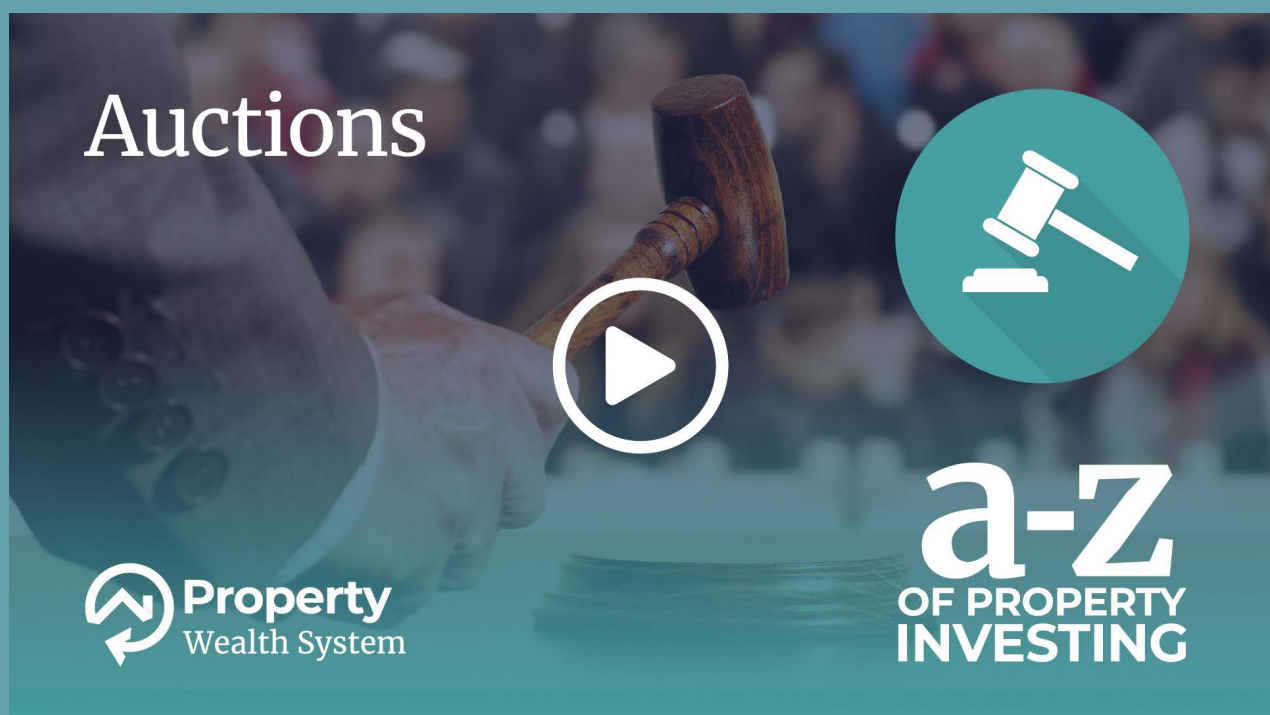


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# A - Auctions

Auctions can be a daunting place for new investors, but if you follow a process, have a good team of advisers and understand the auction market properly, you will soon be investing with confidence. With preparation and research, auctions can be a gold-mine of fantastic value property that you can't find through regular channels.



# B – Buy to Let

Buy-to-let is a staple of any property investor. It is a great place to start, especially if you want to build and grow over time. When it comes to Buy to Let, knowing your numbers is really important. Make sure you understand the relationship between the prices and also the rental prices in the area. When you get that part right, you'll understand that Buy to Let is a cash flow strategy, in order to build an income from.

TO LET

Buy To Let  
01895 638990  
www.bradleyestates.co.uk

states  
eel-estates.co.uk

BY  
3349  
ate.co.uk

LET BY

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01895 622884  
gibbs-gillespie.co.uk

01895 625  
oney.co.



# C – Commercial Property

Commercial property is anything that is not a residential dwelling, so this is anything you might find on your typical high street: things like shops, pubs, clubs or something a bit quirkier, for example churches. With commercial property, there's a lot more variety and you can be really creative with your funding options. That makes it much more interesting for the investor.

