



FRATER PROPERTY PARTNERS
YOUR PROPERTY INVESTORS

Cash Flow

Bardolph View

Overview of the numbers



Value	£260,000
Your Price	£228,800
Total Cash Required	£78,606

5 Year expected growth	20.3%
------------------------	-------

Discount %	12% Plus flooring + Turf
Discount (£)	£31,250 plus flooring + turf
C. Discount Including flooring & Turf (£)	£37,250

Gross Yield	6.8%
Year 1 Rental ROI (Rental Profit)	7.4%

Danbury Semi

Value: **£260,000**
 Your Price **£228,800**

Discount (%) **12% Plus Flooring & Turf**
 Discount (£) **£31,200 Plus Flooring & Turf**



Market Price	£260,000
Your Purchase Price	£228,800
Consultancy Fee	£5,000
Reservation deposit	£1,000
Total Deposit (minus res deposit)	£56,200
Solicitors fees	£950
Legal disbursements	£1,490
Mortgage	£171,600
Broker fees	£450
Stamp Duty	£13,516
Furniture - N/A	£0

TOTAL INVESTED £78,606

25% Deposit

Costs	-
Mortgage monthly @4.5%	£644
Service/Estate Charge	£14
Rental Management	£156
Rent	1300
Cash flow (monthly)	£487
Cash flow (yearly)	£5,838
Gross Yield	6.82%
Year 1 Rental ROI	7.43%

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



Although this option has a brilliant yield and Retail ROI for the current market, the below demonstrates why we secure discounts and purchase properties primed for capital growth .

Value: £260,000. You will have bought for £228,800. Year 1 capital increase includes the growth that year, plus the discount secured. Growth in line with expected capital growth in the East Midlands over the next few years.

Capital Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Capital Growth Example	4%	£270,400	£281,216	£292,465	£304,163	£316,330
Capital Increase (£)		£41,600	£52,416	£63,665	£75,363	£87,530
Capital ROI (%)		52.92%	66.68%	80.99%	95.87%	111.35%

Rental Growth Projections



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

Rental Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Rental Growth Forecast	3.5%	16146	16711	17296	17901	18528
Gross Yield		7.08%	7.33%	7.59%	7.85%	8.13%



FRATER PROPERTY PARTNERS

YOUR PROPERTY INVESTORS