



Vada Prime Group Limited

Property Deal Report: BTL - Birmingham

Deal Summary

Deal Details	Property Information
Investment Strategy: B2R	Appreciation Rate (% per year): 5
Company Branding: Vada Prime Group Limited	Annual Rental Growth (% per year): 2
Contact Number: 07858980049	Supported Living Contract Length (Years):
Deal Name: BTL - Birmingham	Additional Notes:
Location: Birmingham	Total Refurb Cost (£): 20000.0
Property Type: Block of Flats	Base Annual Rent (£): 18000.0
Bedrooms: 4	Financing Details: Traditional Mortgage: £127,500.00 @ 5.00% for 25 yrs
Bathrooms: 2	Total Loan Amount (£): 127500.0
Ownership Type: Freehold	Total Cash Contribution (£): 0
Furnished Status: Unfurnished	Monthly Mortgage Payment (£): 745.35
Tenancy Status: Tenanted	Remaining Loan Balances: [[127500.0, 124871.06876199029, 122107.63641244342, 119202.82161922596, 116149.39098819255, 112939.74105102528, 109565.87933153652, 106019.4044432882, 0]]
Tenancy Expiry (MM/YYYY): 05/2027	Total Acquisition Cost (£): 197600.0
Management Company: Vada Prime Group Limited	Cash Invested (£): 70100.0
Purchase Price (£): 170000	Cost of Investment (£): 197600.0
Market Value (£): 220000	Financing Recommendations: Generic: Consider a mix of mortgage (75% LTV, 4.5%, 25 yrs) and cash.
Estimated Refurb Cost (£): 20000.0	Economic Vacancy Rate (%): 0
Stamp Duty (£): 5100	Economic Vacancy Loss (£): 0.0
Legal Fees (£): 1500	Adjusted Rental Income (£ Annual): 18000.0
Council Tax (Pre-Completion) (£):	Other Income (£ Annual): 0.0
Survey Fees (£):	Effective Gross Income (£ Annual): 18000.0
Mortgage Arrangement Fees (£): 1000	NOI (£ Annual): 9055.77
Broker Fees (£):	Annual Repair Costs (£): 0.0
Contingency Fund (£):	Total Monthly Debts (£): 745.35
Capex (£):	Total Annual Debts (£): 8944.23
Planning Permission Fees (£):	Monthly Cashflow (£): 754.65
Sourcing Fee (£):	Annual Cashflow (£): 9055.77

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HMO Licensing Fees (£):	Net Cash Flow (£ Annual): 9055.77
GDV (£):	Gross Rental Yield (%): 10.59
Initial Investment (£):	Net Rental Yield (%): 5.33
Monthly Return (£ at 70%):	Cash-on-Cash Return (%): 12.92
Total Return (£):	Cap Rate (%): 4.12
Market Rent (£ PCM): 750	ROI (%): 5.33
Current Rent (£ PCM): 1500.0	Debt (as percentage): 57.95
Other Income (£ PCM):	Income Over Debt: 2.01
Management/Bills Cost (£ PCM):	DTI Ratio (%): 49.69
Operating Costs (£ PCM):	Loan-to-Value Ratio (%): 57.95
Service Charge (£ Annual):	Gross Rental Multiplier: 9.44
Ground Rent (£ Annual):	Rent-to-Price Ratio: 0.0088
Insurance Costs (£ Annual):	PGI (£ Annual): 18000.0
Monthly Repairs (£):	Loan Paydown (£ Annual): 2569.23
Void Periods (Months/Year):	Return on Equity (%): 9.79
Hands-Off Management Fee (%):	Flip Profit (£): 0
Selling Costs (£):	Hands-Off ROI (%): 0
Capital Gains Tax Estimate (£):	IRR (%): -1.57
Investment Horizon (Months): 90	Profit from Sale (£): 91638.79
	Risk Factors: Insufficient funding: £70,100.00 shortfall; High DTI ratio (49.7%): May strain cash flow

Units and Refurbishment Breakdown

Unit 1, 3, 5...	Unit 2, 4, 6...
Unit A: Rent £750.00	Unit B: Rent £750.00
Flooring: £3,000.00	Flooring: £3,000.00
Bathroom: £1,300.00	Bathroom: £750.00
Kitchen: £1,100.00	Kitchen: £1,350.00
Painting: £1,400.00	Painting: £1,400.00
Total Refurbishment Cost: £6,800.00	Total Refurbishment Cost: £6,500.00
Exterior: Rent £0.00	Common Areas: Rent £0.00
Landscaping: £1,300.00	Hardware and Fixtures: £950.00
Total Refurbishment Cost: £1,300.00	Painting: £450.00
	Windows: £3,500.00

