YOUR GUIDE TO PROPERTY INVESTING

The First Steps to Building Wealth Through Property

Helping busy professionals, solo parents and families invest in property with confidence.

AEQUALIS PROPERTY Group Ltd.

www.aequalispropertygroup.com

Welcome

If you've downloaded this guide, you've potentially been thinking about investing in property for a while.

Perhaps you've watched TV programmes about property renovation (you may have seen our founder on one popular show!), or maybe you've followed investors on social media or just wondered whether property could help you create financial freedom and security for yourself and your family.

You may also have questions…
Where do I start?
How much money do I need?
What if I make an expensive mistake?
Is now even the right time to invest?

The good news is that:
1) every experienced property investor started exactly where you are today and,
2) this guide might help with some of those questions

About Aequalis Property Group

At Aequalis Property Group, we believe property investing should be accessible, transparent and tailored to your personal goals and circumstances.

We believe in making informed decisions, building long-term wealth and creating opportunities that support the life you want to live.

Whether you're investing for financial freedom, creating a legacy for your children or simply looking to make your money work harder, we're here to guide you every step of the way.

What you'll find in this guide

This guide has been created to help you understand the basics, avoid common mistakes and begin your journey with confidence.

1. Why invest in property?

2. What type of investor are you?

3. How much money do you need?

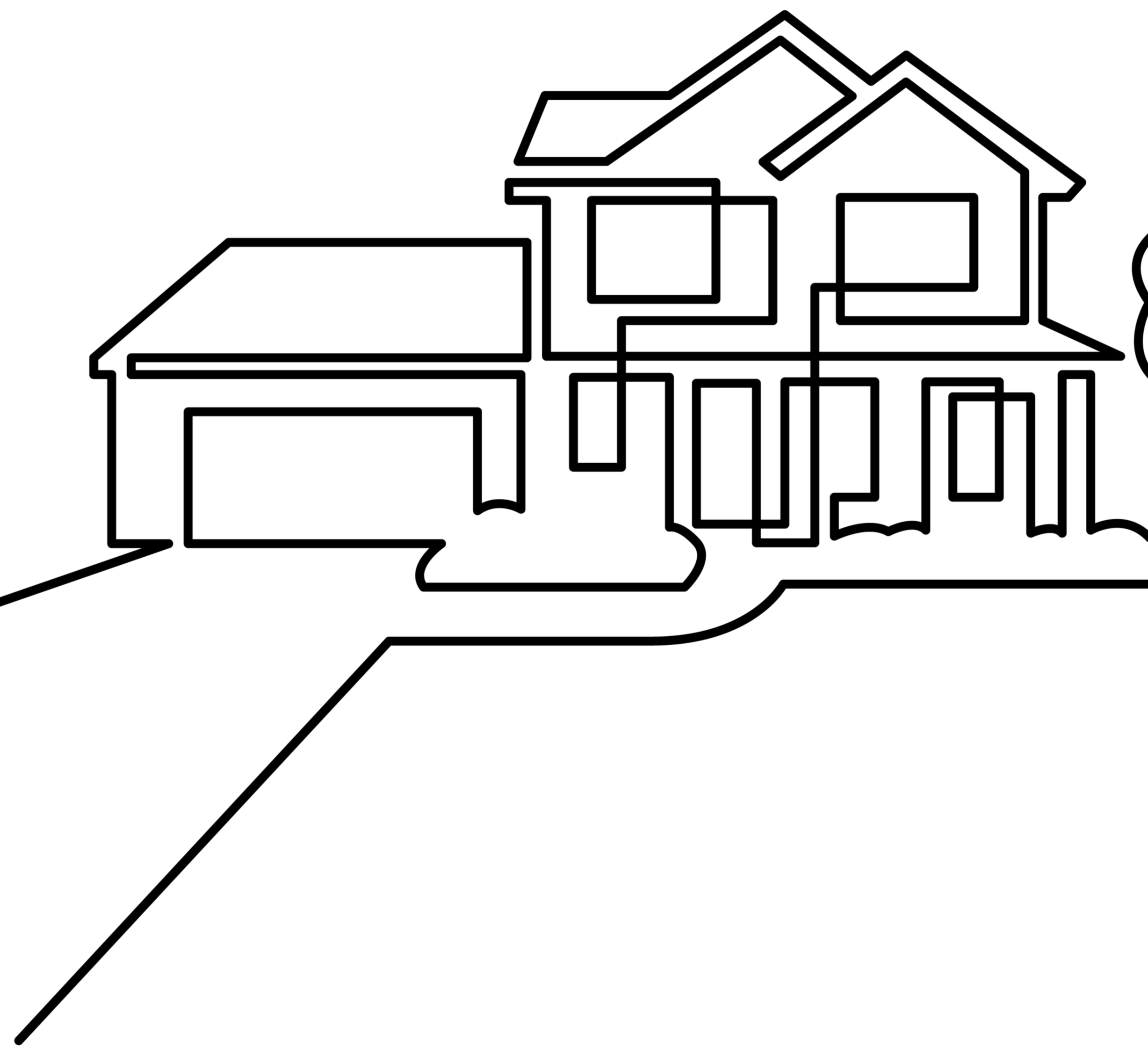
4. The biggest mistakes beginners make

5. Building you power team

6. A Different Mindset: Understanding risk, a good investment and good debt

7. What's your structure?

8. Property investing is a journey



1

Why Invest in Property?

Property has remained one of the UK's most popular long-term investments for decades.

We may be in an unsteady economy which inevitably affects the property market, but with careful planning and adaptability, investing in property continues to out-perform other investment strategies.

It has the potential to provide:

✓ Monthly rental income

✓ Long-term capital growth

✓ Tax planning opportunities

✓ Diversification

✓ Financial control and security for you and your family

Unlike many investments, property allows you to increase value through many different ways such as refurbishments, extensions, conversions and strategic planning.

It's an investment you can influence. This is often preferred over other types of investments.

Property can also be quite rewarding, not only for personal achievement but also when providing a home for someone to live in.

2

What Type of Investor Are You?

There isn't one "right" way to invest in property.

Your strategy should reflect your lifestyle, budget and goals. Everyone's circumstances are different and this is a key factor in deciding your route.

There are many property strategies to choose from all requiring differing levels of involvement as well as varying levels of income.

Have a look at some of the ways you could get involved in property and how it could work for you:

Buy-to-Let

Less hands on. Ideal for investors looking for regular rental income and long-term growth..

Buy, Refurbish, Refinance, Rent (BRRR)

Daily project management. Purchase below market value, renovate, refinance and recycle your investment.

