



Buy-to-Let Property in 2023

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Managing Director of Lifestyle Property People





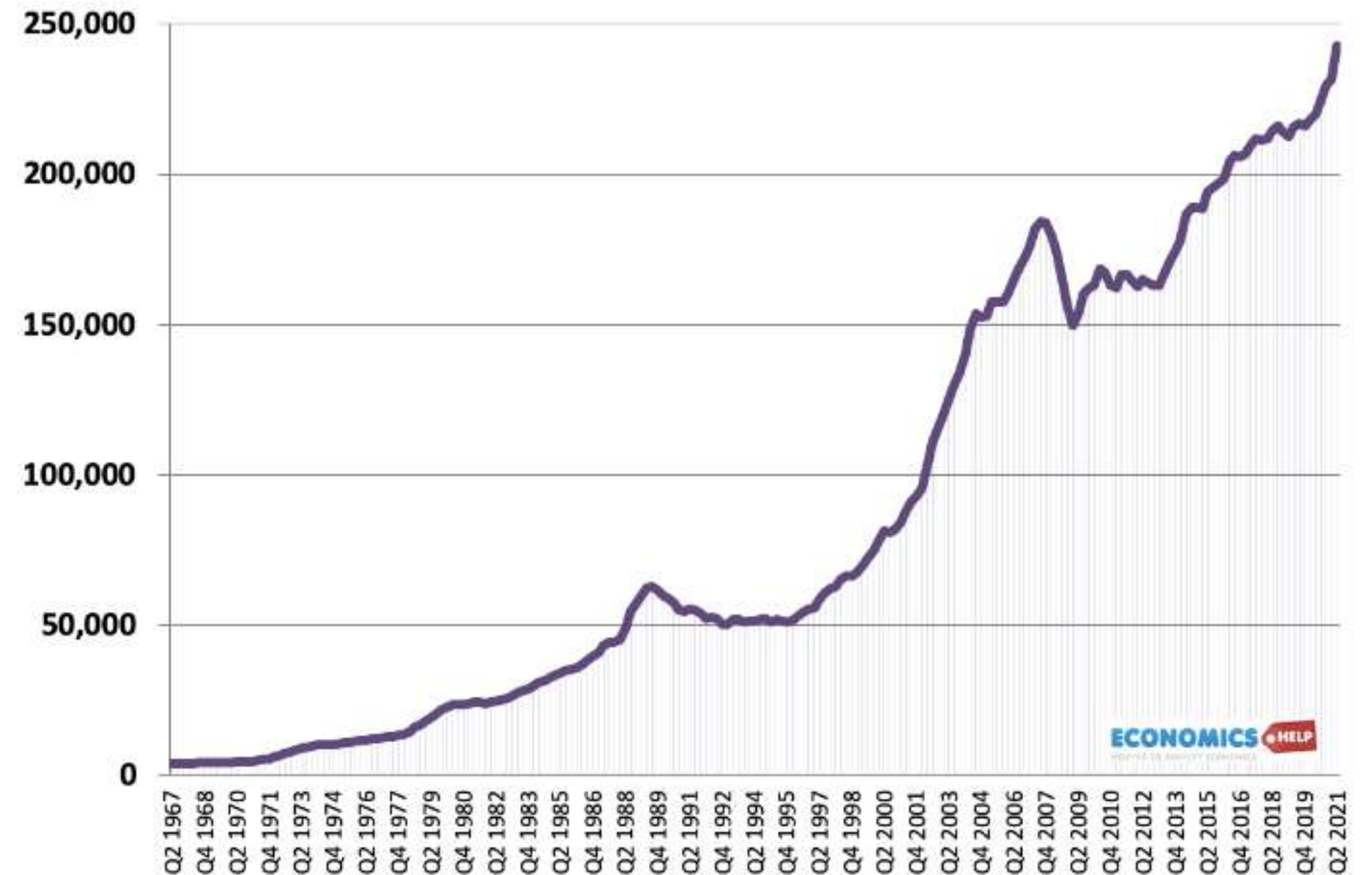
Part 1

Why Invest in BTL Property



House Prices Increase Over Time

Average UK house prices have increased by **13% per year since the year 2000!**



Source: Nationwide HPI



You Can Leverage Your Funds

Buy to let with 25% deposit mortgage



Buy to let: cash buyers



UK commercial property



UK government bonds



Equities (FTSE All-share index)



