



FRATER PROPERTY PARTNERS
YOUR PROPERTY INVESTORS

Cash Flow

River Walk

Overview of the numbers



Value	£274,995 - £279,995
Your Price	£242,000 - £246,000
Total Cash Required	£82,830 - £84,110

5 Year expected growth	31.2%
SQFT	1007

Discount %	12% Plus flooring + Turf
Discount (£)	£32,995 -£33,995 plus flooring + turf
C. Discount Including flooring & Turf (£)	£38,995-£39,995

Gross Yield	6%-6.1%
Year 1 Rental ROI (Rental Profit)	5.5% - 5.6%

Saunton End

Value: **£279,995**
 Your Price **£246,000**

Discount (%) **12% Plus Flooring & Turf**
 Discount (£) **£33,995 Plus Flooring & Turf**



FRATER PROPERTY PARTNERS
 YOUR PROPERTY INVESTORS

Market Price	£279,995
Your Purchase Price	£246,000
Consultancy Fee	£5,000
Reservation deposit	£1,000
Total Deposit (minus res deposit)	£60,500
Solicitors fees	£950
Legal disbursements	£1,490
Mortgage	£184,500
Broker fees	£450
Stamp Duty	£14,720
Furniture - N/A	£0
TOTAL INVESTED	£84,110

25% Deposit	
Costs	-
Mortgage monthly @4.5%	£692
Service/Estate Charge	£13
Rental Management	£150
Rent	1250
Cash flow (monthly)	£396
Cash flow (yearly)	£4,748
Gross Yield	6.10%
Year 1 Rental ROI	5.64%

If you plan on putting down a larger deposit than 25% and need support with the numbers, then please speak to one of the team members who can do this for you

Interest rates are based off of an experienced investor but you should speak to a broker regarding your specific situation if you have not done so yet. We can put you in contact with an experienced broker if you ask
 *Please note, this cashflow is for guidance purposes only.
 There is a possibility that you may need to pay additional legal fees, dependant on your choice of mortgage lender and solicitor. Mortgage rates can also change from reservation to completion which is out of our control.



Saunton Mid

Value: **£274,995**
 Your Price **£242,000**

Discount (%) **12% Plus Flooring & Turf**
 Discount (£) **£32,995 Plus Flooring & Turf**



Market Price	£274,995
Your Purchase Price	£242,000
Consultancy Fee	£5,000
Reservation deposit	£1,000
Total Deposit (minus res deposit)	£59,500
Solicitors fees	£950
Legal disbursements	£1,490
Mortgage	£181,500
Broker fees	£450
Stamp Duty	£14,440
Furniture - N/A	£0
TOTAL INVESTED	£82,830

25% Deposit	
Costs	-
Mortgage monthly @4.5%	£681
Service/Estate Charge	£13
Rental Management	£147
Rent	1225
Cash flow (monthly)	£385
Cash flow (yearly)	£4,619
Gross Yield	6.07%
Year 1 Rental ROI	5.58%

If you plan on putting down a larger deposit than 25% and need support with the numbers, then please speak to one of the team members who can do this for you

Interest rates are based off of an experienced investor but you should speak to a broker regarding your specific situation if you have not done so yet. We can put you in contact with an experienced broker if you ask
 *Please note, this cashflow is for guidance purposes only.
 There is a possibility that you may need to pay additional legal fees, dependant on your choice of mortgage lender and solicitor. Mortgage rates can also change from reservation to completion which is out of our control.

Capital Growth Projections



This demonstrates why we invest for capital growth **with a significant discount** over just looking for a good yield.

We have shared two options for the Saunton End style. One is in line with Savills' projections for the North West of England, and the other has been reduced to just 4% growth a year for the next 5 years to show it's still worthwhile even with more passive growth.

Value: £279,995. You will have bought for £246,000. Year 1 capital increase includes the growth that year plus the discount secured.

Capital Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Capital Growth Example	6%	£296,795	£314,602	£333,479	£353,487	£374,696
Capital Increase (£)		£50,795	£68,602	£87,479	£107,487	£128,696
Capital ROI (%)		60.39%	81.56%	104.00%	127.79%	153.01%

Capital Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Capital Growth Example	4%	£291,195	£302,843	£314,956	£327,555	£340,657
Capital Increase (£)		£45,195	£56,843	£68,956	£81,555	£94,657
Capital ROI (%)		53.73%	67.58%	81.98%	96.96%	112.54%



Rental Growth Projections



Rental income typically increases with inflation, which means your gross yield is likely to improve over time. See the example below:

Saunton End Example

Rental Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Rental Growth Forecast	3.5%	15525	16068	16631	17213	17815
Gross Yield		6.31%	6.53%	6.76%	7.00%	7.24%



FRATER PROPERTY PARTNERS

YOUR PROPERTY INVESTORS