Reasons to Attend

- **Stay Informed:** Gain insights into the latest legislative changes, including the Renters' Rights Bill and Making Tax Digital, ensuring you remain compliant and ahead of the curve.
- **Expand Your Network:** Meet with over 3,000 property professionals, including landlords, investors, and service providers, to build valuable connections.
- **Discover Opportunities:** Explore new investment opportunities and services that can help you maximize your property investments
- **Enhance Your Knowledge:** Attend expert-led seminars and panel discussions to deepen your understanding of the property market and investment strategies.

Event Details

Date: Wednesday, July 9, 2025
Time: 08:30 AM – 5:00 PM
Location: Old Billingsgate, 1 Old Billingsgate Walk, London EC3R 6DX
Admission: Free (Registration required)

Don't miss this unparalleled opportunity to enhance your property investment knowledge and network with industry leaders. Register now to secure your place at the National Landlord Investment Show's Summer Spectacular.

Other remaining shows for 2025 also include:
Bristol 1st October / Manchester 14th October / London 29th October

www.landlordinvestmentshow.co.uk

THE LIE OF FAKE IT TILL YOU MAKE IT

WHY HONESTY BEATS HYPE WHEN YOU'RE RAISING FUNDS IN PROPERTY OR BUSINESS!

HAYLEY ANDREWS

Let's start with a hard truth: there's a fine line between being aspirational and being full of s**t.

In the world of property investment, where deals are sealed over coffee and credibility is currency, nothing will kill your reputation faster than faking success with someone else's money.

You might have heard the mantra, "Fake it 'til you make it." Well, I'm here to tell you to take that tired quote, roll it up, and chuck it in the skip.

Especially if you're out there trying to raise finance, sponsorship, or secure a joint venture (JV) deal.

Because if you're pitching yourself as the next Lord Sugar, but you haven't even flipped a garden shed, trust me, people will smell the lies before you finish your elevator pitch (see what I did there?).

Yes, I'm the only female angel investor on the hit TV show *Property Elevator*, where budding property investors and developers pitch for funding for their deals. So, I know a thing or two about how to spot what's hot and what's not, or should I say who is hot and who is not.

This is how you can raise finance and approach investors the right way, regardless of how much money or experience you currently have. More importantly, this is how you do it the right way. No lies. No over-exaggeration, and no holding up your house keys in front of a random property pretending it's your own (I'm sorry, but we've all seen someone do it!)

Money Isn't the Only Currency

Let's get one thing straight: having no money does not mean you have no value. Many of the best property entrepreneurs started with nothing but a half-decent pitch deck and a passion for bricks.

What matters is not what's in your bank account; it's what's in your head. It's your character and your game plan.

But where many fall short is pretending they're something they're not. They rent a *Lamborghini* for the day, take selfies outside properties they don't own, and post "closing day!" on *Instagram* while the only thing they've closed is the coffee shop door behind them. This is not 'hustling'; it's fraud dressed up with filters.

If you're serious about raising finance, here's the golden rule: Be honest about your position. Then be bold about your potential.

What Should You Be Doing Instead?

You want to raise money for your property venture? Cool. But before you slide into someone's messages asking for £100,000, let's get a few things straight. Here's my roadmap for doing it right, even if your current net worth is mainly overdraft.

Get Real About Where You Are

Before you talk to anyone, get honest with yourself. What's your experience level? What have you done, even if it's small? Have you managed a refurbishment project? Shadowed a developer? Bought your nan's ex-council flat and added value with a paintbrush and a prayer? Lay it all out. Your transparency isn't a weakness, it's trust-building.

Identify the Value You Bring

You don't have money? Fine. But what do you have?

- **Time** – Can you hustle on the ground while your investor stays passive?
- **Knowledge** – Are you deep in the local market, spotting deals before they hit *Rightmove*?
- **Network** – Do you have trades, brokers, agents, architects, connections, ready to roll?
- **Drive** – Are you up at 6 a.m., studying planning regs, running numbers, checking quotes, analysing local trends while others are watching *TikTok* or *Netflix*?

Build a Personal Brand That Isn't About Hype

People don't invest in deals, they invest in people. So, before you go raising finance, take time to build your presence and prove your authenticity.

That doesn't mean shouting "I'm a property developer" on *LinkedIn* when you've never seen a skip in real life. It means:

- Sharing your learning journey
- Documenting your progress (wins and mistakes)
- Talking about the deals you couldn't close – and what you learned
- Posting value, not vanity

Learn the Language of Investment

If you want to attract funding, you need to understand the risks, the returns, and the structure of a deal. This is not *Dragon's Den*. You don't just say, "I've got a great idea, gimme cash."

You say:

- Here's the deal.
- Here's the projected return (and the risk).
- Here's the timeline.
- Here's how the funds will be protected.
- Here's how you get your money back (and then some).

Get a Track Record, Even If You Have to Start Small

People trust what they see. So go build a track record, even if it's modest. If you don't have money for mentorship, trade your skills for training. Seek out someone successful and trade their time – the opportunity to shadow them – in exchange for something or another skill you bring to the table.

If you can't afford a full refurb, then project-manage someone else's or volunteer your time to gain experience and add value.

If you don't have a deposit for a buy-to-let, can you source deals for a fee? On the other hand, if you don't feel ready for a JV, partner with someone on a mini flip.

Use Other People's Confidence, Not Just Their Cash

Money follows confidence, but it must be earned, and confidence comes with knowing. Instead of saying "I've got no experience but I'm passionate," try: "I don't have funds myself, but I've aligned with experienced partners. I've done my homework, and I've got a viable exit strategy. Here's the plan, and here's how you're protected." »

Hayley Andrews

Property Investor, Developer, Entrepreneur and Angel Investor on Sky TVs *Property Elevator*

A Word About Ethics

If you raise money on false pretences – overstated returns, dodgy valuations, ghost team members – you are not a visionary, you are a liability.

Not only will you lose your reputation, but you might also end up losing someone's pension pot, life savings, or worse.

In this game, credibility is everything. It's like your virginity; you only lose it once. If you screw up with honesty, people forgive you. If you screw up with lies, they never forget.

Here Are Some Practical Steps to Attract Investment Without Capital

Your cheat sheet for getting started, the right way:

1. Audit your value
2. Find your lane
3. Document your journey
4. Build a network
5. Learn to pitch
6. Find strategic partners
7. Secure mentorship
8. Start lean
9. Propose real deals
10. Stay humble, but more importantly, stay hungry

People don't invest in deals, they invest in people

Raising money for your property venture is not about being flashy, smooth-talking, or name-dropping. It's about being trustworthy, consistent, and above all, real. Your people will always find you.

So, here are my final thoughts: if you're thinking about faking it until you make it, let me offer you some better advice: the five Ps. But just to clarify, this isn't the usual "Proper Preparation Prevents Poor Performance." This is my own take on it: Practice until you're credible. Prepare until you're confident, and Pitch like a Pro, not a Pretender.

Because in the long run, investors don't just fund deals. They fund people. And if you're not someone you'd invest in, why should they?

A Few Book Recommendations to Supercharge Your Pitching Game

Strong ideas deserve strong delivery. If you're preparing to raise funds or pitch your next venture, these two books will help you sharpen your approach and elevate your personal brand:

***The Art of the Start 2.0* – Guy Kawasaki**
Big energy, straight-talking advice. This one's packed with golden nuggets on storytelling, pitching, and bootstrapping your way to credibility. A great read for anyone getting ready to step in front of investors.

***Key Person of Influence* – Daniel Priestley**
One of my all-time favourites. This book is all about building your personal brand and becoming someone people want to invest in. If you're the product, this is your playbook.

Remember this: success breeds success, knowledge is power, but action is key. Hold yourself accountable, show up daily, and stay in the game, because effort compounded over time always makes a massive difference. Consistency beats talent, every time!

