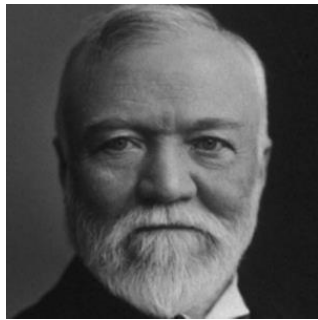




Glenham Property

Turn Key Investment Solution

Why Invest in Residential Property?



Ninety percent of all millionaires become so through owning real estate. More money has been made in real estate than in all industrial investments combined. The wise young man or wage earner of today invests his money in real estate. ”

Andrew Carnegie

Glenham Property Dedicated to Excellence

Why choose Glenham Property

- 🏆 Multi Award winning reputation built on our in depth knowledge and experience, proven track record, attention to detail and friendly professional customer service.
- 🏆 Over 40 years combined expertise in the residential property investment market.
- 🏆 Proven track record with clients from all over the world.
- 🏆 We are investors ourselves.
- 🏆 Proactive Asset management always seeking to maximise returns while at the same time mitigating risk.
- 🏆 We are keen to develop long term relations.

Reasons to invest into Real Estate



POSITIVE CASH FLOW/RESIDUAL INCOME

Stable income stream and Consistent stable returns.



HEDGE AGAINST WIDER VOLATILITY

Since the drivers of supply and demand in the housing market are not closely correlated to the performance cycles of other asset classes. Income from property can be seen to be consistent over cycles even during times of extreme economic distress as experienced in 2008.



POSSIBLE ADDITION OF VALUE

Given the tangible nature of real estate it lends itself to active management which can further enhance rental and capital value for the investor.



DIVERSIFICATION

When included in a multi-asset portfolio property provided additional diversification benefits and risk spread when combined with equities and bonds.

The Three Core Things To Consider

BUY WELL

Location is the priority

RENT WELL

Keep voids low
for max occupancy

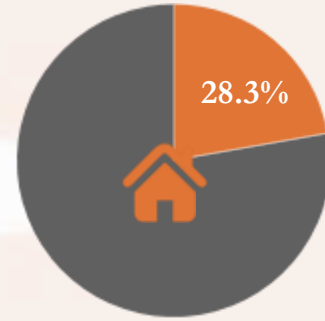
RENOVATE WELL

Maximise yield
Minimise cost

We want happy clients who will
willingly refer us to others

Why Invest Into The UK Rental Market

Over last 5 years 28.3% increase in the number of homes in PRS to 5.7 million.



Chronic undersupply in the UK while at the same time an ever growing demand for homes either rented or owned.



Rents up by 5% across UK.

Knight Frank forecast another 800,000 households will be living in the PRS over the next four years.



