



FRATER PROPERTY PARTNERS
YOUR PROPERTY INVESTORS

Cash Flow

Hollygate Green

Overview of the numbers



Value	£249,995 - £299,995
Your Price	£223,245 - £268,845
Total Cash Required	£76,997 - £91,986

2027 -2030 expected growth	20.5% Forecast
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Discount %	C. 9% Plus flooring, Turf (+ Kitchen Upgrade on larger units)
Discount (£)	£21,750 - £31,150 plus flooring + turf (+ Kitchen Upgrade on larger units)
C. Discount Including flooring & Turf (£)	£26,016 - £38,840
Gross Yield	C. 5.8% - 6%
Year 1 Rental ROI (Rental Profit)	4.7% - 7%



Maidstone Example

Value: £289,995

Your Price £264,095

Discount (%) C.9 % Plus Flooring, Turf & Kitchen Upgrade

Discount (£) £25,900 Plus Flooring, Turf & Kitchen Upgrade which is a total of £38,340

Managed by Letting Agent

FRATER PROPERTY PARTNERS YOUR PROPERTY INVESTORS		
Market Price	£289,995	
Purchase Price	£259,345	
Consultancy Fee	£5,000	
Reservation deposit	£1,000	
Total Deposit (minus res deposit)	£63,836	
Solicitors fees	£950	
Legal disbursements	£1,490	
Mortgage	£194,509	
Broker fees	£450	
Stamp Duty	£15,935	
Furniture	£0	
		25% Deposit
		Costs
		Mortgage monthly @ 4.7%
		Service/Estate Charge
		Rental Management
		Rent
		Cash flow (monthly)
		Cash flow (yearly)
		Gross Yield
		Year 1 Rental Profit
CASH FOR COMPLETION		
TOTAL INVESTED		£88,661

Self-Managed

FRATER PROPERTY PARTNERS YOUR PROPERTY INVESTORS		
Market Price	£289,995	
Purchase Price	£259,345	
Consultancy Fee	£5,000	
Reservation deposit	£1,000	
Total Deposit (minus res deposit)	£63,836	
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		Rent
		Cash flow (monthly)
		Cash flow (yearly)
		Gross Yield
		Year 1 Rental Profit
CASH FOR COMPLETION		
TOTAL INVESTED		£88,661

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.

*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.

Kenley Example

Value: £249,995
Your Price £227,995

Discount (%) C.9 % Plus Flooring & Turf
Discount (£) £26,226 all in

Managed by Letting Agent

 FRATER PROPERTY PARTNERS YOUR PROPERTY INVESTORS	
Market Price	£249,995
Purchase Price	£227,995
Consultancy Fee	£5,000
Reservation deposit	£1,000
5% Deposit (les res deposit)	£10,400
Solicitors fees	£950
Legal disbursements	£1,490
CASH FOR EXCHANGE	£18,840
Remaining Deposit	£45,599
Mortgage	£170,996
Broker fees	£599
Stamp Duty	£13,460
Furniture	
CASH FOR COMPLETION	£59,658
TOTAL INVESTED	£78,497

25% Deposit	
	-
Mortgage monthly @4.7%	£670
Service/Estate Charge	£21
Management (Inc VAT)	£132
Rent	1100
Cash flow (monthly)	£277
Cash flow (yearly)	£3,327
ROI (Year 1)	4.24%
Gross Yield	5.79%

Self-Managed

 FRATER PROPERTY PARTNERS YOUR PROPERTY INVESTORS	
Market Price	£249,995
Purchase Price	£227,995
Consultancy Fee	£5,000
Reservation deposit	£1,000
5% Deposit (les res deposit)	£10,400
Solicitors fees	£950
Legal disbursements	£1,490
CASH FOR EXCHANGE	£18,840
Remaining Deposit	£45,599
Mortgage	£170,996
Broker fees	£599
Stamp Duty	£13,460
Furniture	
CASH FOR COMPLETION	£59,658
TOTAL INVESTED	£78,497

