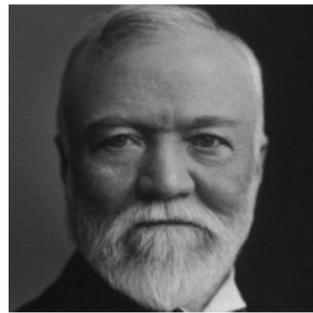




**Glenham Property**  
**Turn Key Investment Solution**

# 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

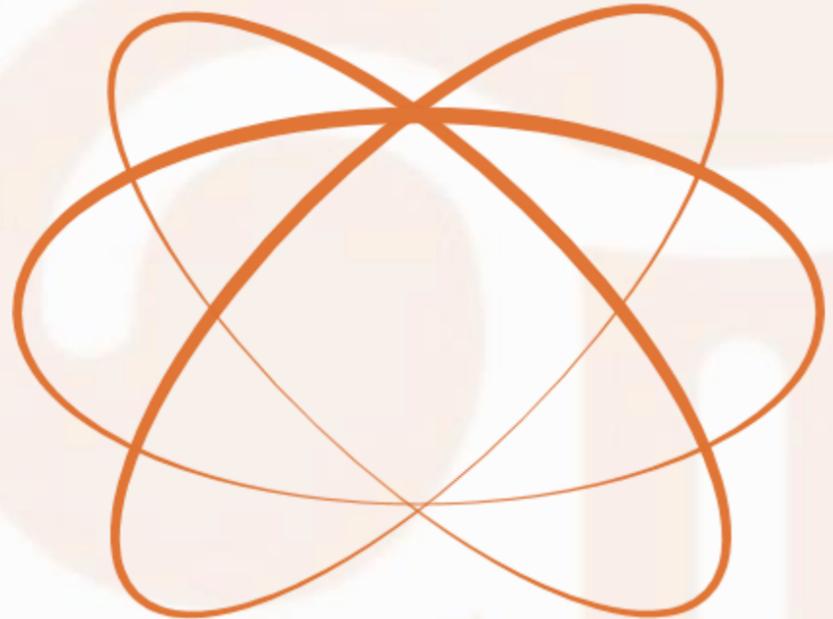
Location is the priority

## RENT WELL

Keep voids low  
for max occupancy

## RENOVATE WELL

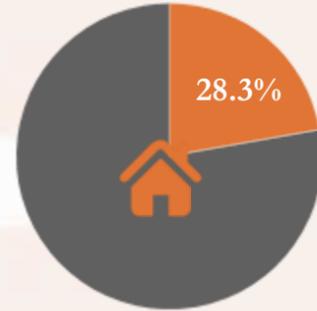
Maximise yield  
Minimise cost



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 in the UK are resilient and have increased by 10% since Jan 2015.



PRS the fastest growing sector in the UK with an extra 560,000 households expected to be renting by 2023.

# The Scottish Rental Market

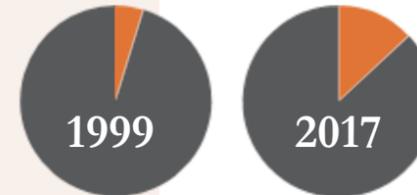
In 2015 there were 350,000 people living in the PRS.

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.

Out of the top 10 highest yielding locations in the UK 5 are to be found in Scotland

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



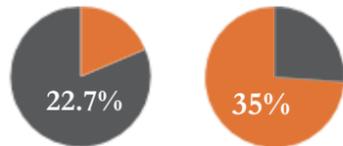
# Focus on **Edinburgh**



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.



Private rented sector in Edinburgh is forecasted to expand by circa 24,000 households 2041



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%

## DISCLAIMER

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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 Management Services

Asset Managers.

Full Property Management & Letting Service.

Furnishing Service.

HMO Licensing & Regulations.

Project management & refurbishment service.



# Glenham

## Property Management

arla | propertymark

PROTECTED



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