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	Doors: £500.00
	Total Refurbishment Cost: £5,400.00

Financial Analysis

Net Profit at Occupancy Rates	Cash Flow Projections (90 months)
50%: £55.77	Year 1: £11,625.00
70%: £3,655.77	Year 2: £23,610.00
80%: £5,455.77	Year 3: £35,962.20
100%: £9,055.77	Year 4: £48,688.94
	Year 5: £61,797.72
	Year 6: £75,296.18
	Year 7: £89,192.10

Growth Projections

Equity Growth (5% per year)	Rental Growth (2% per year)
Year 1: £92,500.00	Year 1: £18,000.00
Year 2: £106,069.23	Year 2: £18,360.00
Year 3: £120,188.46	Year 3: £18,727.20
Year 4: £134,885.18	Year 4: £19,101.74
Year 5: £150,188.29	Year 5: £19,483.78
Year 6: £166,128.08	Year 6: £19,873.45
Year 7: £182,736.41	Year 7: £20,270.92

Key Performance Indicators

Key Timeframes	Performance Metrics
Breakeven Period: N/A years	Deal Name: BTL - Birmingham
Refurb and Other Costs Payoff: 3 years	Strategy: B2R
	PGI (£ Annual): 18000.0
	Economic Vacancy Rate (%): 0
	Economic Vacancy Loss (£): 0.0
	Adjusted Rental Income (£ Annual): 18000.0
	Other Income (£ Annual): 0.0

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	Effective Gross Income (£ Annual): 18000.0
	Gross Rental Yield (%): 10.59
	Income Over Debt: 2.01
	Debt (as percentage): 57.95
	Gross Rental Multiplier: 9.44
	Loan-to-Value Ratio (%): 57.95
	Monthly Repairs (£):
	Total Monthly Debts (£): 745.35
	Total Annual Debts (£): 8944.23
	Rent-to-Price Ratio: 0.0088
	Monthly Cashflow (£): 754.65
	Annual Cashflow (£): 9055.77
	Annual Repair Costs (£): 0.0
	DTI Ratio (%): 49.69
	Cost of Investment (£): 197600.0
	Cash-on-Cash Return (%): 12.92
	Cap Rate (%): 4.12
	Net Cash Flow (£ Annual): 9055.77
	Loan Paydown (£ Annual): 2569.23
	Net Rental Yield (%): 5.33
	Return on Equity (%): 9.79
	ROI (%): 5.33
	Flip Profit (£): 0
	Hands-Off ROI (%): 0
	NOI (£ Annual): 9055.77
	Profit from Sale (£): 91638.79
	Net Profit 50% (£): 55.77
	Net Profit 70% (£): 3655.77
	Net Profit 80% (£): 5455.77
	Net Profit 100% (£): 9055.77
	Status: Pending
	Time to Sell (days): N/A
	Investor Interest Count: 0
	IRR (%): -1.57



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	Alerts: ROI (5.33%) below threshold (10.0%); Cash-on-Cash (12.92%) below threshold (15.0%)
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Investor Details

Investor Group A	Investor Group B
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Visual Analysis

