



# SHORETHING

PROPERTY INVESTMENTS

ANGEL INVESTOR PACK



# BECOME AN ANGEL



"INVEST IN PROPERTY WITHOUT INVESTING TIME"

- Shore Thing

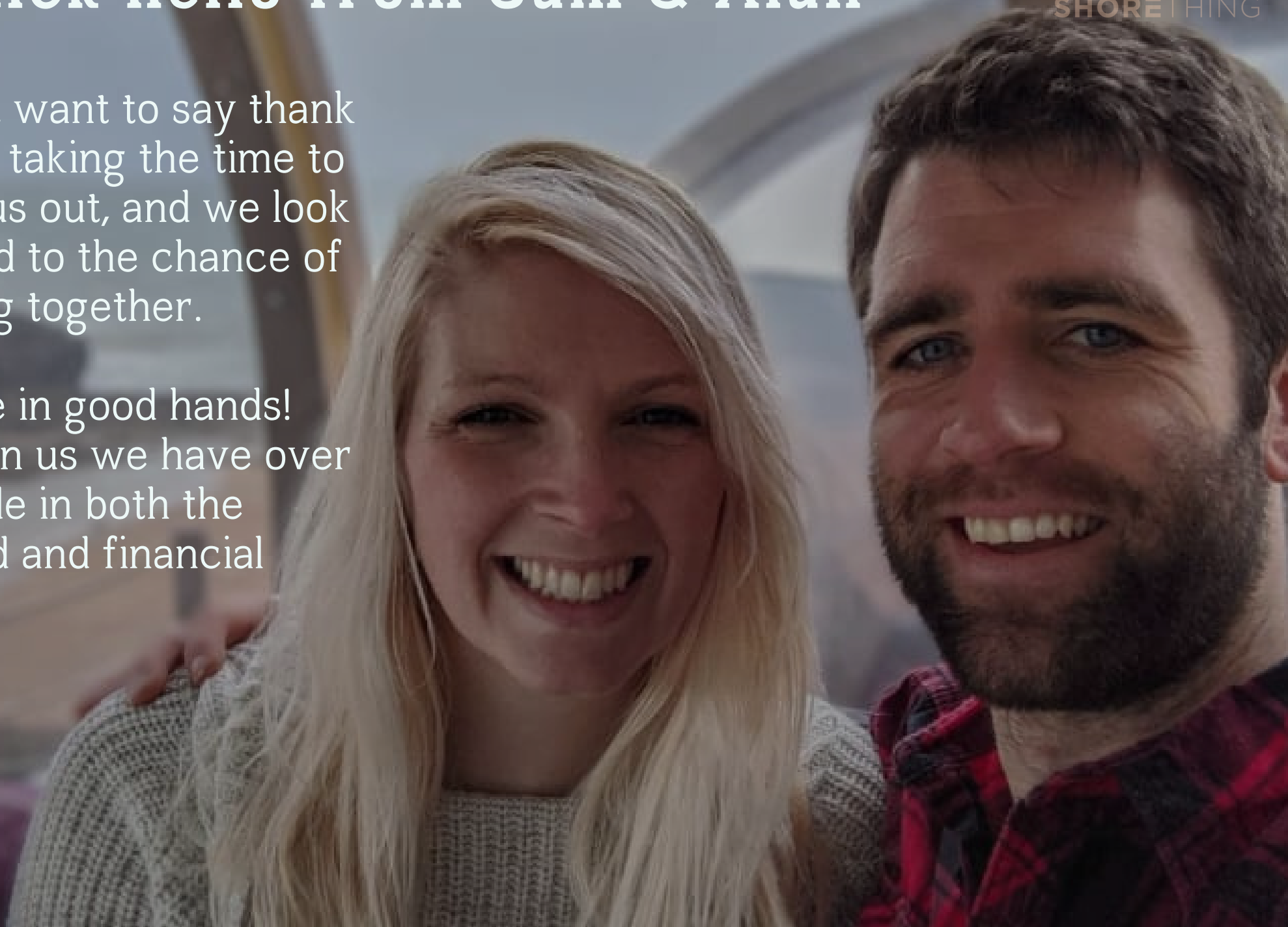


# A quick hello from Sam & Alan



We just want to say thank you for taking the time to check us out, and we look forward to the chance of working together.