## Commercial



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# D - Doing the Numbers

Consistency when it comes to numbers, is absolutely key. When looking at a potential property deal, it's really important to start with the end point in mind, so have a think about what you're going to be doing with this particular property and what it is going to be worth when you've done whatever you're going to do to it. When it comes to doing the numbers, it's all about following a proven system. It's doing it again and again so that this becomes second nature. Once you understand the numbers properly and you've got this system refined, it means you can start scaling up.

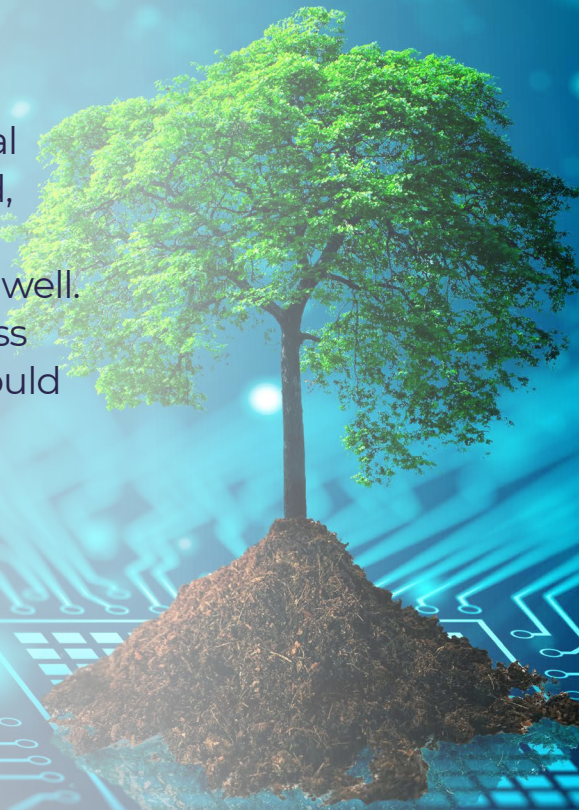
## Doing the Numbers



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# E – Ethical Investing

It's great to think about investing from an ethical angle, as you should always keep others in mind, not just to ensure your property is popular with renters, but to know that you are giving back as well. It IS possible to build a strong, profitable business while remaining ethical in your actions. If you could have all this, why would you not?



## Ethical Investing



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# F – Finance

If you want to grow your property business and get the most out of 2021, you need to know how to access finance. Many people think you have to save up lots of money and wait a long time to invest in property, but that doesn't have to be the case. No matter where you are in your property journey, finance is vital.

## Finance



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## G - Good Debt

By changing the way you see debt, you could change your whole property business. But, there are two types of debt that you need to get to know. Bad debt can be the stuff of nightmares, but good debt doesn't cost you money, instead it makes you money. Debt can not only be a benefit to you, but actually give you a positive cash flow.

### Good Debt



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# H – Houses Of Multiple Occupancy

HMO's are a great strategy for investors. With the same property you would use for a traditional buy-to-let, you could double, or even triple your profits. They can be great for tenants as well, who only want to rent rooms for a shorter period of time - and we are only seeing demand rise from all demographics.

HMO



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# I – Investor Mindset

Property is just a game, and how you turn up to the game will influence the results you get.

Don't follow the plan your teachers at school taught you - that strategy worked 3 generations ago, but no more. It no longer applies! Instead, create a different mindset - the Investors Mindset that will help you become wealthy in today's world. This can be a challenge, but if you are up for it the rewards are huge!



## Investor Mindset



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# J - Just flipping do it

A successful property investor, just like any entrepreneur, needs to take action. We are all different people, and we all react differently. Find out, no matter how you react in situations, how you can use your skills to push you forward so you don't get stuck. What makes some take action while others don't? They aren't born with more courage, confidence, drive. No, they just use it more. But, the good news for you, is that you can use them more too.