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Investment vs Return/Value

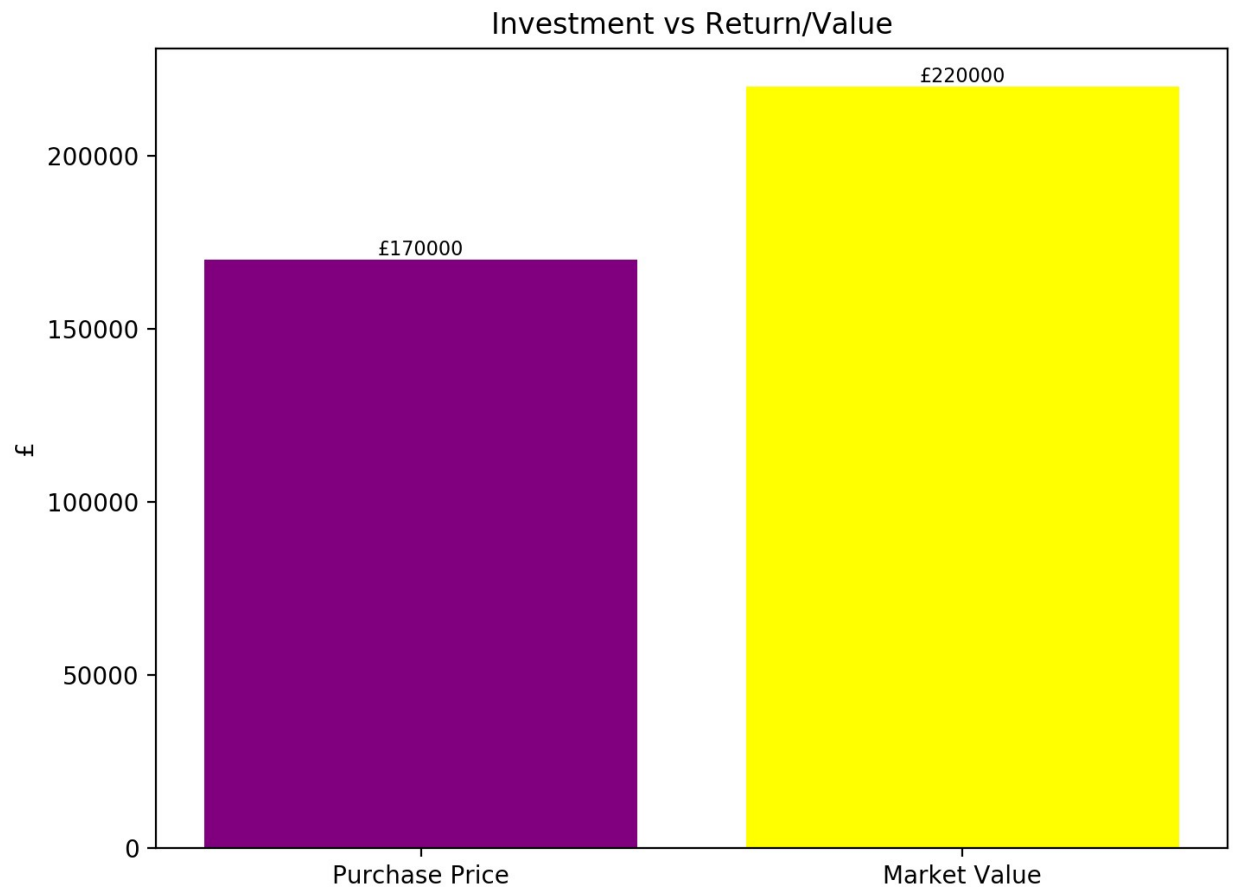


Figure: Investment vs Return/Value - Analysis of property performance

Vada Prime Group Limited
Cost Breakdown