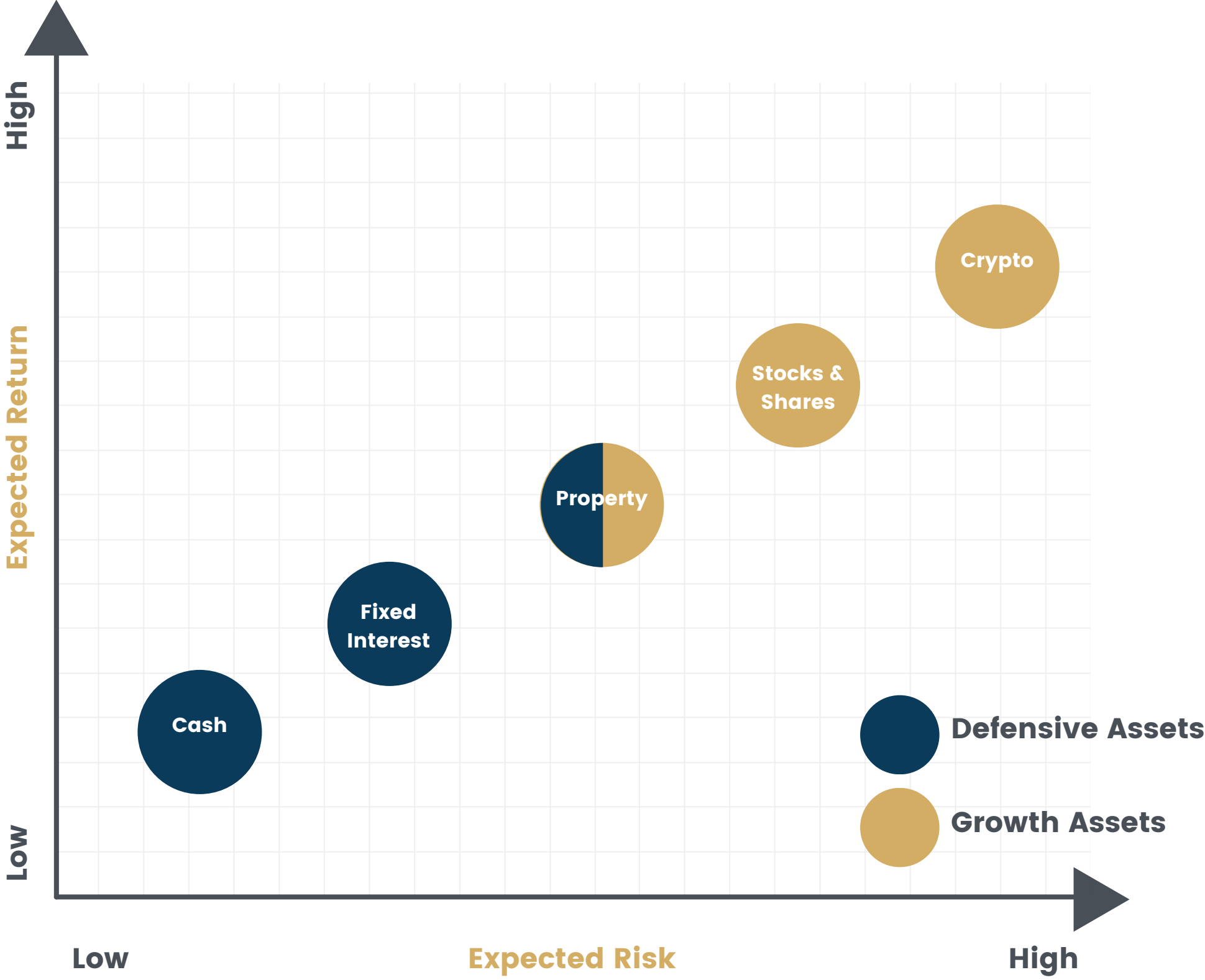
Cash



Source: Wriglesworth Consultancy



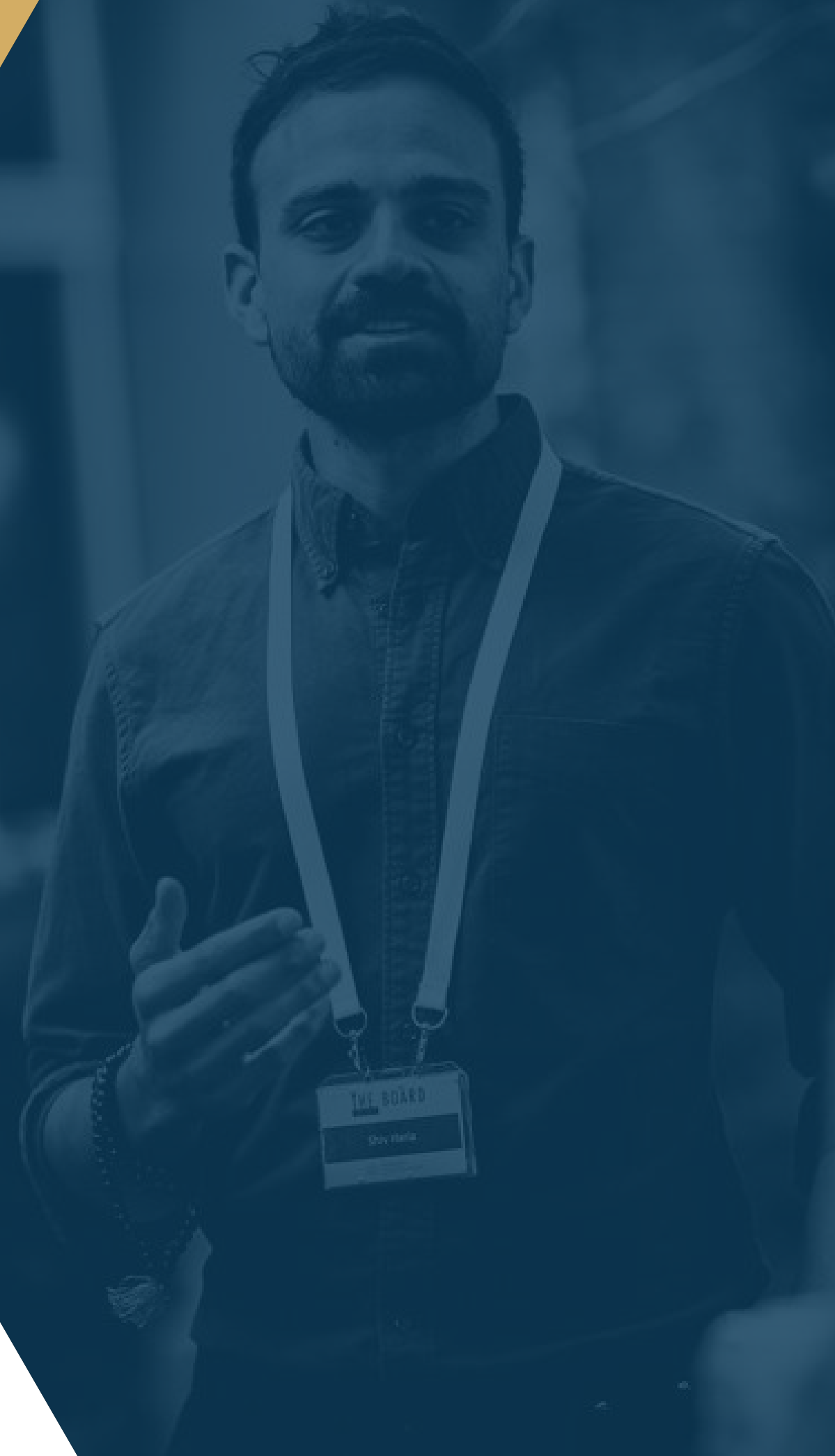
A Low Risk Asset Class



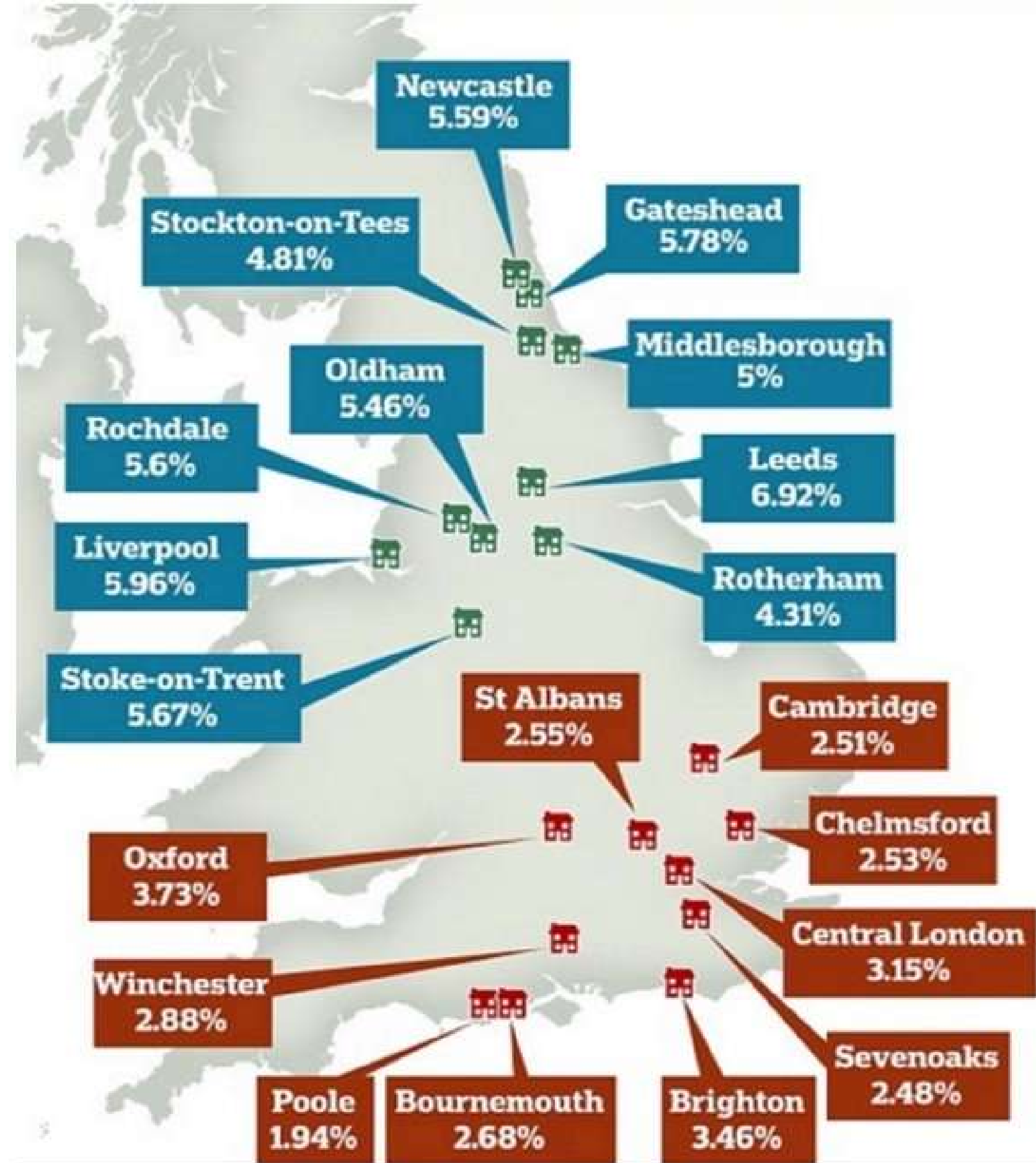


Part 2

How You Can Supercharge Your Returns



The North South Divide



Source: Pillarbox Group



Example Returns

43 Ash Tree Grove 3 Bedroom Semi Detached House

Example
Deal



Headline Numbers

Purchase Price		£160,000
Mortgage	75%	£120,000
Deposit	25%	£40,000
Legal		£1,500
Mortgage Advisor		£500
Survey		£450
Stamp Duty	3%	£5,500
Refurbishment & PM	20%	£8,000
Lettings		£500
Funds Required		£58,050