25% Deposit	
	-
Mortgage monthly @4.7%	£670
Service/Estate Charge	£21
Self managed	£0
Rent	1100
Cash flow (monthly)	£409
Cash flow (yearly)	£4,911
ROI (Year 1)	6.26%
Gross Yield	5.79%

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Denford

Value: **£244,995**
Your Price **£223,245**

Discount (%) **C.9 % Plus Flooring & Turf**
Discount (£) **£26,016 all in**

Managed by Letting Agent



Market Price	£244,995	
Purchase Price	£223,245	
Consultancy Fee	£5,000	
Reservation deposit	£1,000	
5% Deposit (les res deposit)	£10,162	
Solicitors fees	£950	
Legal disbursements	£1,490	
CASH FOR EXCHANGE	£18,602	
Remaining Deposit	£44,649	
Mortgage	£167,434	
Broker fees	£599	
Stamp Duty	£13,127	
Furniture		
CASH FOR COMPLETION	£58,375	
TOTAL INVESTED	£76,977	

25% Deposit	
	-
Mortgage monthly @4.7%	£656
Service/Estate Charge	£21
Management (Inc VAT)	£132
Rent	1100
Cash flow (monthly)	£291
Cash flow (yearly)	£3,495
ROI (Year 1)	4.54%
Gross Yield	5.91%

Self-Managed



Market Price	£244,995	
Purchase Price	£223,245	
Consultancy Fee	£5,000	
Reservation deposit	£1,000	
5% Deposit (les res deposit)	£10,162	
Solicitors fees	£950	
Legal disbursements	£1,490	
CASH FOR EXCHANGE	£18,602	
Remaining Deposit	£44,649	
Mortgage	£167,434	
Broker fees	£599	
Stamp Duty	£13,127	
Furniture		
CASH FOR COMPLETION	£58,375	
TOTAL INVESTED	£76,977	

25% Deposit	
	-
Mortgage monthly @4.7%	£656
Service/Estate Charge	£21
Self-Managed	£0
Rent	1100
Cash flow (monthly)	£423
Cash flow (yearly)	£5,079
ROI (Year 1)	6.60%
Gross Yield	5.91%

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Capital Growth Projections

Year 1 capital increase includes the growth and discount secured.Growth in line with expected capital growth in the East Midlands over the next few years.

Maidstone

Capital Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Capital Growth E	4%	£301,595	£313,659	£326,205	£339,253	£352,823
Capital Increase (£)		£42,250	£54,314	£66,860	£79,908	£93,478
Capital ROI (%)		48%	61%	75%	90%	105%

Kenley

Capital Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Capital Growth Example	4%	£259,995	£270,395	£281,210	£292,459	£304,157
Capital Increase (£)		£32,000	£42,400	£53,215	£64,464	£76,162
Capital ROI (%)		41%	54%	68%	82%	97%

Denford

Capital Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Capital Growth Example	4%	£254,795	£264,987	£275,586	£286,609	£298,074
Capital Increase (£)		£31,550	£41,742	£52,341	£63,364	£74,829
Capital ROI (%)		41%	54%	68%	82%	97%

The following demonstrates why we secure discounts and purchase properties primed for capital growth. Even if the market in Nottingham only sees average growth over the next 5 years, the property should earn you your full deposit back in just 5 years, **ignoring rental profit** .

*Please note, this is for guidance purposes only.

Rental Growth Projections

Maidstone

Rental Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Rental Growth F	3.5%	£16,146	£16,711	£17,296	£17,901	£18,528
Gross Yield		6.23%	6.44%	6.67%	6.90%	7.14%

Kenley

Rental Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Rental Growth Forecast	3.5%	£13,662	£14,140	£14,635	£15,147	£15,677
Gross Yield		5.99%	6.20%	6.42%	6.64%	6.88%

Denford

Rental Growth		Year 1	Year 2	Year 3	Year 4	Year 5
Rental Growth Forecast	3.5%	£13,662	£14,140	£14,635	£15,147	£15,677
Gross Yield		6.12%	6.33%	6.56%	6.79%	7.02%

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FRATER PROPERTY PARTNERS

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