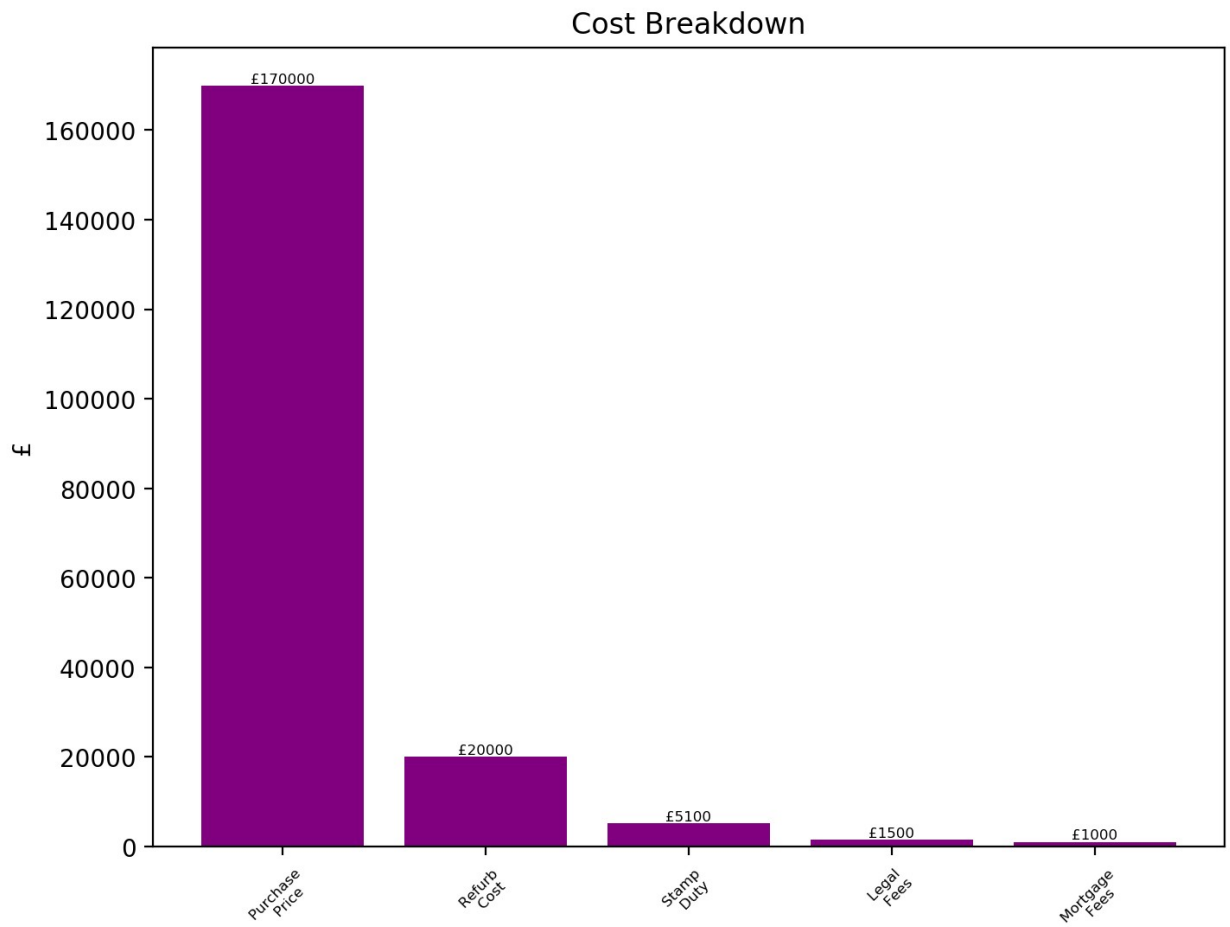


Figure: Cost Breakdown - Analysis of property performance

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Cash Flow Projections

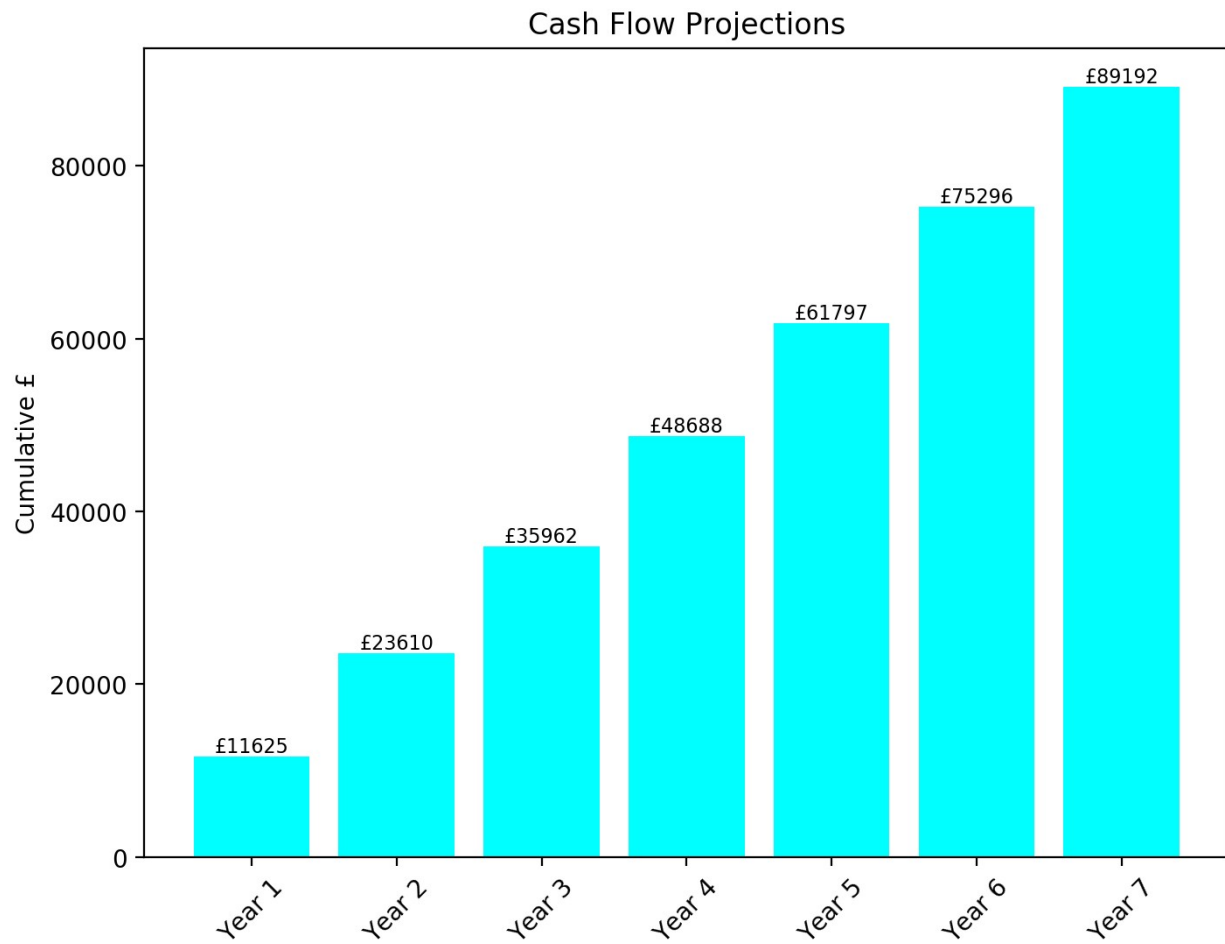


Figure: Cash Flow Projections - Analysis of property performance

