



NORTHVILLE

PROPERTIES

INVESTMENT PROSPECTUS
RENOVATIONS • RENTALS • MANAGEMENT



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EXECUTIVE SUMMARY

Northville Properties, led by the seasoned duo Julian and Helen Pletts, offers an exciting chance for investors to join the thriving North West of England's property market. Our expertise lies in transforming undervalued properties into profitable rental accommodation, ready to meet the growing regional demand.

We provide investors with an opportunity to engage in angel financing for these property renovations, promising attractive returns of 8% to 10%. Our model focuses on acquiring properties below market value and enhancing them for significant value appreciation, followed by re-mortgaging to release capital and repay investors.

With over ten years of experience in the sector and a reliable team of local tradespeople, Northville Properties is set to scale, promising sustainable growth and robust returns. We invite investors to join us in this lucrative venture to foster a vibrant property market in the North West.





THE OPPORTUNITY

The North West of England is currently one of the most promising regions for property investment in the UK, offering a unique combination of affordability, rental demand, and economic growth. In particular, the market for renovation properties presents a golden opportunity for investors looking to capitalise on the potential for substantial returns. Northville Properties is strategically positioned to leverage these market conditions focusing on urban centres in the M6 corridor which benefit from strong fundamentals and communications to major commuter destinations such as Manchester, Preston and Liverpool.



MARKET DYNAMICS

The North West property market is characterised by a diverse mix of urban development and suburban landscapes. The region's cities, like Manchester and Liverpool, are experiencing a surge with increasing investment in infrastructure and commercial development, leading to a growth in local employment and an increasing demand for quality rental accommodation. Wigan and Leigh, our current areas of expertise, stand as testament to this growth, combining affordable property prices with a strong rental market – a perfect scenario for investment. Wigan, part of Greater Manchester, like many secondary rental hotspots in the region, has benefited and continues to benefit from, the ripple effect from investment inflow into Manchester.



RENTAL YIELD AND DEMAND

The North West boasts some of the highest rental yields in the UK due to the discrepancy between property prices and rental rates. As young professionals and families look for rental properties that offer a balance between quality and affordability, the demand for well-located, modernised homes is at an all-time high. Northville Properties specialises in meeting this demand by refurbishing properties to a high standard, thus attracting a steady stream of tenants and ensuring robust rental income. We also have a personal approach to tenancy management that has seen only two sets of tenants leave us in the seven years we have been operating in the North West rental market.



ECONOMIC INDICATORS

The North West's economy is on a steady upturn*, with a diverse economic base that includes advanced manufacturing, technology, and services. The region's commitment to innovation and development is evident in initiatives like the Northern Powerhouse, which aims to boost economic growth across cities in the North of England. This macroeconomic backdrop promises a sustained uplift in property values and rental demand, making now an opportune time to invest.

**Source: Ernst and Young*





ABOUT NORTHVILLE PROPERTIES

HISTORY AND BACKGROUND OF JULIAN AND HELEN PLETTS

The inception of Northville Properties traces back to a pivotal summer in 2012. Living abroad in the UAE, Julian and Helen Pletts embarked on their property investment journey with the purchase of a UK property intended as their home upon return. However, the property, which did not meet their needs, was languishing on the market without attracting buyers. It was then that Julian, with the aid of his father, rolled up his sleeves and overhauled the property during one transformative summer month. The fruits of this labor were not just a renovated property, but a staggering 47% profit upon sale, igniting a passion for property development in Julian.

This initial success was the catalyst for what would become a dedicated pursuit of below-market-value properties ripe for renovation. Julian and Helen honed their expertise in the vibrant Wigan property market, steadily cultivating an invaluable network of skilled tradespeople and establishing strong connections with local estate agents and property sourcers.

Now, through Northville Properties, Julian and Helen are channeling their experience and local market acumen to scale new heights. Northville Properties is poised to leverage this solid foundation to expand beyond the familiar territories and capture greater opportunities in the North West property market, promising to deliver quality, value and growth.





OUR BUSINESS MODEL

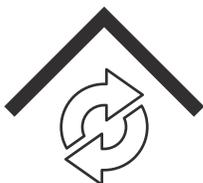
At Northville Properties, our business model is the cornerstone of our success and investor confidence. We adhere to a set of guiding principles that ensure we not only meet but exceed the expectations of our clients and partners.





Principles for Property Investment

Our investment philosophy is built on a foundation of discipline, transparency and strategic growth. We are committed to sourcing properties with untapped potential, providing secure and lucrative opportunities for our investors. Our approach is methodical and data-driven, informed by in-depth market analysis and years of hands-on experience in the North West property market.



Focus on Refurbishment and Modernisation

We specialise in properties that require refurbishment and modernisation. By focusing on these types of properties, we are able to secure assets at below market cost, creating room for significant value appreciation post-renovation.

Negotiating Deals Below Market Value

A key element of our business model is the ability to negotiate property deals significantly below market value. We leverage our extensive network of local contacts, our market insights, and our negotiation expertise to identify and secure properties that offer the best potential returns.