Property Development

Daily project management but longer term if planning required. Adding value through extensions, conversions and ground up developments. Higher risk but often higher returns in the long run.

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How Much Money Do You Need?

One of the biggest misconceptions is that you need hundreds of thousands of pounds.

The reality is different. It also depends on which strategy you choose.

You're rarely advised to put all of your cash into the purchase, using finance is the way to go. By this you're talking about BTL mortgages, bridging loans or even private investors.

Your starting point for the majority of investment properties is 25% to roughly 33% of the property purchase price. The lower the property value, the lower your deposit. But that's not the only thing you need to pay for.

There are quite a few forgotten or hidden costs. Some obvious, some not so.

Having a clear financial plan is more important than having the biggest budget.

Other costs

Stamp Duty

Legal fees

Survey costs

Mortgage fees

Refurbishment budget

Contingency fund

Holding costs

Re-finance fees

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The Biggest Mistakes Beginners Make

Waiting for the “perfect” time
There will always be uncertainty.
Successful investors focus on buying well rather than waiting for the perfect deal.. if the numbers stack, go for it.

Buying with emotion
Your investment should be based on numbers—not feelings. That applies to refurbs too. Use your brain not your heart.

Underestimating refurbishment costs
Always budget for unexpected expenses. And you should probably increase what you thought your budget was to start with. Better to be safe than sorry.

Not understanding your exit strategy
Before purchasing, ask yourself:
How will I make money?
How will I exit?
What happens if the market changes?
You need to have more than one available exit strategy. That could be sell or re-finance.

Trying to do everything alone
Building a reliable team often saves both time and money. Trying to do everything yourself often leads to mistakes. Ensure you get more than one quote if seeking trades people.

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Building Your Property Power Team

Successful investing isn't about knowing everything.
It's about knowing who to ask, what to ask and when to ask.
You need a team to work with, to trust and build relationships with.

Your team should include:

- Mortgage broker(s)
- Solicitor(s)
- Accountant
- Surveyor
- Planning consultant
- Trades men/women
- Architect
- Project Manager
- Property Mentor

It's also a great idea if you can to network with other property investors. Ideally in person but the online community is also a great way to learn and be inspired. Through these connections you will also meet people who may become part of your power team, or vice versa.

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A Different Mindset: Understanding Risk, a Good Investment and Good Debt

One key aspect to understand is to use your money to make money.

You should be using others' money too. Using lenders or private investors. This is good debt. Leverage your money. But this will inevitably involve some risk taking.

Every investment carries risk. Good investors don’t avoid risk. They manage it.

There are lots of variables. These variables get factored into your deals. Or they should do. Essentially, your numbers/the deal need to ”stack” up.