Thank you for reading. If you enjoyed the article or would like to ask any questions, feel free to reach out on LinkedIn:

in Hayley Andrews

TRANSFORMING AN ABANDONED NIGHTCLUB INTO A TROPICAL-THEMED CO-LIVING SPACE

by Andy Graham

HMO Property Investor, Founder of The HMO Roadmap and Host of The HMO Podcast

As the founder of The HMO Roadmap, host of The HMO Podcast and having established The HMO Community, I've come across tons of incredible case studies including some of the most striking developments across the country. Case studies can help us see how fellow investors have created fantastic products and made deals work.

As the weather's been heating up, I have a bright and summery House in Multiple Occupation (HMO) to share with you. I love this development's tropical-inspired vibe and was really impressed with the finish, despite the scheme's complexities. This unique project was undertaken by multi award-winning property developers Emma and Dan of Stylish Living.

Emma is a former member of my HMO Mastermind and Business In Property Mastermind programmes. Here I'll cover the ins and outs of one of her largest and most unique investment projects and her turnkey investment solution.

10 Self-contained HMOs and Three Serviced Apartments

Emma and her husband Dan bought a former nightclub in Leicestershire that was on the market for two years and had sat empty for five years. Back in the day it was a popular club, and they, along with some of their employees who worked on the project, even used to go there, making the renovation more personal.

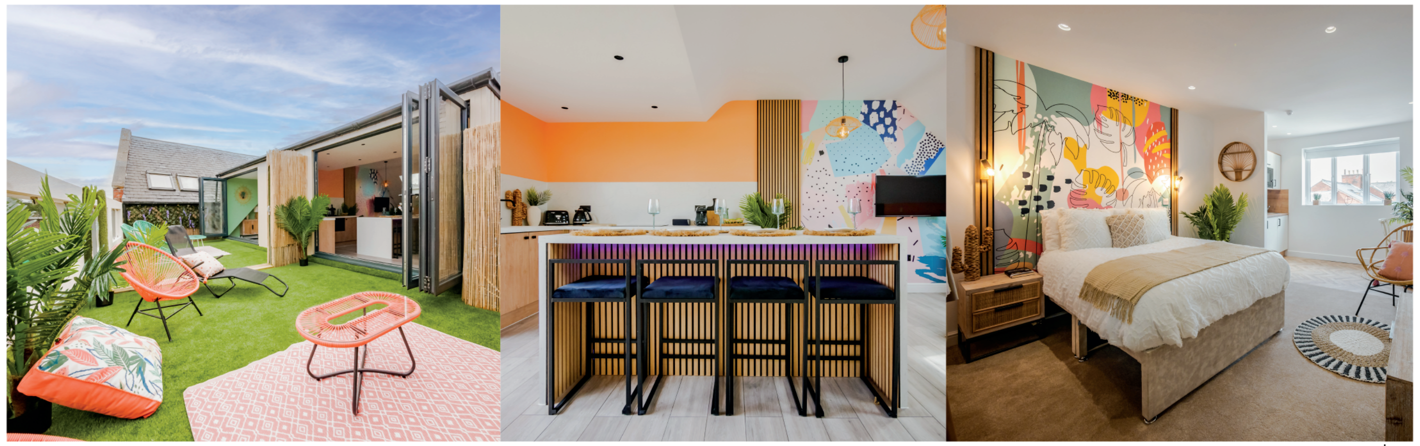
The nightclub had planning permission for four large apartments, but Emma and Dan used their expertise to rework the space, allowing them to utilise the square footage to add significant value. To maximise the commercial returns, they split the space into two areas and added a whole second floor.

At the back of the building, they created a vibrant 10-studio professional HMO with a communal cinema room and separate kitchen. Then, they converted the front of the nightclub into three large duplex serviced apartments, each with their own private roof terrace.

Achieving the high-quality and striking finish required meticulous planning to meet local regulations for mixed-use occupancy. By reimagining the property, Emma and Dan created rental units designed for a relaxed, modern lifestyle, and the tropical-inspired vibe throughout makes it feel like summer every day.

Some of the key considerations included ensuring privacy, soundproofing, safety compliance and a modernised aesthetic to appeal to both tenant types. The HMO side of this development operates at 100% occupancy, while the serviced accommodation units achieve an average 70% occupancy.

Buying the property for £345,000 and spending £575,000 on the refurbishment, they added a whopping £625,000 in equity, earning an impressive 62% return on capital employed and bringing in more than £145,000 in net annual cash flow on this development.



The Complexities and Challenges of the Project

Emma and Dan were handed the keys to this property in April 2021. Like other investors working in the midst of the COVID-19 pandemic, one of the major challenges was working in the confines of a serious shortage of building materials.

They had a 12-month bridge loan, and given the size of the project, they couldn't afford any delays. They struggled to get hold of plasterboards and timber, and steel prices almost quadrupled. However, they had a contingency budget they tapped into, which kept them in budget.

Another challenge was the logistics of the project. The renovation work was carried out on the first and second floor of the building with an existing retail unit underneath, so they had to carry everything up a flight of around 40 steps!

Aside from the ground floor, the original structure had just one floor, so they built a whole new level, in addition to taking the existing roof off and rebuilding it. They also installed a larger dormer extension to create the duplex apartments upstairs with bi-folds opening onto a roof terrace.

Given they were working within an existing commercial development, this was Emma and Dan's most complex project – and still is to date! From navigating challenges amidst a pandemic to crafting a truly unique space, their work on this project proves that bold ideas can lead to beautiful results.

A Turnkey Solution to Commercial to Residential Developments

Emma and Dan launched **Stylish Living,** their full-service property development agency, in February 2019. They were originally attracted to HMOs due to the potential cashflow they could earn with their desire to build a lifestyle they love. Their agency is family-run as they've employed multiple family members alongside other employees.

They set up their agency to manage the full lifecycle of their projects from sourcing a deal and legals through to tenant management. They even have their own building company and interior design team, alongside their own lettings agency and maintenance team with a full-service agency managing all aspects of property development in-house.

Emma and Dan are continuing to convert large commercial buildings into HMOs. In addition to developing a £3 million new-build site for Mind, they have three commercial developments of their own in the works, including an 18-bedroom HMO, eight-bed HMO and a block of 14 apartments.

With their turnkey investment solution, they are a leader in the market. Their expertise across commercial property development and project management are complemented by their authentic interior design style. You can follow Emma and Dan on Instagram **@_stylishliving.**

For more inspiration and insights, sign up to our online learning platform **The HMO Roadmap** and gain access to over 60 detailed case studies. Premium members can also access a library of downloadable resources. Visit **thehmoroadmap.co.uk** for more information.

YOUR GUIDE TO BRIDGING FINANCE FOR AUCTION PURCHASES

Buying a property at auction can be an exciting way to secure a great deal, whether for renovation or investment. However, securing finance within tight timescales is often a challenge. This is where bridging finance comes in. Whether you're a first-time auction buyer or a seasoned developer looking to move quickly, bridging finance can be a powerful tool.

Michael Allison, spokesperson at Roma Finance, explains: "Bridging finance is a great solution for auction buyers who need to complete quickly. It offers speed and flexibility, ensuring buyers don't miss out on an opportunity, even if the property needs work before it's mortgageable."

Why Buy at Auction?

Buying at auction can provide excellent investment opportunities. Many properties are sold at below market value (BMV) prices, offering strong potential for resale profits or rental income.

Another key benefit is speed, as once a bid is accepted, contracts are exchanged immediately, avoiding property chains. However, buyers must complete the purchase within a set timeframe (often 28 days, although this can vary). If completion deadlines are missed, the buyer forfeits their deposit and could be liable for any losses if the property is resold.

How Bridging Finance Can Help

Traditional mortgages usually aren't an option for auction purchases because of the short completion window. On top of that, some properties may be considered "unmortgageable" due to factors like poor condition, structural issues, or legal complications.