You are in good hands! between us we have over a decade in both the landlord and financial sector.



# WHAT IS AN ANGEL INVESTOR?

WE ARE LOOKING FOR INDIVIDUALS THAT ARE EXCITED  
TO **MAKE THEIR MONEY WORK FOR THEM!**



We use financial contributions from our Angels to conduct essential **Renovations/Repairs Conversions** and obtain relevant **Licensing** on properties. By using Angels it allow us to maximise our efficiency, increase purchasing power and minimise the time required to complete all necessary work.

**As a thank you, we offer great returns.**



# "INVEST WITH YOUR VALUES, NOT JUST WITH YOUR MONEY"

- Shore Thing



By choosing to place your money with us rather than a big chain bank, or large corporate fund you, would actually be **assisting us to help others**, and still making money - WinWin.

We help individuals that cannot afford to buy houses, find homes. We provide accommodation for young professionals that have just moved out from their parents to people that have fallen on hard times and are in need of shelter.

We do this in the form of **HMO's**...





# WHAT IS A HMO?

- A House in Multiple Occupation (HMO) is a residential property that is shared by three or more individuals, not from the same household, (for example a family).
- Rather than let the house to a single family, each bedroom is let out on a separate assured shorthand tenancy (AST) to an individual tenant. The tenants share the amenities and communal areas such as the kitchen and bathroom facilities.
- A large HMO (5+ people) is categorised under a separate planning use class and may require a licence from the local authority. Depending on area this may extend to a Small HMO (3+ people)
- HMO properties are popular with students and young professionals who are looking for affordable shared accommodation. It provides high rental yield and resilience against vacancy.
- Refurbishment works are normally required to convert spare spaces into additional bedrooms.



# HMO - MYTH BUSTING

**Myth** - Rent to HMO is risky, as the landlord has the overall liability at the end of the day.

**Busted** - The Supreme Court has delivered a landmark ruling that where rent-to-rent companies take over the running of a property, they cannot pass their legal liabilities onto the landlord.

**Myth** - I thought subletting wasn't allowed?

**Busted** - This only applies to properties that have been sublet by a tenant on an AST

(Assured Short-hold Tenancy), often without the landlord being aware... or turning a blind eye.

When done correctly through a licensed management company that has obtained all necessary permissions from the local authority it is accepted, and even encouraged because it provides desperately needed rooms.



# WHY PLYMOUTH?

## The Place

Britain's Ocean City is the industrial hub of the Southwest. With the Dockyard, hospital and large trading estates, it has a high demand for rental properties, especially the individual room sector.

## The People

In a recent survey 'Janners' have voted their neighbours the friendliest in the UK. Good neighbours and strong communities is directly linked to happier tenants.

## The Properties

Due to a lot of money being invested into the city centre and university, including commercial student blocks, many landlords are now switching to young working professionals.

## The Price

Compared to the surrounding area in Devon, Plymouth is still very affordable. This means you get better rental yields on your property and potential for capital growth.

## The Proof

Plymouth was named as the best area in England to invest in a property in 2022!



# WHAT MAKES SHORE THING A SURE THING?



## Part 1 - The process

1)Initials talks

2)Loan  
agreement  
signed

3)Monthly  
statements

4)Pay day

5)Reinvest

- 1) As part of our due diligence we will make sure that you are financially secure enough to loan money, and how much you can lend without causing you any undue financial stress.
- 2) A formal loan agreement will be signed to ensure both parties are protected in this transaction. Once this is signed the loan can take place, and everyone is secured.
- 3) Angels will be updated with monthly statements, this allows for tracking of your interest and keeping up to date - We believe good communication is fundamental.
- 4) Angels will receive their interest for the loan on day 350. The remainder paid on day 364 - This means that we are not responsible for submitting for capital gains on your behalf for that year, but will offer you guidance on how to do so if necessary.
- 5) We pay the interest back early as a thank you! and to allow you to decide whether you would like to reinvest with us. A new 364 day agreement will be submitted, and you can go back to relaxing and watch your money continue to work for you.