As previously mentioned, property allows more flexibility to other investing options, which makes it a more appealing choice in growing your wealth. Once you appreciate the methods, you'll wonder why you didn't start sooner!

Ask yourself:

Can I afford this investment?

Do I understand the numbers?

Have I planned for unexpected costs?

What happens if interest rates increase?

Does it meet local demand?

Will it generate sustainable income?

Can value be added?

Is there more than one clear exit strategy?

Does it align with my financial goals?

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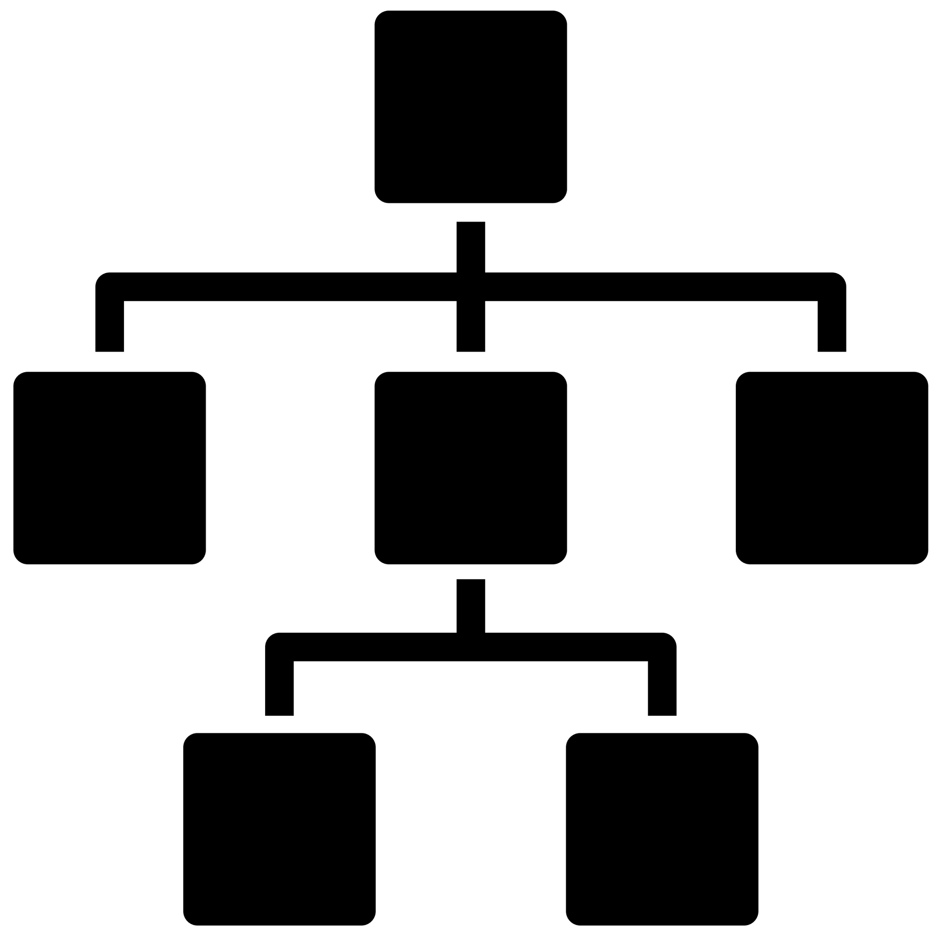
What's your structure?



Another key question is: do I buy this property personally or through a limited company?

For most, the answer to this is the limited company route. There are tax advantages in doing this. If your intent is to grow your portfolio then this is wise.

For some deals, you will even need a group structure.

This must be in place before you sign any paperwork. Bank accounts too.

Your structure is another cost, an initial one and an ongoing cost, it's important to remember that.

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Property Investing Is a Journey

The most successful investors rarely begin with large portfolios.