The Scottish Rental Market

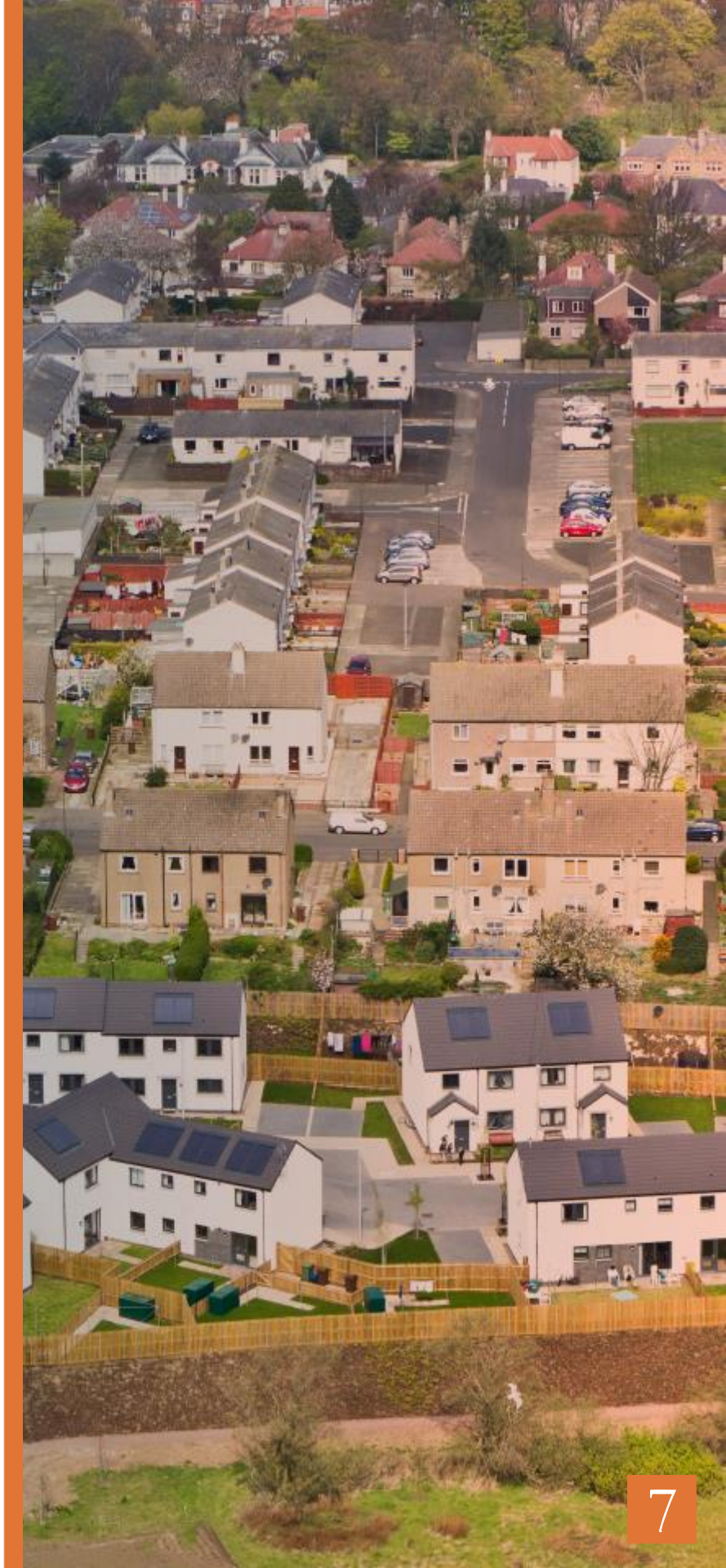
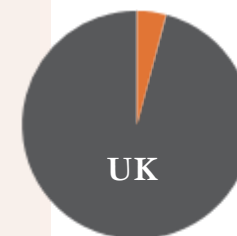
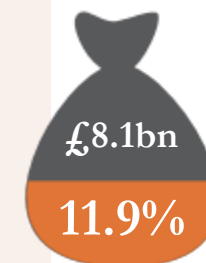
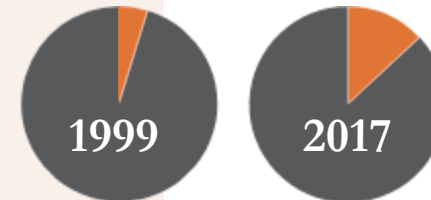
In 2015 there were 350,000 people living in the PRS.

The Private Rented Sector (PRS) has grown in size with the proportion of households in private rental from 5% in 1999 to 15% in 2017 and this growth is forecast to continue.

There is a supply & demand imbalance, the value of Scotland's PRS has grown faster than anywhere else in the UK in 2018 the market north of the border rose by £8.1bn representing a 11.9% increase.

Average yields in Scotland are 5.3% compared to the UK average of 4.4% and gross total returns are 13.3% which is nearly double the British Average.

Number of households in Scotland is projected to grow by 61,000 by 2021 main areas of growth will be in Edinburgh and Glasgow.



The Future of the Rental Market

Trend-based tenure change and projections 1997-2020



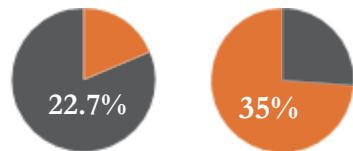
Focus on **Edinburgh**



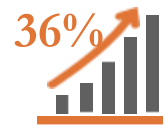
The population in Edinburgh has increased by 24,540 over the last five years and broke 500,000 for the first time in 2016.



The population is projected to continue to grow by another 88,000 households by 2037.



22.7% of households in Edinburgh are privately renting and this number is expected to grow to 35% by 2032.



Rents in Edinburgh between 2008 and end of 2017 have increased by 36%.



55,575 students were living in Edinburgh in 2016.



Edinburgh is the UK's largest financial centre after London.

Average gross annual earnings in the city are £35,784.

Employment rate is 74.2%.



Average prices expected to rise by 23.4% between 2017 and 2021.



Glenham's End to End **Investor Service**

Our aim is to find property that meets our clients investment goals and budget with the focus on maximizing returns and mitigating risk. We want the process to be as hassle free and hands off as possible.