Bridging finance provides a fast, short-term funding solution, allowing buyers to complete their purchase on time. Bridging loans typically last 12 to 24 months, giving time for refurbishments before refinancing to a traditional mortgage or selling the property.

For example, an investor buying a three-bedroom house needing major refurbishment could use a bridging loan to complete the purchase, carry out works, and refinance onto a buy-to-let mortgage once the property is habitable.

Roma Finance offers loans up to 75% of the auction purchase price, with staged payments available to assist with renovation costs.

The Risks of Bridging Finance

It's important to note that whilst bridging finance offers speed and flexibility, these loans are more expensive than traditional mortgages. Delays in completing your refurbishments or refinancing could increase costs. However, by having a clear exit strategy from the outset and working with an experienced lender, you can mitigate these risks.

Michael Allison
Commercial Director at Roma Finance

Your Step-by-Step Guide to Auction Finance

1. Plan Your Finances Before You Bid

Explore your finance options and secure an agreement in principle for a bridging loan. This will allow you to bid with confidence.

2. View the Property and Do Your Research

Always view the property before bidding. If it needs work, take a builder to assess any issues such as fire damage, structural concerns, damp, or mould.

Additionally, research comparable property values in the area. Understanding the "done-up" value will help determine your maximum bid.

CHOOSE A LENDER WITH EXPERTISE IN AUCTION PURCHASES. LENDERS WHO UNDERSTAND THE PRESSURES OF AUCTION TIMESCALES

3. Review the Legal Pack Carefully

Download the legal pack in advance and go through it with your solicitor. Check for any restrictions, title issues, or outstanding charges. Also, factor in additional costs payable at exchange, such as:

- The buyer's premium (a fee charged by the auction house)
- Seller's legal pack fees
- Stamp duty, and being aware of additional tax rules that apply to certain property purchases
- Council tax and utility standing charges, which must be accounted for, especially for vacant properties

4. Budget for Refurbishment Costs

If the property needs work, estimate the renovation costs and create a schedule of works. This will help with budgeting and securing additional funding if needed.

5. Auction Day Preparation

Ensure you have:

- Proof of ID
- Immediate access to funds for the 10% deposit
- A clear understanding of the financial commitments involved

6. After Winning the Auction, Act Fast

Once you have won, you must move quickly to secure funding. Bridging lenders will need to review your credentials and the deal itself, so do not delay.

7. Submit Your Bridging Loan Application

Your application will require:

- The signed sales agreement
- Proof of purchase and deposit funds
- A link to the auction property listing
- A costed refurbishment plan (if applicable)

Buyers should also be prepared to pay valuation and legal fees upfront. Lenders like Roma Finance can often assess and approve applications on the same day for straightforward cases.

8. Valuation and Loan Approval

Once the lender completes their valuation, they will finalise and approve the loan.

9. Completion and Release of Funds

Once the legal checks are done, the lender will release funds, allowing you to complete the purchase within the required timeframe.

10. Post-Completion Considerations

After purchase, lenders like Roma Finance continue to provide support. They track renovation progress to help ensure a smooth transition to either a long-term mortgage or property sale.

Choosing the Right Lender

Not all bridging lenders are the same, so it is important to choose one with the right expertise to support your auction purchase. When selecting a lender, consider the following:

- **Speed** – Your lender must be able to make quick decisions and release funds within weeks to meet the auction deadline. Ask them upfront about their typical processing times for auction purchases.
- **Experience** – Choose a lender with expertise in auction purchases. Lenders who understand the pressures of auction timescales and refurbishment projects are better equipped to overcome potential challenges quickly.
- **Service** – Communication is key. Look for a lender who provides regular updates throughout the process, offers clear points of contact, and gives you direct access to an underwriter if needed. This can make a significant difference if any issues arise during the transaction.

Questions to Ask Your Bridging Lender

- **What's your typical processing time for auction deals?**
  Ensure they can meet the fast pace of auction transactions.
- **How experienced are you with funding properties in need of refurbishment?**
  A lender with renovation experience can provide smoother, more flexible support.
- **What's your process for handling delays or complications?**
  It's important to know how quickly they can resolve potential issues.
- **Are there any upfront costs, such as valuation or legal fees, that I should be aware of?**
  Avoid unexpected expenses along the way.
- **Can I speak directly to an underwriter if I need to?**
  Direct access to decision-makers can make all the difference when time is tight.

Final Thoughts

Bridging finance is a vital tool for auction buyers who need fast, flexible funding. By working with an experienced lender like Roma Finance, you can confidently secure your property and meet completion deadlines without stress.

As Michael Allison of Roma Finance puts it:

"Bridging finance ensures auction buyers don't miss out on opportunities due to slow funding. With the right preparation and lender, you can complete your purchase smoothly and make the most of your investment."

Romafinance.co.uk
Roma.finance
Roma Finance

FIBA Partner | bdla Member | NACFB | Best Specialist Lender | Lender Winner | WRA Winner

WOULD YOUR PROPERTY BUSINESS GROW IF YOU DID MORE ON SOCIAL MEDIA?

AN UNWELCOME DEEP DIVE INTO EVERY FLAW, INEFFICIENCY, AND FINANCIAL HOLE

Ever found yourself lying awake at night, unable to switch off, when your brain suddenly decides it's time for a serious financial interrogation? "How are you going to bring more money into your business?"

That question is the business owner's equivalent of downing a litre of Red Bull at 11 p.m. when you've got an early start. It sets off a chain reaction, an unwelcome deep dive into every flaw, inefficiency, and financial hole your business might have. How will you raise more finance, find more deals, or generally grow your portfolio faster?

It starts as a gentle analysis, but before you know it, you're mentally dismantling your entire operation at some obscene hour. And what's the grand conclusion after this late-night spiral? You should probably spend more money on advertising. Not exactly the most logical solution to making more money, but give yourself some credit, it's probably 2 a.m. by this point, and you're running on sheer willpower and intrusive thoughts.

If you haven't resorted to sleep aids by now, chances are you've reached for your phone and are probably seeking solace in the bottomless pit of social media. A quick dopamine hit to drown out the relentless internal dialogue.

A few minutes in, and you're watching a dog expertly reverse park a toy car, followed by a deep dive into a comment section filled with strangers waging war over a trivial debate. Then there's an interview clip with your favourite footballer from the '90s, and just as you think '*this is exactly what I needed*', you scroll past an ad for something you didn't know you wanted but suddenly need.

It's numbing and oddly comforting. But what if, right there in the palm of your hand, lies the answer to the very question that's keeping you awake?

When faced with a business problem, the knee-jerk reaction is often to spend more money to solve it. Are sales slow? Increase the ad budget. Leads drying up? Pay for more networking events. But what if there was another way?

Chris Tremlett
Founder of UK Homes Network

Imagine 30% More Revenue in Your Business Without Increasing Your Budget

It is a cycle many business owners fall into, assuming that more money out will automatically lead to more money in. But what if I told you that you could generate 30% more revenue for your business without increasing your budget? What if all it took was reallocating just 15 minutes of your day to social media?

"Social media" is a bit of a buzzword. It means different things to different people; some see it as a distraction, others as a necessary evil, and for a select few, it's a goldmine.

Social media isn't just marketing, it's deal flow. It's how you get in front of private investors, direct-to-vendor leads, or attract joint venture (JV) partners.

But in the property industry, it presents a bit of a problem.

Property isn't just about bricks and mortar, it's about people. We pride ourselves on relationships. A handshake, eye contact, and reading body language, these things matter. They give us reassurance that the person on the other side of the table will turn up on time, deliver on their promises, and not completely squander the investment we've just entrusted to them.

It's a world built on trust, credibility, and face-to-face interactions. And because of that, many property professionals see social media as detached, impersonal, and, dare I say it, utterly superficial.

Your Digital Presence is Just as Important as Your In-person Reputation

The property people who are making social media a success have realised something you might not have yet: social media is about relationships and trust. It's just a different way of building them.

