# Investing with Limitless Property

"Limitless Property offer Bespoke Sourcing & amazing fixed rate returns. Getting your money working hard for you!"

## LIMITLESS PROPERTY INVESTMENT & SOURCING









<u>@\_limitlessproperty</u>

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# Executive Summary What we do?

We launched Limitless Property in Winter 2020, following our dream of building a passive income & financial freedom through property.

We are passionate about all areas of property development & development. We are looking to build a better UK rental market that values investors & tenants alike. Creating beautiful homes that provide fantastic returns.

We are here to give you a hands-free way of getting your money to work hard for you! We strive to provide a world-class service to all our clients.

We work in two different ways to:

- Deal Sourcing
  - Finding & securing properties for you
  - Assisting you from viewing to completition
- Passive Investment
  - Investing your money in our properties for set returns (between 5-8% interest)
  - Simple bank transfer 1 year Loan Agreement

Check out this video to find out more about us & what we do: <u>Click Here</u>



## **About Us**



I'm Ben & I started Limitless Property in November 2020.

My background is in Tennis & I have been a High Performacne Tennis Coach & business owner for over 10 years. My Background has given me great organisation skills, taught me to work well with others & to get the best out of people. It has also given me skills to plan effectively & implement strategies & take action.

Why property? Ive always had a huge passion for property, transforming run down, tired houses into stunning home excites me. After much research, attending training courses, building a great network & finding a fantastic mentor, I decided to start the business.

Aside from property, I have keen interests in finance & investing, business development, sports, travelling & music.

I would love to work closely with you to help you reach your financial goals, build your portfolio & get your money working hard for you!

## Compliance

We are proud to be a fully compliant, deal sourcing & investment company.We are registered with the following bodies for you protection & ours.



Property

Redress

Scheme

We are registered with the ICO & our CRM systems comply with GDPR ICO Registration & Data ProtectionRegistration number: A8709755

We are registered with PRS Property Redress Scheme Membership Number: PRS022448







We are registered with HMRC Anti-Money Laundering. HMRC Anti-Money LaunderingRegistration Number: XHML00000153863



# Investing in South Wales

We currently source all our investments in South Wales, we love the area & know that it produces incredible returns for investors!

- Why do we choose South Wales:
  - Lower Entry House Prices
  - High Rental Demand
  - Rental Prices Increasing
  - Good Rental Yield
  - Many Opportunities for High % ROI
  - Plans & Investments In The Area

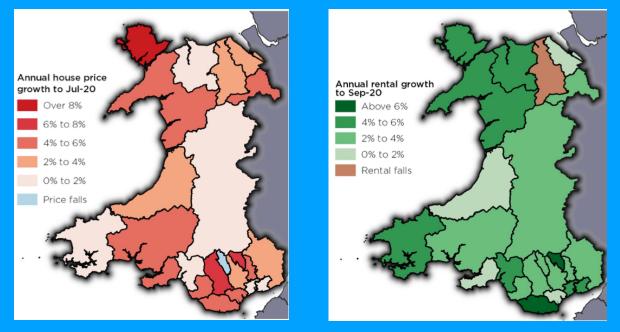
Below are links to several key readings that demonstrate why we believe South Wales to be such a lucrative area:

- <u>The major transport infrastructure projects that are set to</u>
  <u>reshape Wales</u>
- Welsh housing market & supply update
- Average rent prices in Wales



# Investing in South Wales

Wales sees average house prices increase by 7.0% in the year to November 2020 & average rent increases of



Source: Savills using HM Land Registry (six-month smoothed)\* | Zoopla Rental Index – powered by Hometrack



Source: HM Land Registry. GOV.UK & Statista 2020 United Kingdom (Wales): GOV.UK. Jan 2015 to Sept 2020



# The BRR Model How It Works? Buy, Refurb, Refinance

Here is how our BRR Model Works:

- Purchase Property at Reduced Rate
- Add Value Through Refurbishment (High Standard)
- Refinance or Sell Property
- Repay Our Investors or Pull Out Your Initial Capital





## **The Power of Investing**

## **Compound Interest**

Why you should be investing your money:

It is a way of accelerating your wealth, by being paid interest on your interest. The longer you do it, the more you it makes.

Albert Einstein said about the power of compound interest:

'Compound interest is the eighth wonder of the world. He who understands it, earns it ... he who doesn't ... pays it. Compound interest is the most powerful force in the universe.

