



FRATER PROPERTY PARTNERS
YOUR PROPERTY INVESTORS

Cash Flow

Obsidian, Salboy

Overview of the numbers



Value	£255,000 -£895,000
-------	--------------------

Yield	5.5 - 6%
-------	----------

Total Cash Required - Including Furniture Pack	£82,000- £312,000
--	-------------------

ROI (Rental Profit)	3.63% - 4.4%
---------------------	--------------

5 Year expected growth	31.2%
------------------------	-------

SQFT	402-1525
------	----------



Example of 1 Bed Value: 320,000



Purchase Price	£320,000		
Consultancy Fee	£0		
Reservation deposit	£1,000		
Deposit on Exchange	£79,000		
Solicitors fees	£950		
Legal disbursements	£1,490		
CASH FOR EXCHANGE	£82,440		
Mortgage	£240,000		
Broker fees	£599		
Stamp Duty	£22,000		
Furniture	£4,000		
CASH FOR COMPLETION	£26,599		
TOTAL INVESTED	£109,039		

25% Deposit	
	-
Mortgage monthly @4.5%	£900
Service/Estate Charge	£183
Management	£192
Rent	1600
Cash flow (monthly)	£325
Cash flow (yearly)	£3,900
ROI (Year 1)	3.58%
Gross Yield	6.00%

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.

Example of 2 Bed Value: £380,000



Purchase Price	£380,000		
Consultancy Fee	£0		
Reservation deposit	£1,000		
Deposit on Exchange	£94,000		
Solicitors fees	£950		
Legal disbursements	£1,490		
CASH FOR EXCHANGE	£97,440		
Mortgage	£285,000		
Broker fees	£599		
Stamp Duty	£28,000		
Furniture	£6,000		
CASH FOR COMPLETION	£34,599		
TOTAL INVESTED	£132,039		

25% Deposit	
	-
Mortgage monthly @4.5%	£1,069
Service/Estate Charge	£308
Management	£240
Rent	2000
Cash flow (monthly)	£383
Cash flow (yearly)	£4,599
ROI (Year 1)	3.48%
Gross Yield	6.32%

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.

Example of Penthouse Value: £895,000



Purchase Price	£895,000		
Consultancy Fee	£0		
Reservation deposit	£1,000		
Deposit on Exchange	£222,750		
Solicitors fees	£950		
Legal disbursements	£1,490		
CASH FOR EXCHANGE	£226,190		
Mortgage	£671,250		
Broker fees	£599		
Stamp Duty	£79,500		
Furniture	£12,000		
CASH FOR COMPLETION	£92,099		
TOTAL INVESTED	£318,289		

25% Deposit	
	-
Mortgage monthly @4.5%	£2,517
Service/Estate Charge	£376
Management	£540
Rent	4500
Cash flow (monthly)	£1,067
Cash flow (yearly)	£12,802
ROI (Year 1)	4.02%
Gross Yield	6.03%

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



Value: 320,000

Capital Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Capital Growth Example	6%	339200	359552	381125.12	403993	428232
Capital Increase (£)		19,200	39,552	61,125	83993	108232
Capital ROI (%)		18.04%	37.16%	57.43%	78.91%	101.68%

Value: £380,000

Capital Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Capital Growth Example	6%	402800	426968	452586.08	479741	508526
Capital Increase (£)		22,800	46,968	72,586	99741	128526
Capital ROI (%)		21.42%	44.13%	68.20%	93.71%	120.75%

Capital growth projections have been deduced through variety of capital value projections. This includes Savills Capital value projections which expects 31.2% over the next 5 years.



Rental Growth Projections



Value: £320,000

Rental Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Rental Growth Forecast	3.5%	19872	20568	21287	22032	22804
Gross Yield		6.21%	6.43%	6.65%	6.89%	7.13%

Value: £380,000

Rental Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Rental Growth Forecast	3.5%	24840	25709	26609	27541	28504
Gross Yield		6.54%	6.77%	7.00%	7.25%	7.50%

Growth will start from completion as rental figures provided are projected for expected rental income at the point of completion. These are again no guarantee of figures





FRATER PROPERTY PARTNERS

YOUR PROPERTY INVESTORS