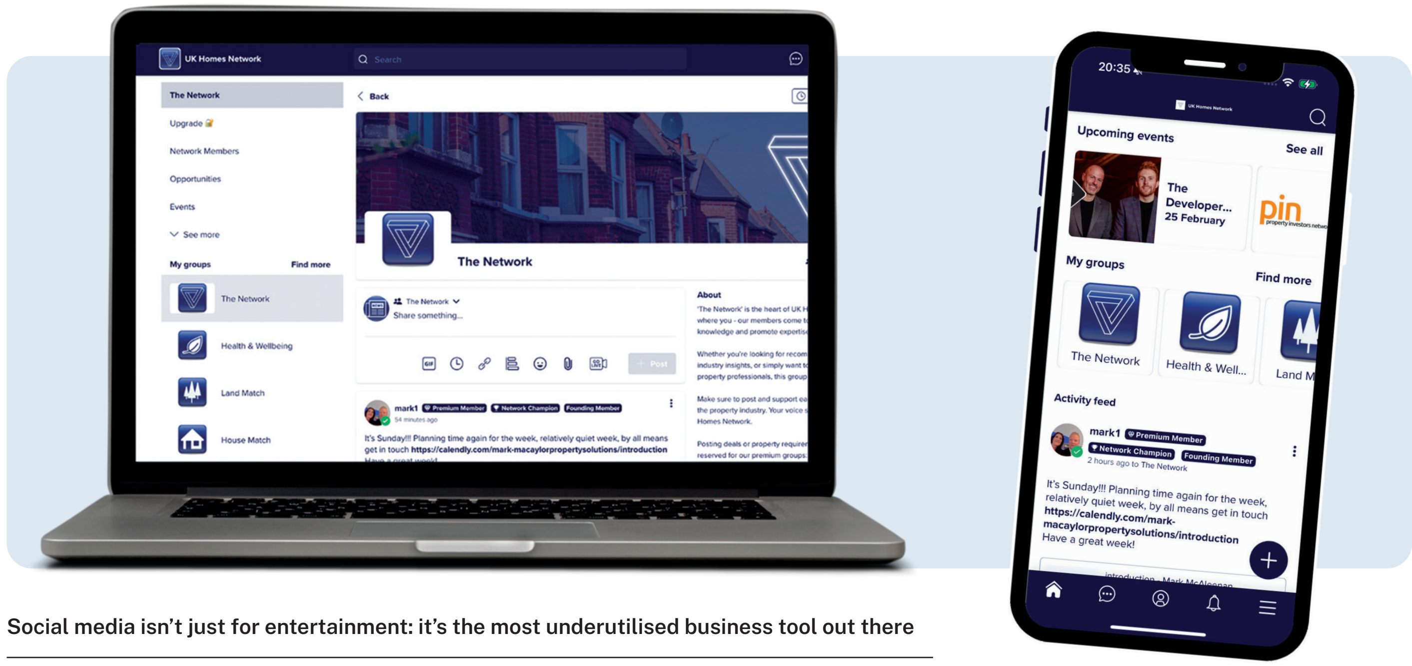
In an industry that demands connection, your digital presence is just as important as your in-person reputation. Potential clients, investors, and partners are already scrolling, looking for expertise and people they can trust. If you're not showing up in their feed, you might as well be invisible.

That's where those 15 minutes a day come in. Not for mindless scrolling, but for intentional engagement. Posting updates, sharing insights, commenting on discussions, and answering questions.

My Moment of Realisation: The Industry Needed Something Different

I've worked for a house builder, a property finance company, and, most recently, in proptech. And through it all, the same challenge kept cropping up: social media is crucial, yet standing out feels impossible in a feed flooded with content from every industry, every minute.

That's why I created UK Homes Network. Not just another platform, but the first social media platform exclusively for property people. A space where property professionals can genuinely connect and grow their businesses, without algorithms deciding who sees their content. UK Homes



Social media isn't just for entertainment: it's the most underutilised business tool out there

Network was designed to break down barriers, allowing members to showcase their expertise in a way that's accessible and impactful. With a network of verified property professionals across the country, there's no need for gatekeeping, your message reaches the right audience every time.

The truth is, social media isn't just for entertainment: it's the most underutilised business tool out there. If you're already spending 15 minutes a day scrolling, why not turn that time into an opportunity? Engage with your audience, share insights, and position yourself as an expert.

The most influential people in property aren't necessarily the ones with the biggest marketing budgets. They're the ones who show up consistently and build real, digital relationships.

When I committed to social media with purpose, everything changed. It wasn't just about growing a business, it was about creating opportunities, forming partnerships, and building a community.

UK Homes Network was born from this realisation. In a world where attention is currency, visibility is everything. If you're not showing up, you're invisible.

So, the next time you find yourself staring at the ceiling at 2 a.m., worrying about how to bring more money into your business, try this instead. Start showing up online. Not just to sell, but to connect. Not just to post, but to engage. Not just to scroll, but to build something that lasts.

My 5 Key Principles to Posting on Social Media

The biggest stumbling block people mention to me when it comes to social media is time.

When you think about the time it takes to post (a few presses of your screen), this could be misconstrued as a cop-out. But, when I dig deeper, what people mean is the time it takes to get inspired.

Coming up with new and exciting ideas to share with your followers can be the most soul-destroying part. It also adds fuel to the fire of self-doubt and imposter syndrome. Having a process and structured approach to social media can help alleviate not only your time but also any feelings of insecurity. So here are my five key principles to keep you inspired and posting online...

1. Pick a Niche

Pick a niche and stick to it. Nobody trusts a jack-of-all-trades in property, and the same goes for social media. If one minute you're talking about prime properties and the next you're banging on about rent-to-rent, people are going to tune out. Find your lane, whether that's flipping rundown terraces, new build schemes, or eco-homes, then own it. When people start associating you with a specific sector, that's when the magic happens.

2. Quality Not Quantity

Then, there's quality content. Let's be honest, the property industry isn't exactly short of people churning out boring, salesy posts. Don't be one of them. If you're posting, make it worth reading. Educate people, share insider knowledge, tell a cracking story, or make them laugh (ideally not at your expense). If you wouldn't stop scrolling for it, don't expect anyone else to.

3. Use Emotive Language

Now, onto emotive language. Facts are useful, but they don't sell houses; stories do. A post that says, "This three-bed semi has a spacious garden" is about as exciting as watching paint dry (which, let's face it, is something you probably have had to do). Instead, paint a picture. How stressed were you on this project? Did you keep your cool when the builders didn't show up? Emotion is what gets people invested.

4. Branding Matters

Branding matters too. If your Instagram looks one way, your website another, and your LinkedIn like it belongs to a completely different business, people will wonder what's going on. You want to be instantly recognisable when someone spots you on their feed or visits your website. Keep your colours, fonts, and messaging consistent.

5. Engage

Social media isn't a soapbox, it's a two-way street. If you're just posting and ghosting, you're doing it wrong. Reply to comments, get involved in discussions, and talk to people. The more visible and interactive you are, the more people will remember you. And in property, relationships are everything.

Stop Overthinking, Start Posting

So there you go: your blueprint for making social media work for you. Get your niche right, post content that adds value, tap into emotion, look the part, and don't just broadcast, engage. Do that consistently, and you won't just grow your audience, you'll build a brand that people want to follow.

If you want to post to a platform built specifically for the property industry and connect with people who understand your business, download UK Homes Network and create your FREE profile. You can download the app on both Apple and Android devices.

App.ukhomesnetwork.com
Ukhomesnetwork.com

PROPERTY SOURCING ON PLANET EARTH

THE REALISTIC GUIDE TO BUILDING A SOURCING BUSINESS

We all know that property sourcing and deal packaging provide you with:

- Money in the bank one month from starting.
- A replacement for your current income, enabling you to leave your job within 12 months.
- The ability to drink Mojitos on the beach next year!