Gross Rent	£785	£9,420
Mortgage Interest	4.5%	£5,400
Ongoing Management	10%	£942
Buildings Insurance		£200
Cash Flow (PA)		£2,878

Gross Yield

5.9%

Gross Rent / Purchase Price

Capital Return

10.0%

Average expected over a
20 year period

Capital at risk. Returns can go down as well as up

*The value of your investment can go down as well as up. Past performance is not indicative of future performance



Projected Returns Over 10 Years

	CASHFLOW		CAPITAL
Year 0	£2,878		£160,000
Year 10	x 10 YEARS		£320,000
GAIN	£28,780 15%	+	£160,000 85%

£188,780
Initial Funds Invested: £58,050

Total Projected Return over 10 Years: 325%

*The value of your investment can go down as well as up. Past performance is not indicative of future performance





So what?

**Northern cities are ripe for regeneration and growth,
increasing house prices and rents
over the next decade**



Part 3

The Opportunity In 2023



A roller coaster track is shown curving upwards from the bottom left towards the top right. The track is a dark grey color with a lattice structure. A train of cars is visible on the track, moving upwards. The background is a solid blue color. The text is overlaid on the track.

**The economy was a bit of a
rollercoaster in 2022**

The UK Property Market

Sept 22 - Mar 23

- **Inflation has been over 10%**
- **Mortgage interest rates have been at record highs**
- **An Economic Recession has loomed over the UK**
- **Buyer confidence has been low**
- **Demand for properties has been low**
- **Property prices have dropped by 5%**



An aerial photograph of a city, likely Pittsburgh, showing a dense urban landscape. The central focus is a large, ornate building with a prominent dome and classical architectural features, possibly a city hall or government building. The surrounding area is filled with various other buildings, including modern high-rises and older, multi-story structures. The image has a blue tint and a semi-transparent dark overlay. The text "But, things are starting to look up!" is centered over the image.