The four main elements of the service are:

FIND

We assess up to 100 potential investments every week, we will shortlist a number which we will then visit. Once we have visited we will carry out significant levels of due diligence and run the figures through our investment analysis software to ensure the asset stacks up. Finally we will send out a full investment analysis of any properties that we consider to be worthwhile and advise on offering.

FUND

We have access to specialist lenders who can help both EX pat and foreign nationals secure finance. We also have relationships with FX specialists who can assist with transfer.

RENOVATE

The aim of renovations is to increase the rental income and hence yield by normally byreconfiguring and adding bedrooms. We offer a fixed price fully managed renovation service and would expect to have all work completed within 8 weeks (once necessary planning etc has been granted). We will also fully furnish the property to ensure the top rent for the location is achieved.

MANAGE

Finally we can manage the property with the focus on achieving the highest rent possible and keeping void times to a minimum.

Case Study : **Rossie Place**

Property info:

- Entrance Hall
- Living room with separate box room
- Dining kitchen
- Shower and wc
- Double bedroom
- Prime location
- High tenant demand low void times
- Numerous amenities

Area Info

Located just off Easter road this is a prime location with high tenant demand and good prospects for capital uplift. The area benefits from good transport links and easy access to the city centre. There are plenty of local shops, bars and restaurants the property is also located within easy walking distance to the Meadowbank shopping centre.

DISCLAIMER

Please remember that past performance of a property investment is not necessarily a guide to future performance. The value of an investment as well as the income from it can fall as well as rise as a result of market fluctuations. All calculations on the spreadsheet are meant as a guide only, whilst every care has been taken to provide an accurate picture of future performance, Glenham Property Management Limited can accept no responsibility or liability for the performance of any property.



Case Study : **Rossie Place**

KEY INVESTMENT FACTS

Purchase Price.....	£146,000
Rental value at purchase.....	£600
Renovations.....	£10,000
Value when renovated.....	£170,000
Rent after renovation.....	£775
Gross Yield.....	5.5%
ROI.....	29%

RENOVATIONS SUMMARY

- **New Shower room**
- **Up graded wiring**
- **Damp works**
- **New flooring**
- **Redecoration**
- **Furnishing**

Case Study: Lutton Place

Property info:

- Entrance Hall
- Living room
- Kitchen
- Bathroom and wc
- 2 Double bedrooms
- Prime location
- High tenant demand low void times
- Numerous amenities

Area Info

Located in the high student demand area of Newington a 15min walk to Edinburgh University George Sq campus. There are plenty of local shops, bars and restaurants the property is also located within easy walking distance to the Meadows and Holyrood Park.



Area: Old Town

Purchase Price: £275,000

Monthly Rent: £1,575

Ave Return: 11.49%

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HMO : Lutton Place

KEY INVESTMENT FACTS

Purchase Price.....	£340,000
Rental value at purchase.....	£1050
Renovations.....	£32,000
Value when renovated.....	£375,000
Rent after renovation.....	£1830
Gross Yield.....	5.8%
ROI.....	21%

RENOVATIONS SUMMARY

- Create open plan kitchen and living area
- Turn existing kitchen into third double bedroom
- Up grade wiring
- Up grade heating
- New flooring
- Redecoration
- Furnishing
- Convert to HMO

Glenham Property Introducer Referral Scheme

What's in it for you?

- We pay a 30% share of the property search fee to any introducer on all sales that complete.
- We keep the purchase process as pain free as possible.
- We seek to mitigate risk and ensure we buy assets that generate strong yields, offer a passive income and the best opportunity for a return from their investment.

Glenham Property **Dedicated to Excellence**

Why choose Glenham Property

- 🏆 We are regulated by the Association of Residential Letting Agents which means we adhere to their standards.
- 🏆 Multi Award winning reputation built on our in depth knowledge and experience, proven track record, attention to detail and friendly professional customer service.
- 🏆 Over 40 years combined expertise in the Edinburgh residential property management and investment market.
- 🏆 Industry qualified & accredited by industry bodies.
- 🏆 Proactive Asset management always seeking to maximise returns for clients while at the same time mitigating risk.
- 🏆 We are keen to develop long term relations.
- 🏆 Access to off market stock.

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enquiries@glenhamproperty.co.uk

arla | propertymark
PROTECTED

LAS
LANDLORD
ACCREDITATION
SCOTLAND

2018 Scottish
enterprise awards

Glenham Property Management
Best Real Estate Management Firm 2018
& Award for Excellence in
Landlord Investor Services

THE
ESTAS
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LANDLORD AWARDS 2016
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