I know you're probably rolling your eyes or at least smiling, if not chuckling, at the points above, thinking to yourself, "Here we go again, another article about how easy it is to set up, run, and make money from property sourcing or deal packaging." Well, you'd be wrong, because now I'm going to bring you all back down to planet Earth (with a big bump for some) for the rest of this article!

Let's take this process step by step, realistically, of course.

You Must Have a Clear Image of Your Goals

What do you want to achieve? What do you want your new business to provide you with? For example, to replace your salary and allow you to leave your current job and work in property full time.

When you have decided on that goal, the next step is to think about what it will take to achieve that goal. How many deals will you have to sell every month to reach your chosen goal? How many leads would you have to generate? How many viewings would you have to do? How many offers would you have to make? How many deals will collapse before completion?

Understanding those points above will enable you to create a business plan, which will, in turn, show you what you'll need to be doing day in, day out, week in, week out, and month in, month out, to hit your targets.

What Do I Mean by That?

Example of a Step-by-Step Goal Review & Task Setting

Your goal is: to replace your £30,000 per year salary.
Fee per deal sold: £3,000.
But don't forget that isn't your money to just spend. You must consider a lot of other costs and factors.

Tina Walsh

CEO of NAPSA

Running Costs

Company systems, accountant, tax, national insurance, annual insurance, registrations, and ongoing training. These costs could be in the region of £5,000 per year, depending on the level of insurance, the redress scheme, the systems, the accountancy charges, etc.

Don't forget you will have to leave some cash in the bank to continue to run the business. Negative cash flow is one of the major killers of businesses and the reason why most businesses fail.

Necessary Targets

How many deals would you have to sell to cover all costs, pay yourself, and leave cash in the business for the following year?

To get your £30,000 per year income, you may well have to have a business turnover in the region of £40,000, which equates to around 18 deals per year sent to solicitors to progress to completion. I know that some of you will have your calculator out now and saying, "Tina, you've got that figure completely wrong!"

Well, I haven't. Let me explain. A recent report looked at property sales data for the whole of 2024, focusing on the deals that 'fell over.' The reasons behind the failure to complete were varied, from the seller pulling out of the sale to RICS valuation figures coming in low, and of course, the buyer being unable to get finance approved. What is of more interest to us for this exercise is the number that fail to complete. The report stated that 28.8% of property sales in the UK in 2024, which were sent to solicitors to progress, failed to complete (for the purposes of this article, I will use a simpler figure of 25% failing to complete).

Where Do the 18 Deals Come into This?

If we accept that there may be a 25% failure rate to complete, in order to meet your income target, you'll have to send 25% more deals to a solicitor to allow for the inevitable 'failure figure' and still meet your target income.

Your deals sell at £3,000 each. You need 14 deals sold to hit a £40,000 target, but to cover the 25% failure rate, you'll need to send 18 deals to solicitors for progression to completion and not risk failure to achieve the target set.

PROPERTY SOURCING AND DEAL PACKAGING DO WORK AND CAN PROVIDE SUFFICIENT INCOME FOR YOU TO LEAVE YOUR CURRENT JOB AND WORK IN PROPERTY FULL-TIME

That doesn't sound too bad. But consider this: it is currently taking approximately 12-16 weeks for a property transaction to complete, if there are no serious issues. By the time you have set up your business — legally and compliantly, of course — found an investor to work with, found a deal that has been accepted, and sent it to solicitors for conveyancing, you can easily be talking six months (if not longer) before you get paid.

It is advisable to look at the following points, all of which will affect your time and ultimately how many deals you can source within any given 12-month period:

1. How many leads would you have to generate?

What's often overlooked is the number of leads required for each completed deal. At first, you won't have a clear idea of what that number will be, and it's likely to fluctuate over time. However, based on our 13+ years of experience running a sourcing business, a reasonable estimate is around ten leads per completed deal.

That number can be significantly higher if your marketing message isn't clear and specific. A well-defined description of your requirements helps filter out unsuitable inquiries — whether that's from areas you don't operate in or strategies you don't source for, such as land development or commercial conversions.

2. How many viewings would you have to do?

When you receive leads in your pipeline, the first step is to filter them on paper to determine if they could work for your client. If the answer is 'Yes' or 'Maybe,' you can then have a conversation with the seller to gather more information about their situation and what they want from the sale. If it seems like a viable option, schedule a property viewing.

Out of those 10 leads generated for our business, we would end up viewing possibly five or six at most. This may be due to the seller not wanting to drop their asking price, which, for that property in its condition and in that area, was hugely overpriced. In that case, we would just stay in touch in case their circumstances changed; which often happened, and we would often pick up a deal a few months later when their property hadn't sold.

3. How many offers would you have to make?

Out of the five or six properties we actually viewed, we would make offers on two or three. Often, when we went to view a property, the condition had been exaggerated as being very good, but in reality, it would require a full refurbishment. This wasn't always what our client at the time wanted; they were looking for a property that only needed a light refurb before being rented out quickly.

4. How many offers were accepted?

It's difficult to give an exact figure for this, as it depends on the level of the offer made. If you're offering significantly below the asking price, the number could be much higher than if you're targeting a buyer who's happy with the asking price, especially if their strategy adds substantial value or they run a high cash flow service.

From our experience, we often didn't have the first or even second offer accepted. But eventually, we would hit a figure that both the seller and buyer were happy with, reaching an agreement on one or two of the properties offered on. We wouldn't give up on the ones we initially lost, though — we'd continue monitoring them and go back to the agent if the property remained unsold.

5. How many deals completed?

Out of the couple of properties where our offer was accepted, the vast majority completed. We believe that a major reason for this was the level of due diligence that we carried out on the seller, the property, and the buyer before working with them. We made sure that due diligence on the seller and the property was completed in-depth, and that if there was anything that may cause a delay or, worse still, the collapse of the purchase, we discovered it at the earliest stage and found a solution or walked away from the deal.

We ensured that the buyer had the cash to purchase, that it was in place, and if any additional funds were required from mortgages or bridging, then we received confirmation from a broker or the finance provider that, depending on the property, finance would be available, that the buyer was within the scope of their loan criteria, and had gone through a process of assessment with them.

A Real-Life Example

I will never forget the three deals that did fall over. They were all development sites for the healthcare sector: land for building care homes. We were well on the way to exchanging contracts, and for all three deals, a sourcing fee of £75,000 was involved when they all fell over! Why did this happen? The care company that was intended to build the care homes on the land had lost the care contract with the local authority. The contract had been put out to tender, and they didn't win, which ultimately caused the deals to fall through.

Sourcing: It Can Provide the Dream If Approached With Reality

Property sourcing and deal packaging do work and can provide sufficient income for you to leave your current job and work in property full-time, but it takes time and a lot of effort to get to that point. As long as you come into the sector with open eyes, understand your goal, what will be required to achieve it, and have everything required in place, as well as patience, you will succeed.

So, rather than property sourcing or deal packaging from Mars or Venus, come back to planet Earth, keep your feet firmly on the ground, and achieve your goals!

Napsa.org.uk
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bluebricksmagazine.com

FROM HOMELESSNESS TO HOPE

HOW ETHICAL INVESTING CAN BUILD WEALTH AND CHANGE LIVES

You don't know what strength is until it's all you have left. That's something I realised while living in the back of my car, after losing a property portfolio I'd spent the better part of 35 years building.

But reflecting on this, which was the lowest point of my life, I'm grateful. Because my experience of hitting rock bottom and losing everything inspired me to build back, help others, and found the charity I now run: Change Ahead.

Unfortunately, times are hard for many people right now. Landlords are exiting the market, tenants are losing their homes, and around 10 million people in the UK are only one month away from homelessness.

In this article, I'll share my journey from portfolio landlord to homelessness to charity founder. I'll also give my perspective on the social housing investment strategy, how landlords can use it, the benefits it offers, and why it's likely to become even more essential to housing associations in the near future.