**But, things are
starting to look up!**



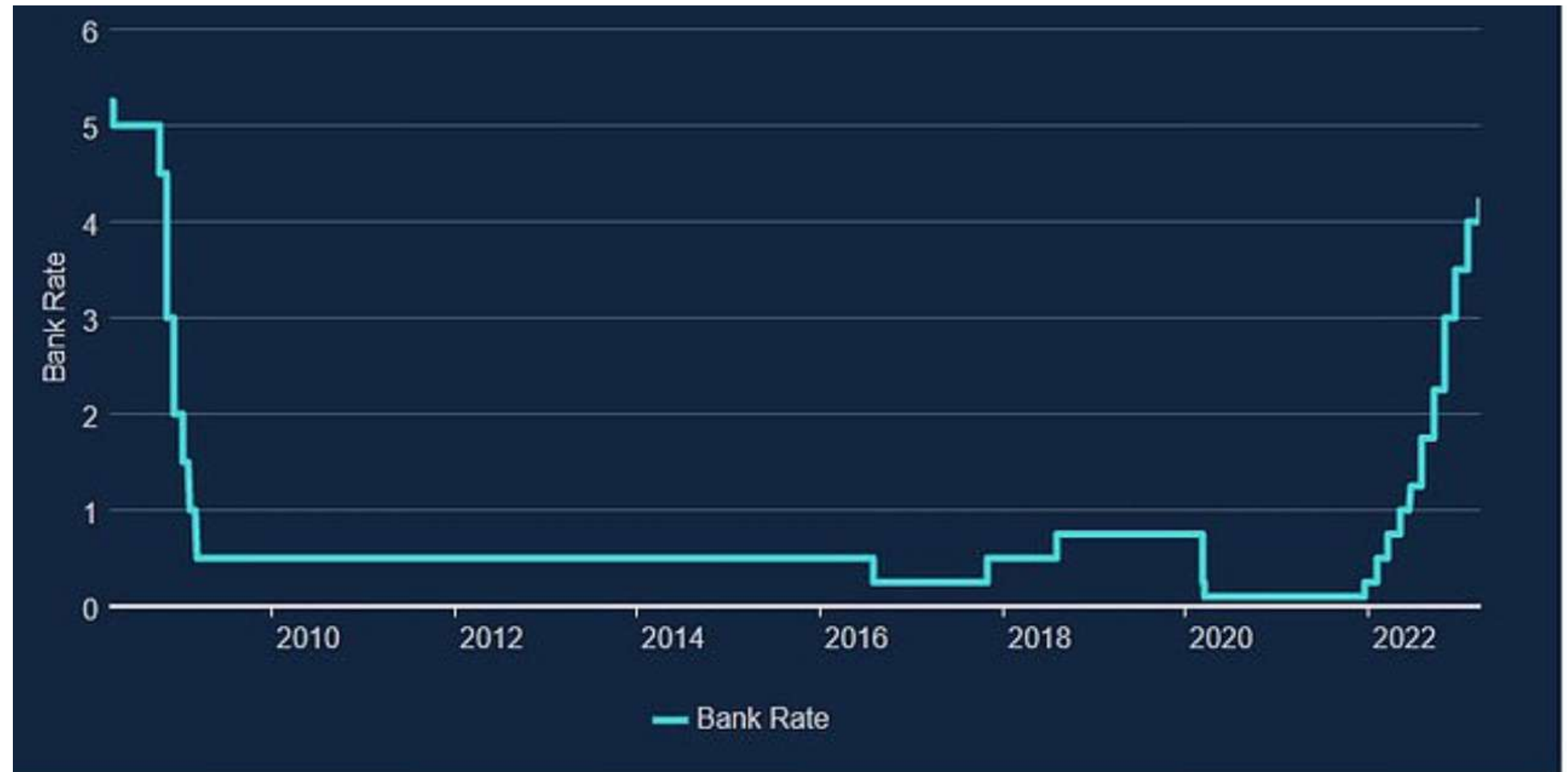
Inflation Has Started To Fall



Source: Office of National Statistics (ONS)



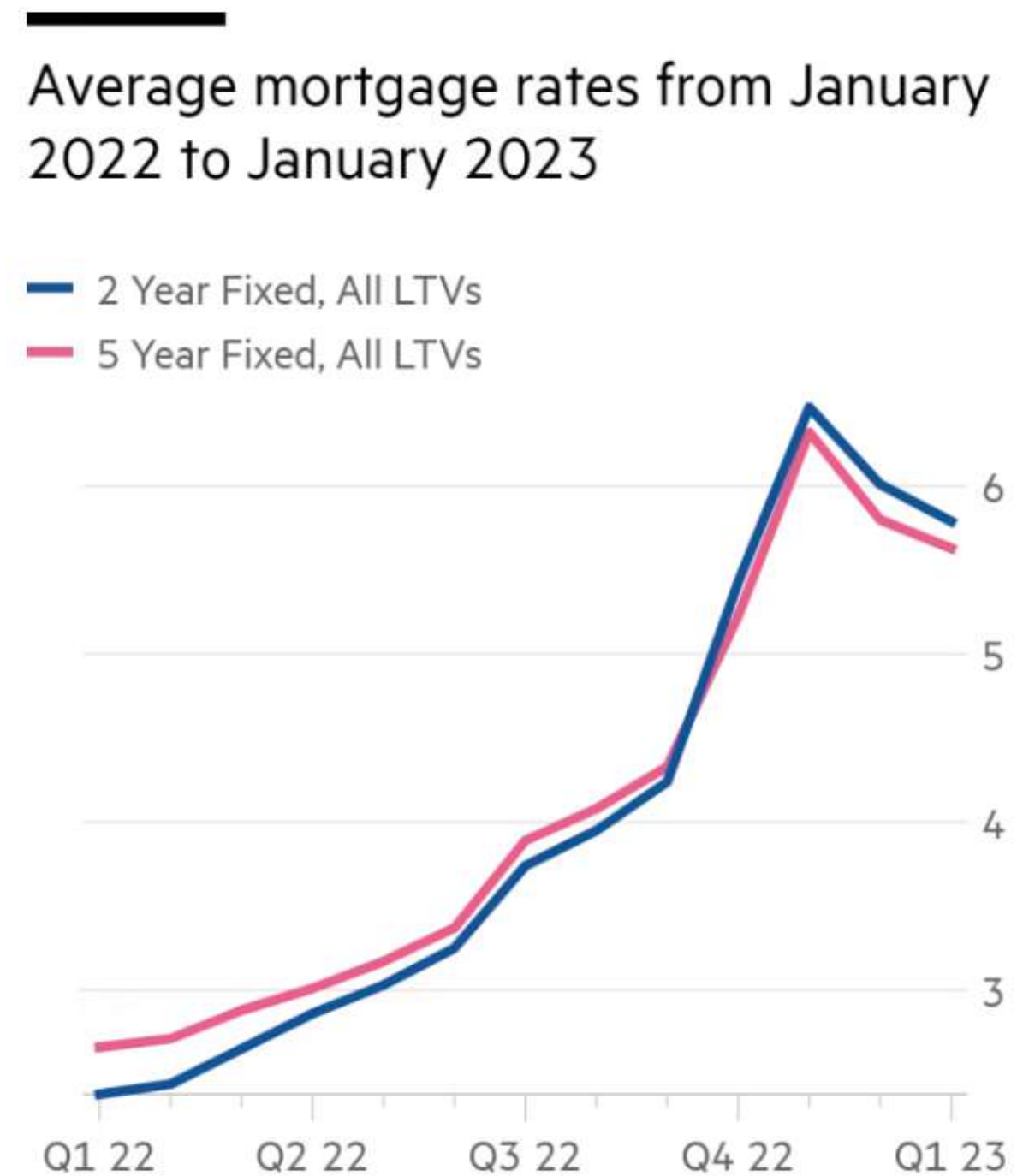
BoE Base Rate Is Near Its Peak



Source: Bank of England (BoE)