### Are you benefiting?

### HOW MUCH YOU NEED TO SAVE EACH DAY TO HAVE \$1,000,000 AT 65

STARTING AGE	3% RETURN	5% RETURN	7% RETURN	
20	\$29	\$16	\$9	
25	\$35	\$21	\$12	
30	\$44	\$29	\$18	
35	\$56	\$39	\$27	
40	\$74	\$55	\$40	
45	\$100	\$80	\$63	
50	\$145	\$123	\$103	
55	\$235	\$211	\$189	
			BU	SINESS INSIDER

Table Source: https://www.businessinsider.com/money-savedper-day-to-retire-a-millionaire-2015-10?r=US&IR=T



# How We Get Your Money Working Hard

## Are you losing money?



Best Bank Savings Rate (Feb, 2021) 0.6% Fixed 1 Year Min: £1,000

(Source: https://www.moneysupermarket.com/savings/)



Our Investment Rates 5-8% % Fixed 1 Year Invest from as little as £5,000.

## **Check Out The Numbers**

Fixed Returns for 12 Months									
Amount Invested Bank	Bank Interest Rate	Our Interest Rate	Interest Amount	Interest Amount	Interest Paid	Amount Paid at			
	Bank Interest Rate		With Bank	With Us	Monthly	Maturity			
£5,000	0.60%	5%	£30	£250	£20.83	£5,000			
£10,000	0.60%	6%	£60	£600	£50.00	£10,000			
£20,000	0.60%	7%	£120	£1,400	£116.67	£20,000			
£50,000	0.60%	8%	£300	£4,000	-	£54,000			
£100,000	0.60%	8%	£600	£8,000	-	£108,000			

### **Did You Know?**

If your savings earn LESS than 1.9%, you are actually LOSING MONEY. Inflation rates in the UK are currently 1.9%



# Ways to Invest with Us

### **#1 - Deal Sourcing**

Starting with an Exploratory Zoom Call, we speak to you about your property dreams & why you want to achieve them. We build a picture of the properties you want & the returns you desire.

Following on from the initial call, we then look for properties bespoke to your requirements.

We view, offer & secure the property for you & are with you through to compeletion & sale or rent. We can even project manage your refurb.

With our dedicated team of hand picked brokers, solicitors, contractors & management agents, we can assure you get the best & results, every step of the way.

### **#2 - Passive Investments**

The simplest & most hands-off investment option we have. Our passive investments are so easy & offer fantastic, completely passive returns, fixed for 12 months. We offer between 5-8% returns.

A simple bank transfer can allow us to implement our BRR strategy. Once the property has been refurbish & the initial investment pulled out (via refinancing), you recieve all of your initial investment back PLUS a very healthy interest on it too!

Passive investments are based on a Loan Agreement (drawn up by a solicitor).



## Our Investment Options: The Process

**#1 Deal Sourcing** 

EXPLORATORY GOALS CALL Complete NDA, ID Check & Proof of Funds

> FIND & BUY PROPERTY

REFURB / ADD VALUE

REFINANCE / SELL

**GREAT RETURNS** 

### **#2 Passive Investment**

### **RAISE FINANCE**

Loan. Agreement agreed through solicitors

BUY PROPERTY

REFURB / ADD VALUE

REFINANCE / SELL

**REPAY INVESTOR** 



## **Security for YOU**

## **Mitigating Risk**



We offer the highest level of security for all of our investors.

All our properties go through thorough due-diligence in order to de-risk the investment as much as possible. We ensure that the property is brought at the right price & are conservative in our estimates of rental prices & end value.

We stress test our properties up to a 5% interest rate guarantee they still make a profit, as well as factoring in mulitple-exit stratergies to give you the safest possible investment.

## **Does This Work For You?**

Do you want to great returns on your money? Would you like to invest in property without the hassle? Do you having savings in the bank, equity or pensions that are doing nothing for you? Would you like to create amazing homes for people?

Then this is for you! Get in touch with us.



## Example Deal #1



Purchase Price: £55,000 SDLT & Legals: £2,060 Done Up Value: £100,000 Refurbishment: £21,500 Remortgage (75% LTV): £75,000

Rent: £550pcm Mortgage (@3.4%): £213pm Management, Maintenance & Voids: £110 Monthly Cashflow: £228pcm Annual: £2,736 Money Left In: £4,900 ROI: 56%



#### **Additional Notes:**

- Close to shops & local amenities
- Good local schools
- Close to train station & road links
- High Rental Demand



## Example Deal #2





Purchase Price: £62,370 SDLT & Legals: £2,871 Done Up Value: £110,000 Refurbishment: £21,000 Remortgage (75% LTV): £82,500

Rent: £575pcm Mortgage (@3.4%): £234pm Management, Maintenance & Voids: £115 Monthly Cashflow: £226pcm Annual: £2,712 Money Left In: £4,566 ROI: 59%

### **Additional Notes:**

- Located on side street close to local shops
- Lovely community street
- Close to train station & road links
- High rental demand
- Strong resale value



## Want To Get Involved? Let's Get Started!



Email Us ben@limitless-property.co.uk

Call Us 07783 346659

We would love to meet with you in person or over a Zoom Call too!



Click on icons to be directed straight to that site, or our logo to head to our website.









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