From Portfolio Landlord to Homelessness

I have been investing in property since I was 19 years old, around the time Margaret Thatcher introduced the buy-to-let mortgage product. Back then, I worked in insurance and invested money into property on the side.

I continued doing this for 35 years alongside my full-time job, focusing on supported living and assisting adults with learning difficulties and mental health issues.

Life was good. I had a sizeable property portfolio, a wife, and four beautiful children. We lived in a nice house, enjoyed plenty of holidays, and the income from my portfolio allowed me to pay for all my children to attend private school.

But as is often the way with life, things went wrong. In this case, it was my marriage, which ended in a mutual divorce.

My wife and I kept things civil, and I wanted her to have everything, as she was the primary carer of our four children. It wasn't the properties that mattered to me, it was their well-being.

From there, a series of unfortunate events unfolded. I lost my job, missed a few rent payments, and was eventually evicted. Before I knew it, I had gone from a happy, stable life to being homeless and living out of my car.

Life While Homeless

Just as I was losing everything, I remember driving down the motorway towards Luton. I saw a sign showing how many fatalities had occurred on that stretch of road each year, and I found myself in a very dark headspace.

Thankfully, I moved past that moment and began focusing on survival and moving forward. Looking back, I kick myself for getting into a position of homelessness. I had lots of friends and a large family. The problem was, I felt too much pride, and I didn't want to admit to anyone what I was going through. If I had, I probably never would have ended up homeless in the first place.

Mohsin
Property Investor and Co-Founder and Chief Executive Office of Change Ahead

The thing that dragged me down wasn't losing my property portfolio. Property and money come and go. When you know how to build a portfolio, you retain a kind of mental intellectual property. You can't lose that. You can always build back.

Overcoming Dark Patches

Homelessness is an extreme example, but all of us, at some point in our lives, have entered a dark place. If you're there now, or if you ever find yourself there, here's what helped me:

Key survival mindset: I wasn't allowed to sit and feel sorry for myself. If I did that, I wouldn't have survived. When you're in a dark place, push forward, no matter how hard it feels.

Day-by-day mentality: I broke my life down into just getting through today. If I could just manage that one thing, it would be a win.

Turn small wins into fuel: Finding shelter for a night, a hot drink, clean socks, those little things made me feel human again. Try to set daily wins, even if it's one property viewing, making yourself a meal, or going for a walk.

Finding resilience through internal belief: No one was coming to save me, but I still had something to give. Don't wait for someone to rescue you, you must get up and find your own way.

Finding something to focus on: Unfortunately, many people turn to substance abuse. What helped me was playing tennis. A few hours a day where I could focus on something other than my problems made a huge difference.

The Creation of Change Ahead

My final piece of advice is to ask for help. I escaped homelessness after swallowing my pride and speaking to my family. They put a roof over my head, which allowed me to start volunteering at mental health charities, and eventually, to find myself a paying job.

I saw how lucky I was to have people around me who cared, and I realised not everyone has that. You become invisible when you're homeless. This is what led me to create Change Ahead, a charity that helps those struggling with homelessness and mental health issues.

We take a property-first approach, believing that when someone has a secure roof over their head, dealing with other problems, like addiction or loneliness, becomes much easier.

We all wear a mask, the mask of a business owner or a property investor, but behind that mask is a human being. The problem is, especially in property, we feel we must always seem like we have it all figured out.

Sometimes it's okay to take that mask off and speak honestly about what you're going through. In property and investment, things don't always go to plan, and that's part of the journey. What matters most is reaching out, because there are people who genuinely want to help you.

Social Housing: A Growing Problem

At Change Ahead, we work with vulnerable people every day. We also collaborate with a large portion of the UK's local councils and housing associations. This puts me in a good position to say that the social housing problem in the UK is getting worse.

Because of the looming Renters Rights Bill, many landlords are exiting the market. The ongoing housing crisis has already made it difficult for people to afford to buy their own homes, and now, with landlords packing up, there are fewer rental properties available as well. This, combined with the cost-of-living crisis, has led to a sharp increase in the need for social housing.

Roughly one in six people in the UK are just one month away from homelessness. The list of people needing support from housing associations is growing, while the amount of available stock continues to shrink.

Does Social Housing Provide an Opportunity for Landlords?

Renters Rights is filling landlords with uncertainty. Questions loom, like: "What if I can't evict my tenant?" "What if my tenant doesn't pay, and I can't afford to keep up my mortgage repayments while going through the court system?"

When you create a contract with a social housing provider, these stresses are removed. The provider must pay you a pre-agreed rent each month, whether the property is tenanted or not. You're typically signed onto a long lease, usually around five to ten years or more, which offers additional security.

Social housing providers are also responsible for maintaining your property. If their tenant damages your asset, they are required to pay for the repairs.

Moreover, you face a lower risk of tenant disputes. The provider, whether it's a charity or a local council, manages issues before they become legal battles, removing many of the fears that come with Section 21 being abolished.

Finally, this investment strategy helps those in need. While building your wealth, you also get to go to bed each night knowing you're doing your bit to help others.

How to Find Social Housing Contracts

The first step is to build relationships with social housing providers. There are roughly 4,000 of them across the UK, with around 10 percent being local authorities.

Like everything in life, it's about relationships. Create a list of the housing providers that operate in your area, and approach them with empathy. Take the time to build trust and demonstrate your credibility.

There is a huge need for social housing, so it's not that these organisations don't want to work with you. However, they won't work with just anyone, especially if they feel the person approaching them is only interested in money and shows no real care for the tenants themselves.

Show empathy, build trust slowly, and you'll be amazed by the results.

It's a Two-Way Street

If you would like to learn more about Change Ahead, how you can support the charity, or how to donate, please visit the website below.

Likewise, if I can help you, don't hesitate to get in touch. Through Change Ahead, I am connected with most of the housing associations across the UK, and I'm happy to help landlords build those much-needed relationships.

I hope you have found this article helpful, and I welcome you to connect with me using the details below.

Changeahead.org.uk
Changeaheaduk

BUILD SMARTER, NOT BIGGER

MEMBER SPOTLIGHT
FRANCESCA WINSLOW

MY FORMULA FOR QUALITY-FOCUSED DEVELOPMENT

Welcome to our Member Profiles series, where we shine a light on the remarkable individuals within The Developers Club who are redefining the property development landscape across the UK and Ireland. Here, we explore the backgrounds, achievements, and visions of our members, each contributing unique insights and innovations to the industry. Through personal stories and career milestones, we examine the challenges TDC members have overcome and their impact on sustainable, community-focused development.

THE DEVELOPERS CLUB

I didn't set out to win awards. My main goal has always been simple: to build homes that are well-designed, sustainable, and genuinely good to live in. That's the ethos I inherited when I took the reins at PR Homes Direct, a family business founded by my grandfather back in 1999.

Like many SME developers, I've had to fight hard for our space in the market. I joined the industry straight after school and walked onto my first live site in my early twenties. A young female project manager in a male-dominated sector raises eyebrows. But with each development, I learnt to back myself more, to challenge contractors respectfully, and to stand by the principle that cutting corners isn't part of our DNA.

This article is a behind-the-scenes look at how I operate. No fluff. Just the practical lessons I've learned building and managing small-to mid-sized schemes across Sussex. If you're an SME developer or thinking of becoming one, I hope some of these insights resonate.

Taking Ownership: Building the Right Way from the Ground Up

PR Homes Direct has always been about more than just profit. From the outset, our focus has been on quality, longevity, and how our projects contribute to the community. That's why we opted to work as a developer-contractor. It gives us complete control over our builds, not just in terms of cost and timing, but in ensuring we deliver something we can be proud of.

This model isn't for everyone. Managing trades, overseeing logistics, and juggling on-site decisions alongside office-based strategy is demanding. But it also allows us to create a strong internal culture. Our team understands the standard we work to, and they know that I'll be checking every finish.