Mortgage Interest Rates Are Declining Steadily



Source: Moneyfacts



The Chance Of A Recession Is Low

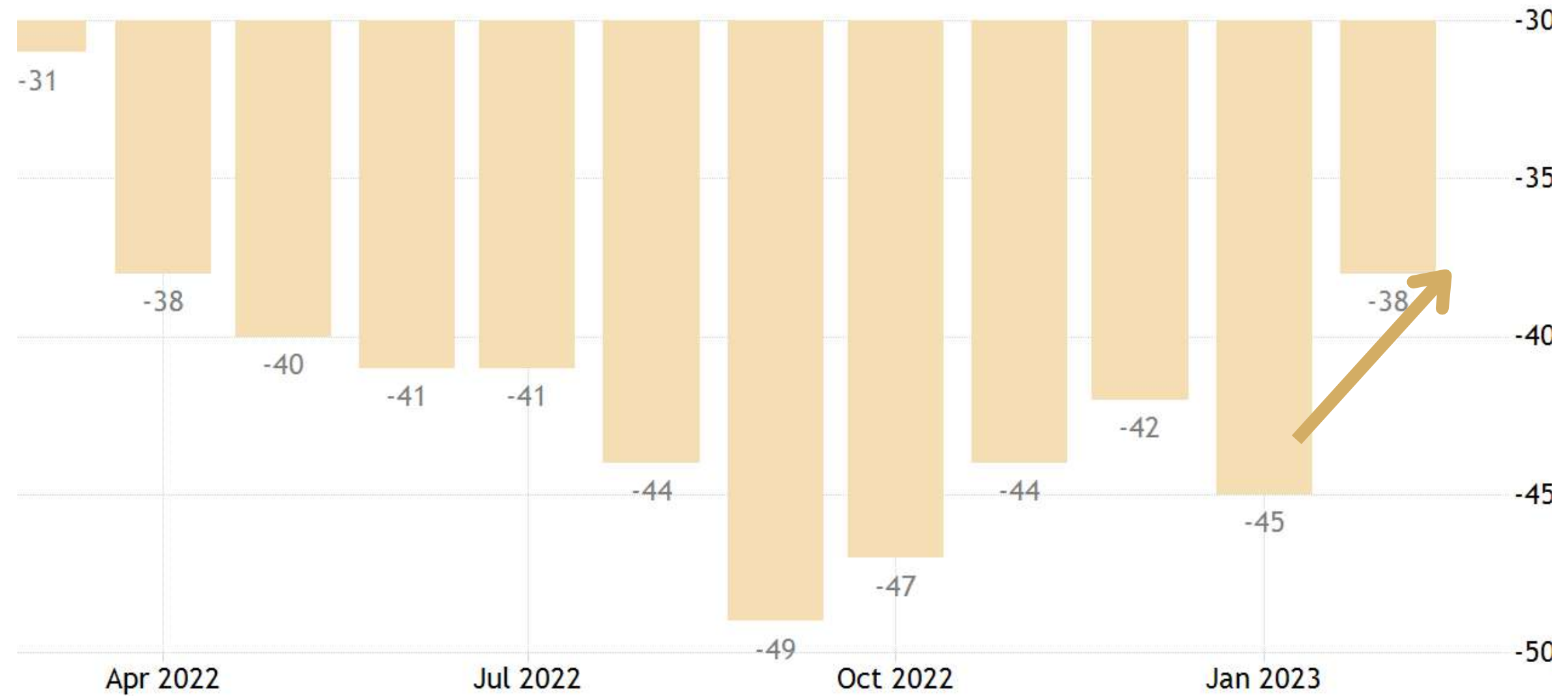
**"The OBR has revised up its GDP
growth forecast..."**

**The UK economy is now expected to
avoid a recession in 2023"**

Source: Office for Budget Responsibility (OBR)



Buyer Confidence Is Returning



Source: TradingEconomics.com





There is a short
'Window of Opportunity'
to purchase properties at a
discounted price



**£27k Of
Equity
Created In
Just 10
Minutes!**



Property Case Study

387 York Road

Purchase Date	2022
Market Value	£120,000
Purchase Price	£92,500
Discount	£27,500
%	23%
Total Funds Invested	£110,220
Annual Rental Profit	£6,730