Value-Adding Refurbishment Strategies

Our refurbishment strategies are carefully designed to add substantial value to each property. We focus on cost-effective improvements that enhance the property's appeal, functionality, and efficiency.

Capital Release Through Re-Mortgaging

An integral part of our investment lifecycle is the ability to release capital through refinancing. After enhancing the property's value, we secure new financing based on the increased value, allowing us to return capital to our investors. This strategy enables our investors to recycle their investment into new opportunities, if they so desire.





INVESTMENT DETAILS

Our investment model is designed to be both flexible and secure, catering to a range of investment appetites.

**£50k
to
£100k**

Investment Range and Structure

We offer investment opportunities starting from £50,000 to £100,000. This range is structured to allow investors to participate at a level that is comfortable for them while providing ample capital to fund substantial renovation projects, significantly increasing property values.

Investors will enter into a clear and transparent agreement with Northville Properties, where each party's commitments and expectations are well-defined. Our deals are structured with a focus on securing discounted properties that promise high returns through strategic refurbishment and increased rental demand.

**8%
to
10%**

Fixed Return Rates and Payment Options

Investors with Northville Properties enjoy fixed return rates that are competitive within the market, ranging from 8% to 10% per project. This fixed return rate is a testament to the confidence we have in our business model and the consistent profitability of our property investments.

Moreover, we offer flexible payment options to suit the preferences of our investors. Returns can be received as a monthly income, providing a steady cash flow and serving as an attractive option for those looking for regular income from their investment. Alternatively, investors can opt for a lump sum payment at the end of the project, which is ideal for those looking to reinvest or capitalise on the full value of their returns at one time.





CASE STUDY – OUR MOST RECENT RENOVATION

**52 BELL LANE – INFINITE RETURN, CASH-OUT
3 BED SEMI REFURBISHMENT**





THE PROPERTY

We secured this genuine below market deal for £95,000 prior to auction by providing the vendor with the surety of a guaranteed completion in a short time scale based on in-person negotiation, relationship building and track record of completions in the vicinity. We also use testimonials of previous vendors and estate agents who have sold to us as a confidence building tool.

There were no major conveyancing issues with this property and the vendor was able to move into the larger inherited property that they were also paying for sooner than they had imagined.

This is a genuine below-market deal with the valuer coming in and immediately valuing the property at £130,000 prior to us completing.

COMPARABLES

Comparables in the area however, put the potential after refurb value (ARV) of this property in the region of £175,000 to £200,000.



THE RENOVATION

During the conveyancing process we had a full survey of the property carried out which highlighted a number of areas of concern including historical movement in the floors and a lack of lintels at the frontage of the property.

The above issues were costed into the budget of £20,000 for a full renovation of the property (plus a 10% contingency) which included a rip out of a stud wall, upgrade to fixtures and fittings, double glazing and porch replacement plus tiling and redecoration of the property.





THE END RESULT

The project was fully renovated and marketed for rental within 8 weeks of receiving the keys and is now tenanted at a market beating price of £895 per calendar month on a six months AST which we manage in house.

THE NUMBERS

£95,000

Purchase Price

£2,850

Stamp Duty

£1,832

Legals in Survey

£22,000

Renovation

£180,000

Conservative Estimate ARV

The return on investment is infinite as we will have no cash remaining in the deal. Plus, we are receiving positive cashflow each month from the property.





HOW TO INVEST

Investing with Northville Properties is a streamlined and transparent process designed to facilitate our investors at every step. Here is a step-by-step guide to investing with us:

Step 1: Initial Inquiry

Reach out to us via the contact information provided at the end of this section. We welcome your interest and are ready to answer any preliminary questions you may have about our investment opportunities.

Step 2: Due Diligence

We encourage all potential investors to perform due diligence. This may involve reviewing our past project portfolios, financial forecasts and business plans. We are committed to transparency and will assist you by providing all necessary documentation.

Step 3: Legal Documentation

Once you decide to proceed, we will guide you through the necessary legal documentation. This includes the investment agreement, terms of the first charge on property assets (if applicable) and any other relevant contracts. We will be on hand to ensure that you fully understand the terms and implications of your investment.

Step 4: Funding Your Investment

With the legal formalities completed, the next step is to fund your investment. We will provide bank details for a secure transaction to the Northville Properties account.

Step 5: Project Engagement

Following your investment, we will keep you regularly informed about the progress of the renovation projects you are invested in. We believe in keeping our investors engaged and informed throughout the project lifecycle.

Step 6: Receiving Returns

Depending on the chosen payment structure, you will start receiving returns either in the form of a monthly income or as a lump sum at the end of the project.

Documentation and Legal Prerequisites

Before investment can begin, we require:

- Proof of ID and address (to comply with KYC regulations)
- Confirmation of funds



CONTACT US

For any inquiries or to express your interest in investing with Northville Properties, please contact us at:

Email: julian@northvilleproperties.co.uk

Phone: +44 (0) 7434611 669

We look forward to welcoming you to the Northville Properties family and to a fruitful partnership.