I'm on site regularly. Not just to oversee the big milestones but to spot the small things: a rushed paint job, poor joinery, or missed snagging detail. Quality assurance doesn't start at completion. It starts at the foundation stage, and it's reinforced daily. That level of involvement has helped us avoid major rework costs and build trust with both buyers and investors.

Of course, this comes with challenges. It requires planning, reliable supply chains, and the ability to make tough decisions. But when you care about the outcome, being hands-on isn't a burden; it's a strength.

Design, Sustainability and the Commercial Reality

There is a lot of talk in the industry about sustainability. And rightly so. But there's a fine line between being eco-conscious and pricing yourself out of the market. That's a constant consideration on every scheme we take on.

On our Marmion Road project, we built five eco-homes with solar panels, sedum roofs, and sustainable materials throughout. That development was nominated for a New Homes Award in 2021, not because it was the greenest or flashiest, but because it balanced innovation with practical living. It's easy to throw in expensive features, but the real skill is making them work financially.

Buyers want energy-efficient homes. But they also want affordability, layout practicality, and attractive finishes. That means we have to get clever with the design stage. Our Crabtree Lane scheme is a good example of this. It includes air source heat pumps, EV charging, and Siberian larch cladding, but it's still designed to be accessible to working families. That balance must be engineered from day one.

Developers working at our level can't afford vanity projects. Everything must stack: planning, spec, sales values, and long-term maintenance. Sustainable features need to deliver returns, not just tick boxes.

Francesca Winslow
Property Developer and Director of PR Homes Direct

Managing trades, overseeing logistics, and juggling on-site decisions alongside office-based strategy is demanding

What Makes a Scheme Stand Out?

Over the years, we've learned that standout schemes aren't about square footage or the flashiest CGI. They're about detail. At Chandlers Mews in Eastbourne, we created five luxury eco-homes that earned a place in Britain's Best Architecture and were shortlisted for RIBA awards.

What got us there? An obsession with getting the spec right early on. We challenged the architect, refined every room layout, and spent time on materials that would last and appeal. Our interior finish packs are created with feedback from both end users and letting agents. It's not just about aesthetics. It's about market fit.

If you're developing in tight-margin environments – and most SME developers are – you can't afford to get this wrong. You need to know your end buyer or tenant, design for them, and ensure every decision adds value.

The Human Side of Development

People often ask me what it's like to manage construction teams as a woman. The truth is, it's not easy. But I don't spend time on that question. I'm focused on results. And over time, the results speak louder than anything else.

I've been fortunate to sit on panels at RESi360, speak at Cambridge and Westminster Universities, and even welcome students to shadow my team. Mentoring the next generation matters to me. This industry needs more diverse voices and practical experience at the grassroots level.

I always say this: you can't teach resilience in a classroom. But you can inspire it. And if sharing my journey helps someone else break into development, that's time well spent.

Final Thoughts: What I've Learned and What I'd Pass On

Property development will test you. Emotionally, financially, and physically. But it can also be one of the most fulfilling ways to contribute to your community and build real wealth.

Here are a few things I've learned along the way:

- Your network matters- Build solid relationships with your trades, consultants, and lenders. Reputation travels fast in this industry.
- Get your numbers right- Overestimate costs, underestimate timelines, and don't start until the deal stacks.
- Think long-term- Don't just build for sale. Build for legacy.
- Keep learning- Document every lesson, every misstep. That's how you stay sharp.

Above all, stay true to your vision. For us, that means developing high-quality, sustainable homes that improve the places we build in. The margins might be tighter, but the satisfaction runs deeper.

If you'd like to connect or want to share stories from your own development journey, you can find me here:

newhomessussex.com/our-story
Francesca Winslow

DEVELOPERS WORKING AT OUR LEVEL CAN'T AFFORD VANITY PROJECTS. EVERYTHING MUST STACK: PLANNING, SPEC, SALES VALUES, AND LONG-TERM MAINTENANCE

Quality assurance doesn't start at completion. It starts at the foundation stage

PRODUCTIVITY WITHOUT BURNOUT: WORK SMARTER, LIVE BETTER

DAILY ROUTINES, BOUNDARIES, AND MINDSET SHIFTS THAT ACTUALLY WORK

Time is your most valuable asset. But for us property investors, especially those of us spinning multiple plates, it feels like there's never enough of it. The pressure to perform, grow your business, lead a team, and still find time for your family and health is relentless.

What I've learned is that success isn't about how hard you work, it's about how well you protect your energy, how strategically you plan your days, and how ruthlessly you prioritise what matters. In this article, I'll explain how I manage my time and headspace in the chaos of daily life, avoid burnout, operate at a higher level, and lead others to do the same.

By implementing these strategies, I have managed to build, grow and continuously run a multi-million pound property portfolio that consists of serviced accommodation, luxury hotels, buy-to-lets, commercial units, and other businesses.

Planning and Protecting Your Time in a Chaotic Environment

Setting your daily and weekly calendars is crucial. I like to mix the things I enjoy with what I need to accomplish. This way, I can tick off the important tasks that I NEED to do, but still enjoy the process, which helps me to avoid burnout.

Planning two weeks ahead and adding to my diary as the week progresses is what works for me. My job has so many moving parts, it can be hard balancing viewings, dealing with trades, keeping on top of admin, and calculating potential deals.

One thing that I find useful is setting an alarm on my phone 15 minutes before a key meeting or call. I find this more effective than a calendar notification, and it gives me enough time to prepare for the call ahead, rather than flapping at the last minute, trying to remember who I'm talking to and the outcome I want to achieve.

I also plan my day in the morning, not at night; your head will be buzzing too much afterwards otherwise. In the evening my phone goes away so I can switch off and spend time with my family.

Working towards a break is a smart way to stay motivated, especially during chaotic periods. If you're in the thick of things, juggling a stack of live transactions or managing several sites, it can feel like there's never a good time to pause. But there are smarter times to plan downtime, when key trades or estate agents are off anyway. Like bank holidays or planned leave, it's a good time to step back without falling behind.

In my life, that often looks like working from home, hitting the gym mid-morning, taking a proper lunch (maybe even in the hot tub), catching up on sleep, or just taking a couple of days to reset. When you recharge, the business keeps ticking, and you come back sharper.

Admin tasks on my list will be parked until then, while I stay focused on the daily grind. Then, I can lock myself in the office, get the music on, pour a brew, and fully focus on the priorities I've set.

Balancing Strategic Thinking and Daily Firefighting

Early mornings can be a game-changer for keeping your week on track and carving out time for priorities. When things ramp up, I'll have a more structured routine, with earlier nights and waking up at 5 am. You don't have to dive straight into work either.

A quiet walk, some time to mentally plan your day, or simply having space to think can give you clarity, boost your mood, and set the tone before distractions kick in. It's not about promoting hustle culture, it's about being intentional. Even just gaining an extra two to three hours a day adds up to almost a full month over a year. That time can be the difference between constant firefighting and feeling in control.

ONLY GIVE ENERGY THAT SERVES YOUR GOALS, AND SURROUND YOURSELF WITH PEOPLE WHO SUPPORT AND CHALLENGE YOU

Tackling Burnout

It's cliché, but eating well, sleeping six to seven hours, exercising regularly, and staying hydrated are the non-negotiables for me to perform at my best. That's because I've learned what works for my body. Some people can function on a few hours of sleep, others need more. The key is knowing what you need.

You can have an amazing business and be making serious money, but all we have is our health. And if we don't look after that, then expect frequent bouts of severe burnout, or worse. Your business only operates as optimally as you.

I tend to burn out mentally, not physically. Stress is a killer, which is why you need your non-negotiables. Prioritise your body, mind, and health. Show up for yourself first, then you can show up for your family and business.

Know when you're tired and take a rest. Sundays are sacred for me. I completely switch off, everyone knows it's my day, and I spend it uninterrupted with family. Most of us are doing this for our family, but it's not the properties or the money they'll remember, it's you. They'll remember how you 'show up' each day, and how present you are. My son gets my full attention, no matter how hectic things get, because that's what matters most to me.