Figures correct as of Jan 2023





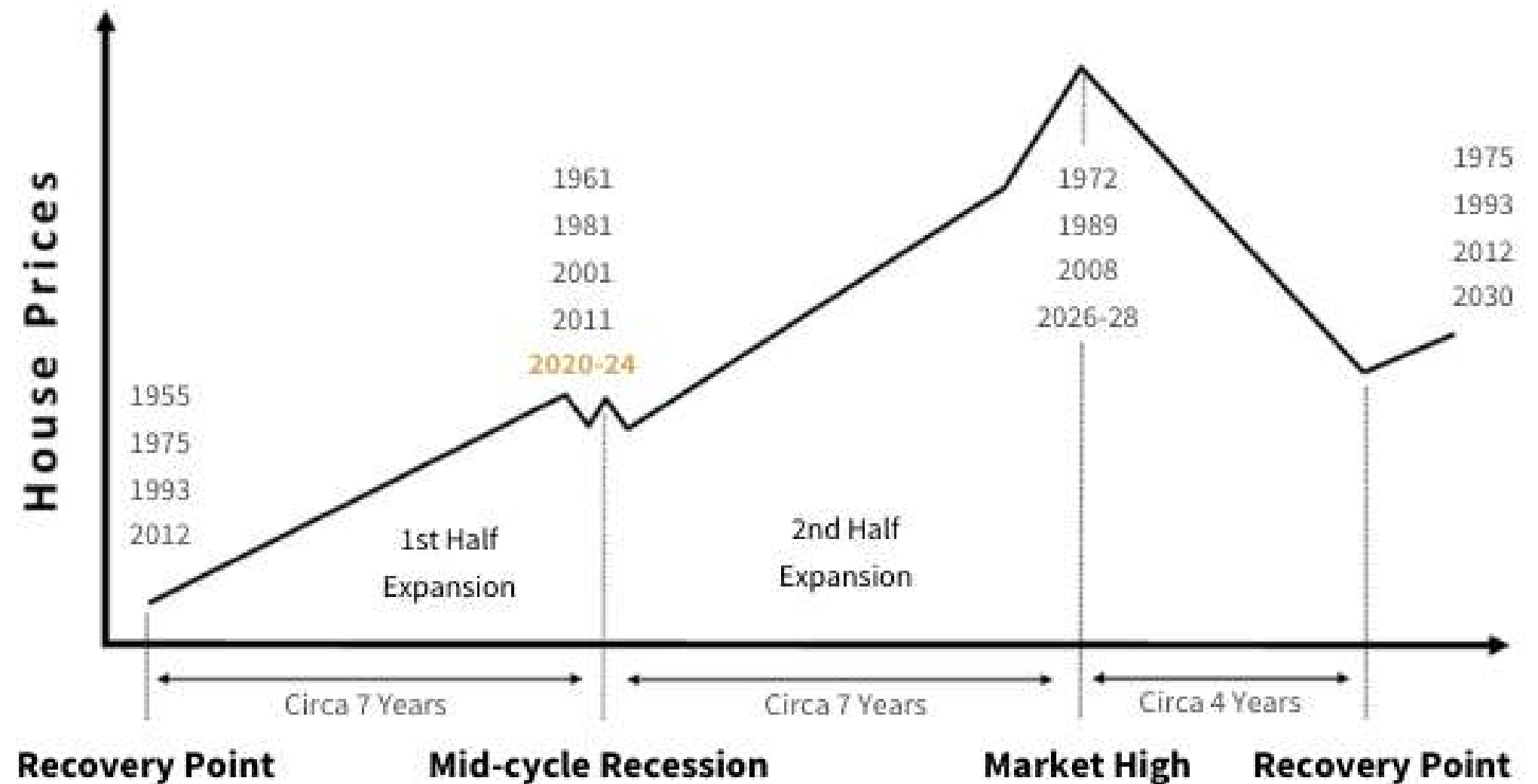
Part 4

But, What About...?



What If The Property Market Crashes?

**The market will recover
and then boom again**



What About High Mortgage Rates

Rising rents combat the higher mortgage rates

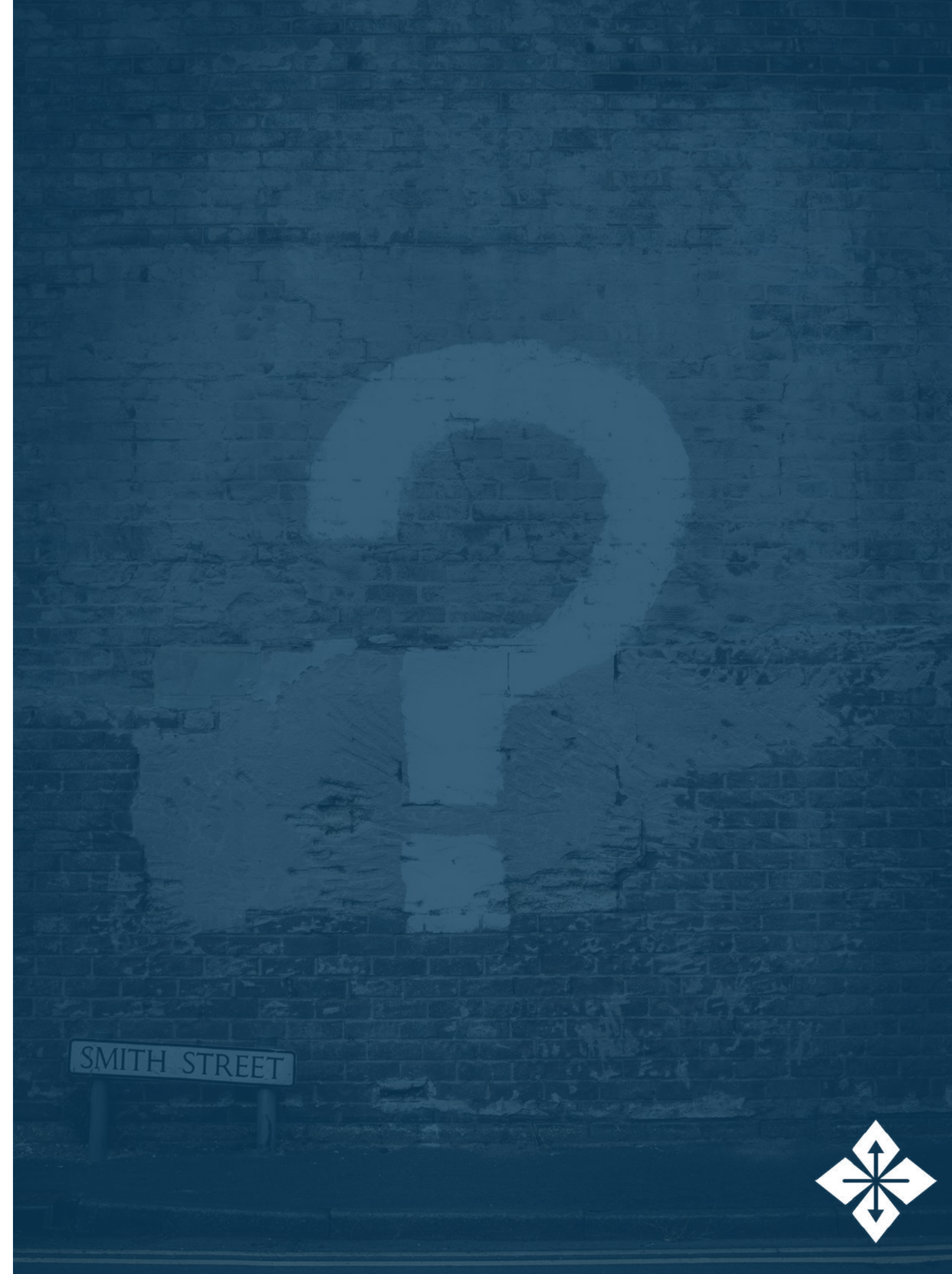
Area	Growth in past year	2022	2023
Leeds	9.3%	£838	£916
Sheffield	10%	£713	£784