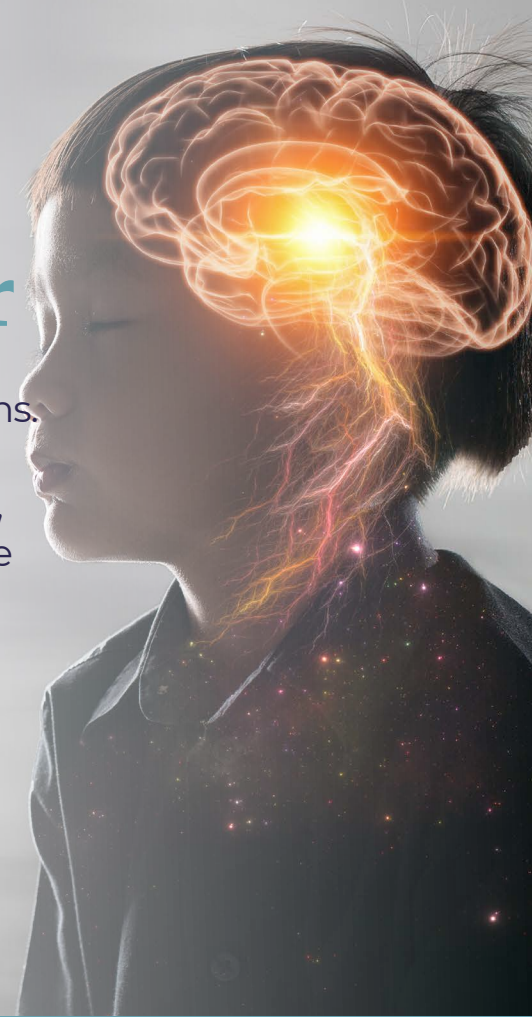
## JFDI (take action)



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# K - Knowledge is Power

Most people start out scared because they don't have all the information to make informed decisions. One of their biggest fears is losing money. But the root of all those fears lies in one place - Knowledge, or not having enough of it. The more you know, the more powerful you'll feel and the more confident you'll be to take on deals. You can never know too much.



## Knowledge=Power



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# L - Lease Options

Lease Options are a tool you need in your property portfolio building kit to let you grow quicker and for little to no money upfront. With lease options, you can control a property without owning it - meaning you get all the profit without the hassle of upkeep. This is the strategy you need to know about to build your portfolio.

## Lease Options



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## M- Mentor

If you are new, or even just want someone on the journey with you, a mentor is vital. They can turn your next steps into step-ups. A property mentor is someone who has experience and knowledge built up over years in your field of investing. Working with a mentor from the start will help you avoid all the pitfalls that many beginners face. Why make yourself go through that when you could excel from the start?



## Mentor



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# N – Negotiation

Negotiation is about so much more than just price - although that is very important too! It can be about how far you can buy a property below the asking price, working with a construction or build team for renovation, how you will sell or rent out after the work is done and most importantly - what the deal is worth to you. Negotiation goes right through the heart of all of it. Focus on working with, and building relationships with other property professionals. So, create win-win scenarios for everyone involved, and you will go further, faster!

## Negotiation



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## 0 - Offers

You can't buy houses without making offers, but it can often be the most daunting part of your property journey, especially for new investors. To know how to make an offer, depends on what and where you are buying! One way to know how much to offer is to work with your head and not your heart. Know the sellers position, know what work needs to be done, know your area! A good offer is about more than money. If you are a better choice with more chance of completion, let the seller know!

Offers



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# P- Pipeline

Where can you find good deals? You need a pipeline for that! Fill your funnel with deals by using these 2 main methods: The traditional method of finding deals - this is what most investors, both amateur and professional follow, such as online and offline resources. However, as a professional, it's important to separate yourself from the crowd, and that's where non traditional methods come in handy, such as buying through auction, talking to your council or even letting agents who may know retiring landlords who want to sell.