Tom Sumner

Co-Founder of Swish Holiday Apartments and Owner of Beyond Property Training

The Ruthless Art of Protecting Your Energy

You must be selective with your time. Cut unnecessary meetings or have them over Zoom if you can. Only give energy that serves your goals, and surround yourself with people who support and challenge you.

There are countless 'takers' out there. People who will sap your energy, drain your resources and want to 'pick your brains' or have 'catch-ups' without offering any value (or even paying for the coffee). I have stepped away from a big networking group because I was getting bombarded with calls and messages from people who wanted my advice, but weren't paying me.

Working towards a break is a smart way to stay motivated, especially during chaotic periods

It's great advertising what you do and putting yourself out there as a mentor, but people will hound you. I was getting late-night messages at all hours of the day. It's like someone knocking on your door at 1 am to ask what you think about a semi-detached property, you just wouldn't do it.

My value is in my property knowledge, but it's difficult for me to explain everything I do in a quick chat at a networking event. I know just how much money can be made in property because I'm physically doing it, but I'd need to sit with you in a room for a week to get that across.

Most people attend networking events to get something. But if that's your only goal, you're missing the point. The best connections are built on mutual value, so focus your time on people who give as much as they take. You don't owe everyone your time for free just because you know more than they do, and protecting your time doesn't mean being closed off, it means being intentional about who gets access to it.

The Brutal Truth of Operating at a Higher Level

The biggest thing holding people back is themselves. See my article in the January/February edition of Blue Bricks to read about my BELIEVE system, which helps people to believe in themselves. If you believe in yourself and you're willing to take action, nothing can stop you.

I don't need to know everything, I find people who do and pay them. My strength is my resilience, mindset, and the level I'm prepared to go to for the success of my businesses.

At networking events, people ask how to find investors or what to focus on. My answer? Get better. Improve your mindset, your skillset, and how you put yourself out there. When you're genuine and good at what you do, people will come to you.

It all ties back to protecting your time and environment. If you're not prepared to work at a certain level and give it your all, I don't want to sit next to you. That's not me being rude, it's just that I want to be around people who are driven, who will push me and call me out. My advice is often brutal, but people call me for that reason.

If you give half an hour of your day to time-wasters, that's two and a half hours a week gone on stuff that doesn't serve your vision or goals.

As an entrepreneur, you have to be selfish. Prioritise yourself in every single way: your health, your family, and your business, both mentally and financially. No one is going to hand you the energy. Only you can do that by operating as the best version of yourself.

Leading Others

I work closely with people who feel stuck or are battling self-doubt. Even if they've already built a solid portfolio, people can often struggle to move their business forward. My training is selective and small-scale. I don't teach huge groups because it's about more than just property. I focus on action, mindset, leadership, and helping you grow as an individual, a brand, and a business. If we're a good fit, I'll push you to operate at a higher level, with more confidence, clarity, and real results. Think less overwhelm, more impact.

If you think I can help you, get in touch using the details below.

Thomas Sumner
Beyondpropertytraining
Info@bbnw.co.uk

PROPERTY NETWORKING EVENTS IN AND AROUND THE UK

MIDLANDS INVESTOR NETWORKING GROUP M.I.N.G

The Midlands Investor Networking Group (M.I.N.G) was established in 2016 to bring together professionals in the property industry, including developers, investors, and solicitors. Hosted by Mark Burrows and Vicky Chittock, our monthly daytime events attract up to 100 property enthusiasts.

Date:
Second Monday of every month (No event in August)

Time: 10am-2.30pm

Website :
mrbproperty.co.uk/network-events

The Property Thing

One of the most vibrant and entertaining events in the North East, The Property Thing is hosted by long-established property investors Anthony Boyce and Paul Million.

Location:
Blackwell Grange Hotel, Darlington

Time: 18:30

Date:
Second Thursday of every month

Link:
The Property Thing Group (Facebook)

Host email:
anthony@therocketgroup.co.uk

Blue Bricks Magazine

Our very own networking event with a community of highly experienced property investors and industry experts who travel across the UK to speak for us. Free for members of Blue Bricks Magazine.

Location:
5-6 Park Place, Leeds
(you can also live stream this event via Zoom).

Time: 18:30

Link:
Check out 'networking' on our website bluebricksmagazine.com

Host email:
hi@bluebricksmagazine.com

NetGain CLUB

Multiple events in the UK.

A fun, unique and informative community for established and aspiring property investors hosted by Mark Winship and Emily Smith.

Full event details can be found on our website:
www.netgainclub.com

BPN BRISTOL PROPERTY NETWORK

A friendly, interactive, supportive and positive space where you can learn more about property investing and business know-how.

Whether you are a property newbie, an experienced property investor, landlord, or property service provider, you will be very welcome.

Location: 589 Southmead Road Filton BS34 7RG

For details on future event dates, contact the host:
wendy@solutionproperty.co.uk

PROPERTY INVESTORS NORTH EAST P.I.N.E

Property Investors North East is the go-to event for investors 'up't north'.

Join a growing community of property folk and hear from industry experts every month.

Location:
The Royal Station Hotel, Newcastle Upon Tyne

Time: 18:30

Date:
The first Thursday of every month

Host email: peter@aqualettings.co.uk

SOUTH WALES PROPERTY MEET

If you want to rub shoulders with like-minded people, be inspired and share ideas with those who are successful in property, you should attend.

An event for all those who are either new to property, or are seasoned investors.

Location: Newport

For full details, visit:
www.southwalespropertymeet.co.uk

REGIONAL PROPERTY MEETS

Regional Property Meets is a collaboration project between 5 Alive Networking and local property entrepreneurs designed for property-specific professionals and their wider supply chain to meet and network in a comfortable environment.

Venue: The Stourbridge Social, Unit L2 Mill Race Lane, Stourbridge, DY8 1JN

Time: 1800-2100

Date: First Wednesday monthly

Website: fivealivenetworking.co.uk

HARD HATS TO HEELS FEMALE PROPERTY NETWORKING GROUP

An award-winning networking community founded by Hayley Andrews, designed to inspire, connect, and support women in property, construction, and business.

Various locations across the UK

Locations and tickets can be found at
www.hardhatstoheels.co.uk

PROPERTY NETWORKING BRUNCH – LEEDS

Food and a few drinks with property folk in Leeds City Centre. People of all experience levels are welcome.

This is a quarterly event. Contact me for more information on dates and times.

Host email:
carolinetolman@outlook.com

Property Catalyst Club

An invite-only networking event for director-level property professionals.

More information on how to join can be found on the website, or by emailing hi@bluebricksmagazine.com to request an invite.

Location: The Box Leeds

Time: 13:30-15:30

Website:
propertycatalystclub.co.uk

THE PROPERTY DEAL NETWORK

The Free monthly networking group for property investors.

A networking group for property investors who want to be active in property, doing deal, financing deals, sharing deals, obtaining deals or just discussing the deals you have completed.

More details can be found here:
www.propertydealnetwork.com

BAY PROPERTY NETWORK MORECAMBE

A vibrant networking group in Morecambe hosted by Katie Banks and Peter Baker.

Location:
The Morecambe Hotel, Morecambe

Time: 18:30

Date: Last Wednesday of the month

Booking link:
www.eventbrite.co.uk/o/bay-property-network-27104233761

PROPERTY & POPPADOMS

Our inclusive community welcomes all, whether you're an experienced investor or just curious about real estate.

Our in-person network events allow you to enjoy delicious food while exploring a range of property topics, from trends to tips.

Website:
propertyandpoppadoms.co.uk

Barwood.

Join us to learn more about the opportunity to invest in the development of high quality new homes in the UK.

For our upcoming breakfast events, visit our website:
www.barwoodcapital.co.uk/events

*Professional investors only. Your capital is at risk.