Source: Zoopla.com



**All of this sounds
great...**

**So, what's stopping
you?**



Can you relate?

1. I'm just don't have the **time to invest right now**
2. I am a total beginner, and **have no idea where to start**
3. The house prices in my area **are too expensive**





Part 5

The Portfolio Builder Programme



**We specialise in providing a
fully-managed, 'done for you' service
to help you invest in buy-to-let properties
in the North**



Our End to End Done for You Service

Up to 4
Weeks

Onboarding

A month before your agreed sourcing date, we will be in touch and request the purchase documents from you.

Up to 4
Weeks

Sourcing

After we have established your requirements, we will source the properties for you and send you our appraisal of each property

8-12
Weeks

Purchasing

We will manage the purchase process from end to end to ensure that you complete in a timely manner

Up to 4
Weeks

Refurbishment

We will arrange to carry out works to bring the property up to a good standard and ensure that you comply with lettings regulations

Up to 4
Weeks

Lettings & Management

We will arrange for the property to be suitably tenanted and thereafter, our lettings partner will manage the property for you





Why Use A Done for You Service?

Expertise - we created the model

Relationships - we know the agents

Leg work - we do the heavy lifting

Experience - we resolve all the problems

Safe hands - we ensure you don't lose money



Lifestyle Property People

5.0  41 reviews 

 **Rima Bhuptani**
9 reviews

 5 months ago

Lifestyle Property People offer...
for anyone that is looking for sc...
From start to finish, I was always...
using them! I am so happy with




Sujay S
2 reviews

 a month ago

I would highly recommend Lifestyle Pro...
process step by step which made it ver...
communication was excellent, and it wa

 **Nav J**
3 reviews

3 reviews

 3 weeks ago **NEW**

Shiv and his excellent team are always at hand to give you the best service. I have purchased multiple properties through them and would always recommend them to family and friends. Fantastic!

 **Anand Vadher**
1 review

1 review

 2 months

I highly recommend LP...
required to do all the re...
I contacted Shiv at LPF...
in BTL and offered a or...
negotiating, refurbishing...
Each member of the te...
informed at each stage



Minesh Shah
2 reviews

 a month ago

Could not have asked for anymore. The team at...
beginning to end was seamless. We were fully i...
total faith in the team to deliver. If this is your fir...
you off on the right foot. They know the market...
you. Looking forward to working with you again

 **Ajul Shah**
5 reviews

5 reviews

 3 months ago

Excellent service from Shi...
property purchase. The co...
advertised. Highly recomr

 **Usha**
2 reviews

2 reviews

 2 months ago

I had been following Lifestyle Property People since 2016 on Facebook, but was not...
plunge as had never done anything like this before. Finally in 2019 contacted Shiv w...
LPP did and how LPP would assist me in making property investment. I now own pr...
sourced by LPP with good rental income. The team provided an excellent service be...
very knowledgeable. I was kept informed all the way through the process. On reflect...
this sooner, so thank you LPP





SUMMARY



To Summarise

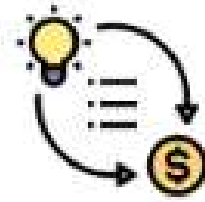
- Property is a **low-risk asset class with excellent returns**
- You can **supercharge your returns** by investing in the North
- There is a **short window of opportunity** to maximise returns
- The market is **not going to crash!**
- We have a **tried and tested model** that can guarantee success
- We offer a **5* done for you service** with a money-back guarantee



Want to Invest in Property?

Take the Test





Investment Model

Understanding the investment model to ensure you can spot a good deal when you see one



Professional Partners

Being aware of the key team members you need in order to ensure your BTL investment is successful



Experience & Expertise

Feeling confident in knowing what to do, and how and when to do it to ensure you don't lose money on your investment



Physical & Mental Capacity

Ensuring that you have the physical time and mental capacity to do the legwork so you don't miss anything



Thank you



www.lifestylepropertypeople.co.uk



Lifestyle Property People



@lifestylepropertypeople



Chat with me on WhatsApp - 07960 012032