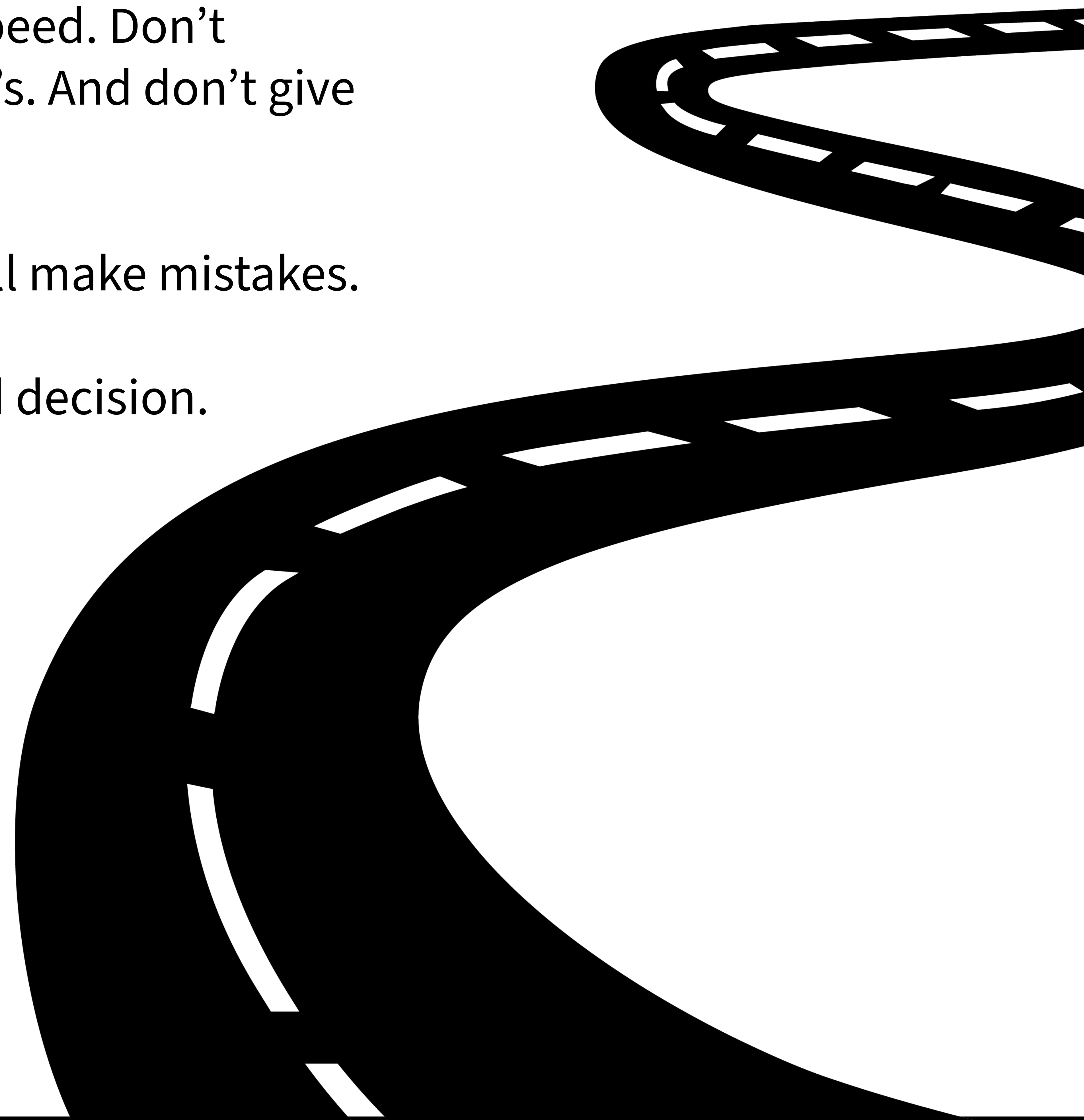
They start with one well-researched investment.
Then another. And another.

The most successful investors have also made mistakes, losing money does happen. There will be ups as well as downs. As with everything, it's important to learn from your mistakes.

Property is about consistency—not speed. Don't compare your journey to anyone else's. And don't give up.

We all have to start somewhere. We all make mistakes.

Your journey starts with one informed decision.



Final Thoughts

There is no “perfect” investor.

There are only people willing to take the first step.

You don’t need to know everything before you begin.

You simply need the right knowledge, the right support and a clear plan which aligns with your goals and circumstances.

Property has the potential to change lives—but only when approached with patience, education and the willingness to learn.

Ready to Take the Next Step?

Book a complimentary discovery call with Aequalis Property Group to discuss your goals, ask questions and explore the opportunities available to you.

We’ve added a brief summary of how we can help below.

AEQUALIS
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Group

How Aequalis Property Group Can Help?

Whether you're completely new to investing or looking to expand an existing portfolio, we offer tailored support to suit your goal and circumstances.

Ready when you are!

We offer a free 30-minute consultation call.

HOW TO CONTACT US

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Ways we can help you

Bespoke Property Investing

We'll identify investment opportunities that align with your objectives.

Project Management

From acquisition to completion, we'll oversee your refurbishment or development.

Investment Opportunities

Access carefully selected projects designed for investors seeking a more hands-off approach.

Joint Ventures

Collaborate with an experienced property investor.

Mentorship

Personal guidance designed to give you the confidence and knowledge to invest independently.

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