Using our extensive knowledge of the area, network of letting agents, referrals from satisfied landlords, off-line marketing campaigns and being part of the Aspire property network who have sold over 80 million in property. We are very confident in our ability to source effective HMO's and deliver a fantastic service.

**Numbers don't lie.** No potential property escapes a thorough analysis. We believe in integrity, and if the property is just not viable as an HMO, it's always best to walk away, rather than trying to adjust the numbers to make it work.

Term	Value
contract	60

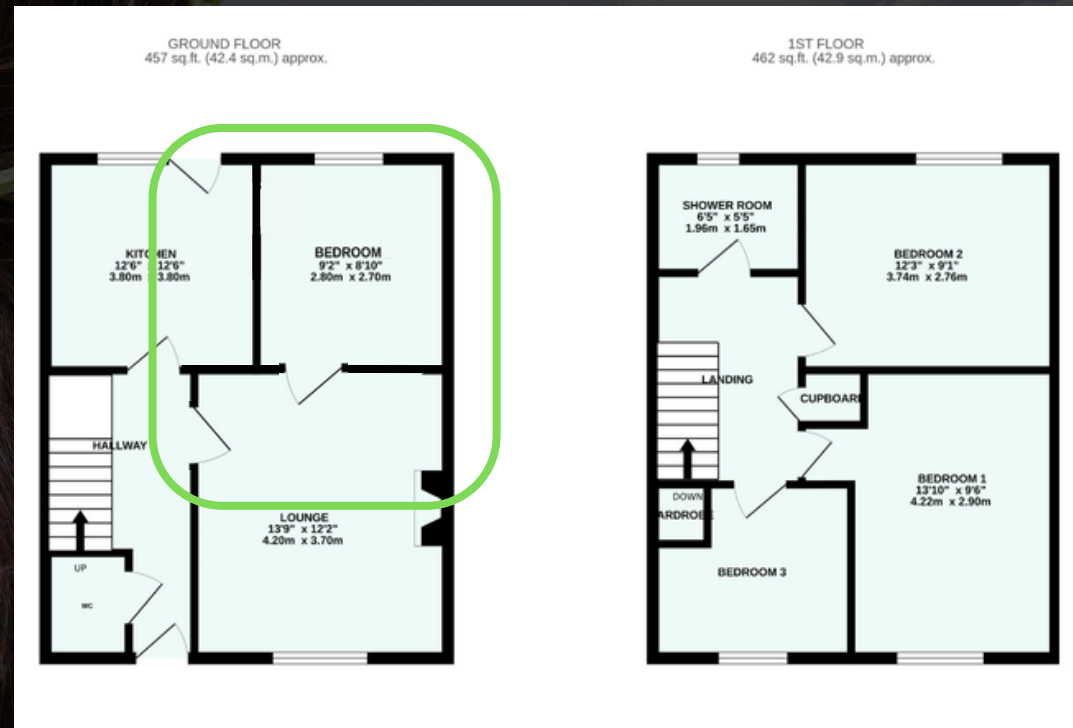
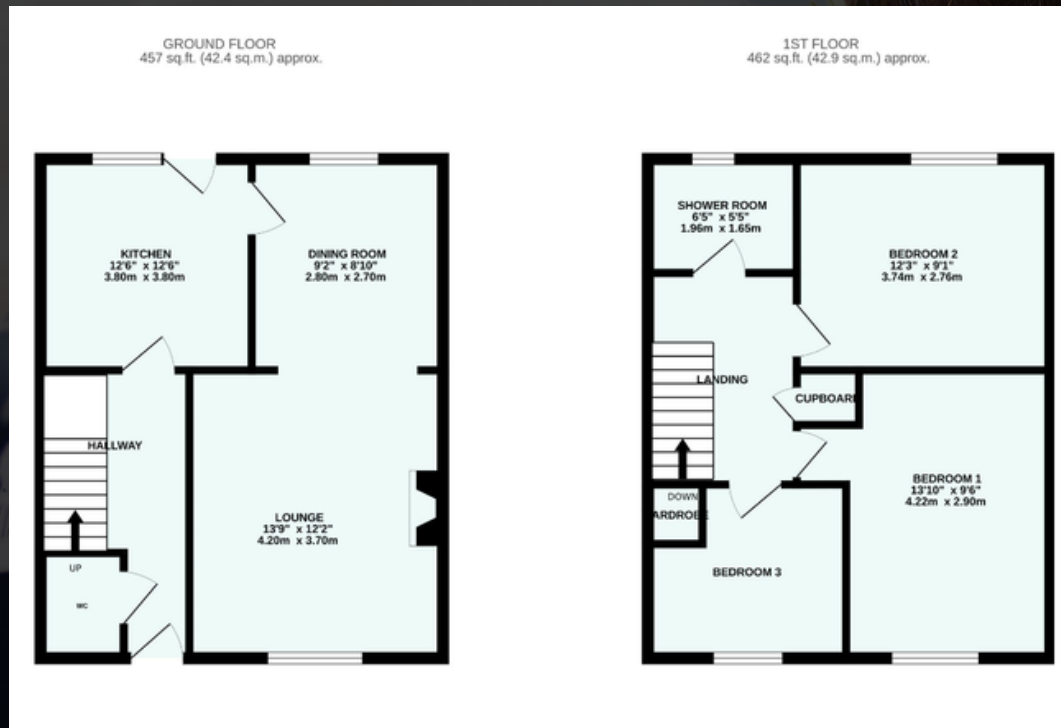


