

# “Sharing ideas to increase your income for today and your wealth for tomorrow.”



SLR Investment Consultants Limited was founded by Lesley Reeves in 2009 and became a limited company in April 2011. We are a team of 6 consultants with over 35 years' experience in financial services and building property portfolios between us.

## 6 Tips For Successful Property Investment

We share ways of investing that can help you increase income and achieve capital growth through cash or pensions.

We've found that almost everyone can relate to the growth and income opportunities associated with property, both here in the UK and worldwide. Property is tangible and if held long enough will always be a valuable asset in any portfolio. Our aim is to show you how to build your property portfolio in an affordable, stable and understandable way.

Here are a few of the areas we will discuss with you to ensure you avoid the common pitfalls when investing in property:

- Be clear about what to expect from your property investment – capital or revenue? Are you looking for a monthly return? Or do you intend to sell it and make a large cash sum? Understanding your goal will help you evaluate whether a particular investment is right for you.
- Understanding what NET return you are getting for your money? Take the rent you expect to receive over a year, minus all costs and then divide it by the total amount of cash you are planning to invest. This will give you your return on investment (ROI) - a net percentage that enables you to compare deals and also compare with return on savings in the bank.

- Ongoing affordability  
Is your mortgage rate linked to the base rate or is it fixed? How long is that rate going to last and what happens after the term is over?

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- Read the contract or deal details carefully  
If you don't understand it always ask and check with a British solicitor (or, if you are buying overseas a solicitor from that country). Ensure you understand every word that you are signing.
- Check the local research about the area and tenant demand. Have you been to the location, how do you know this is a good place to buy? Ask local letting agents about local demand.
- Use a local letting expert or self manage?  
Even if the property is reasonably local to you, using an expert is still more beneficial as they probably know the area better and they also know the law.

We work very closely with Property Investor Partnership ([www.propertyip.net](http://www.propertyip.net)), who are based in Norwich and Harlow, when sourcing new build or existing property investments



for you. PIP negotiate with established developers to ensure you purchase your property at below market value.

SLR Investment Consultants are not regulated or authorised by the Financial Conduct Authority (FCA) to give advice on regulated or unregulated investments. We do not charge consultation fees.

Join us next month when we will be sharing ways to beat the banks on interest rates.



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