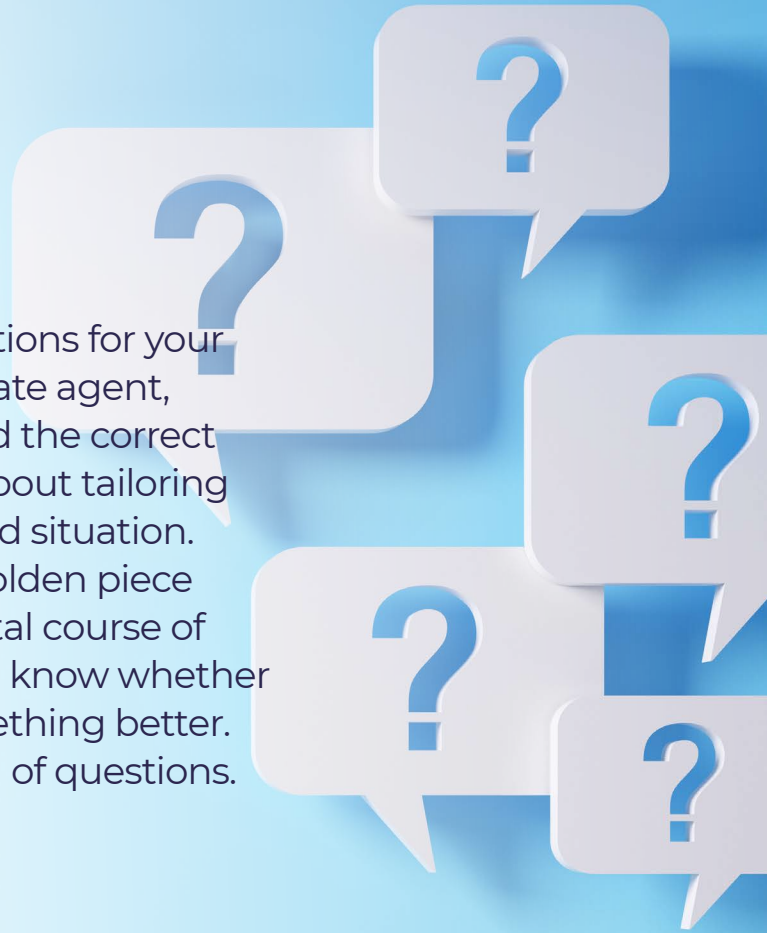
## Pipeline



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## Q - Questions

Are you asking the right type of questions for your properties? This might be to your estate agent, vendor or even private investor to find the correct and detailed answers you need. It's about tailoring your questions to the right person and situation. But do you know what to ask? The golden piece of knowledge to cement your next vital course of action. With the right questions you'll know whether to seal the deal or walk away for something better. So focus on the quality (not quantity!) of questions.





# R – Rent to Rent

Did you know that you can control a property, without needing large amounts of capital, and without the need for a mortgage? Well you can, and it's actually very simple.

This strategy is called Rent to Rent and it's one that many investors are taking a lot of interest in. It's a far cheaper option than a deposit, refurbishment and the fees that are incurred when buying a property from scratch, to then rent out, but don't forget about the considerations that you'll need to factor in, some which will be crucial before getting started, to ensure that this is a profitable investment.

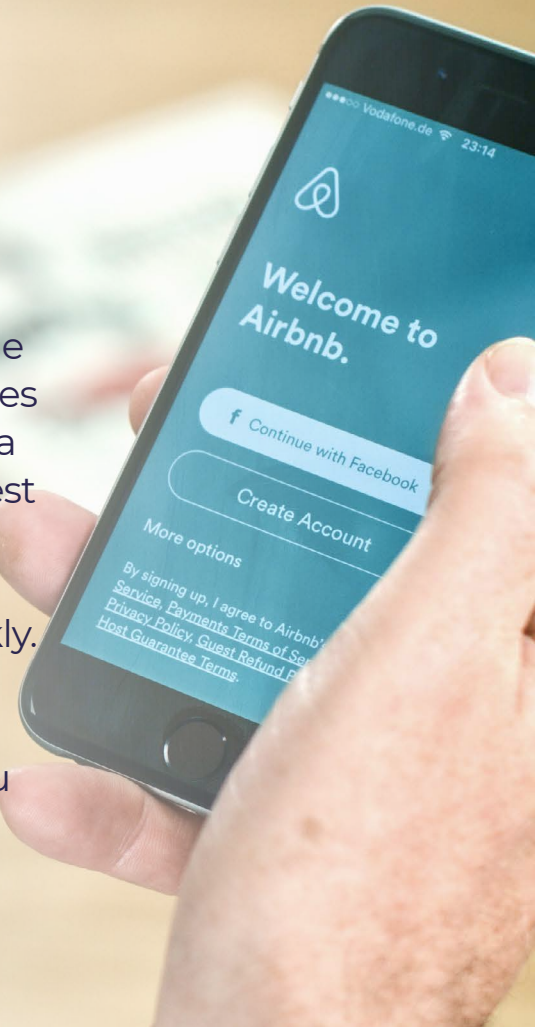
## Rent To Rent



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# S – Serviced Accommodation

Serviced Accommodation is an exciting and flexible strategy, which allows you to also rent out properties on a short-term basis. In addition it's a great fit for a wide range of property types and locations. The best thing about it, is that you can get started without having to fork out a huge amount of money up front. You can also launch your first unit very quickly. You can rent or buy properties to use as Serviced Accommodation, but it's important to understand how to deploy this strategy successfully, before you get started.