# WHAT MAKES SHORE THING A SURE THING?



## Part 3 - Angel funds in action

Example of an easy additional bedroom being created, by installing a partitioning wall and relocating two doors. One to allow access to the lounge, the other to provide additional space in the kitchen and simultaneously give the new bedroom an ergonomic layout.



Cost of vacant month while works are completed - £850  
Cost refurbishment (including minor repairs and decorating) - £3640  
Cost of furnishings - £2400  
Cost of HMO licensing - £650  
Total start up cost - **£7540**

USING THE ANALYSERS, THE  
**NET PROFIT OF HMO IS**  
**£700 PCM!**

# HOW MUCH DO I NEED TO INVEST?

Do I need Hundreds of Thousands of pounds to invest? **No**

**The minimum amount we can accept is £1000.** This is because unlike other property investments, your loan will not be used to fund one individual property or project. The loan is used to form part of a 'pot' that contributes to all the projects. This reduces your exposure and helps to hedge against risk.

**As with any type of investment, there is always risk.**

It is important to understand the risks involved in lending money to any company, and to conduct your own research, understand the business plan and the terms of the loan. make sure everything is in writing , including the terms of the loan, the interest rate and repayment schedule. you should also keep good records of the loan, in case there is any problem down the line



# F.A.Q'S

**Q) We thank you for taking the time to read through this Angel pack. There is still one main question that remains: **What's the interest on my loan?****

**A)** We are currently offering a return of **7-10%** depending on circumstance. We cannot provide a fixed interest rate for all Angel loans, as each loan is assessed individually. Certain factors are taken into consideration; such as the amount of money to be loaned, returning or new customer, Bank of England interest rates and interest rates on mortgages at the time of the loan. All these pay a part in the calculation. The amount is almost always greater than you would receive in a saver or ISA.

**Q) Why use Angels, would it not be easier and cheaper to get a business loan?**

**A)** Correct, it could work out cheaper to use a bank loan, as the pay back return is often lower. However, **cheap doesn't mean good value!**

- Speed and flexibility: Angels can often provide funding much quicker, and are willing to allow us to be more creative and unorthodox which the banks see as risk, whereas savvy investors see opportunity.
- Personal touch: We find Angels can be more hands-on and often eager to provide their experiences, expertise and access to networks in the industry, being a valuable resource. Also, and very important to us here at Shore Thing, we want to work with people just like you!

# THANK YOU & GET IN TOUCH



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