## Serviced Accommodation



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# T - Team

There is a lot that goes into building a property career, from finding properties, builders, tenants and so much more. To do it all yourself would be impossible! That's why you need a good team. With the right team behind you, the impossible becomes possible, and you can reach your property goals exponentially quicker. With so many people coming in and out of a project, you are the one constant throughout. It's your job to select and manage the right team for you. Building a team is about more than just getting people to do a job for you, it's about building relationships that will benefit both you and them in the long run as well.



# U – Under Offer

Being under offer means that an offer has been made and either accepted, or is waiting to be accepted. The secret? You can still inquire about those properties, with around 15% returning to the market (ready to be brought again). There are many reasons why this may be, and all of them are a great chance to get an amazing deal.



## Under Offer



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# V – Valuations

How do we value property? It depends on whether it's Residential or Commercial. For residential, valuers look at what similar properties have sold for in the last 6 months in the area you want to buy in. For commercial properties, it's a little different! You can get a bricks and mortar value (similar to residential properties) that will give you the value of just the property.

## Valuations



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# W – Wealth Triangle

Your 'Wealth Triangle' is the structure and foundation for the different stages and strategies of property investing. There will always be a natural path that this is taken in property, starting from the bottom of the wealth triangle where investing is "easier", to the very top, which can be seen as more advanced and "harder". The structure and strategies we adopt can be crucial in our development in property investing and outcomes, to develop a diverse portfolio that can cover all bases.



## Wealth Triangle

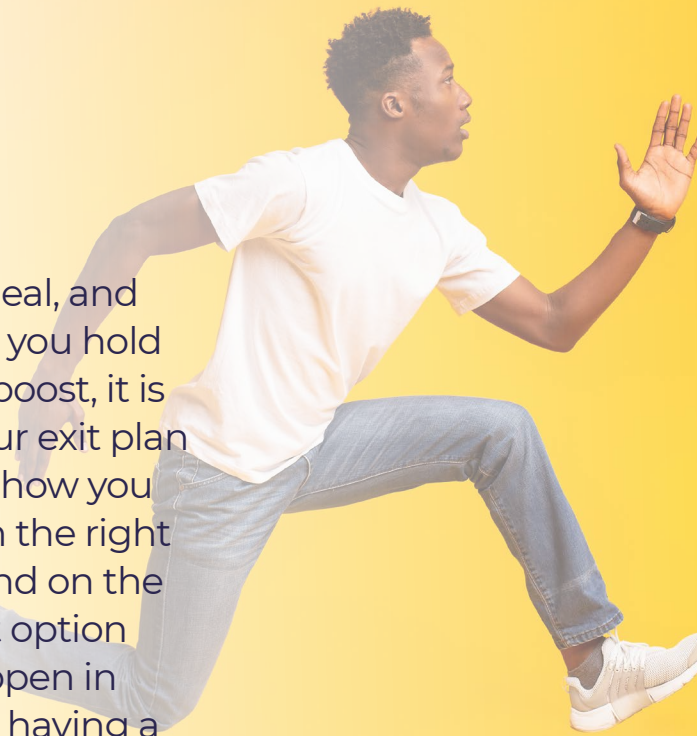


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# X - Exits

Exits are the end result of your property deal, and how you will make your money. Whether you hold out long term or want a short term cash boost, it is all an exit plan. It's imperative to know your exit plan before you go into a property deal. This is how you will know what you are doing, you stay on the right path and how much money you can spend on the deal. Ideally, you want more than one exit option open to you, because anything could happen in property. If plan A doesn't quite work out, having a plan B is vital.



## X-its



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# Y – Yield

In simple terms, a yield is the amount of money or profit produced by an investment. It has two elements to it - the original price of the investment and the money earned over a time period. The ratio between these two is the yield, often expressed as a percentage. It is a statistic that tells us something about the investment, can be used to compare one investment with another and can be used to measure against our own personal yield targets.

Yield



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## Z – Zero Nonsense

A very important and crucial moment could be when a private investor is looking to invest in the deal you have on the table. However, he or she asks you a question. The last thing we want to do is try and blag and stumble across the answers, because they might actually be testing you to see if you know, or they might be able to research it up later and see if you have told the truth or not.

## Zero Nonsense



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