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Cash Flow Waterfall

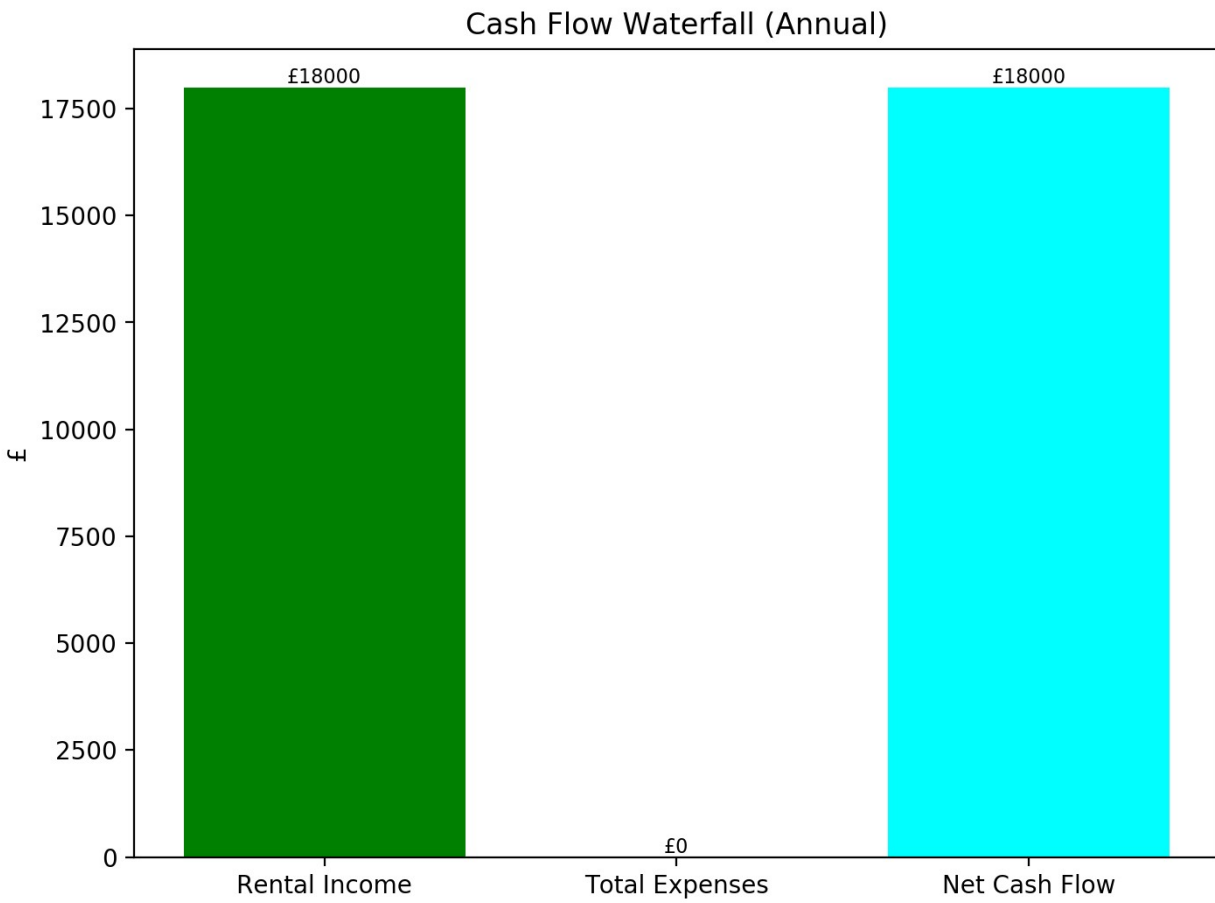


Figure: Cash Flow Waterfall - Analysis of property performance

Vada Prime Group Limited
Investor Interest

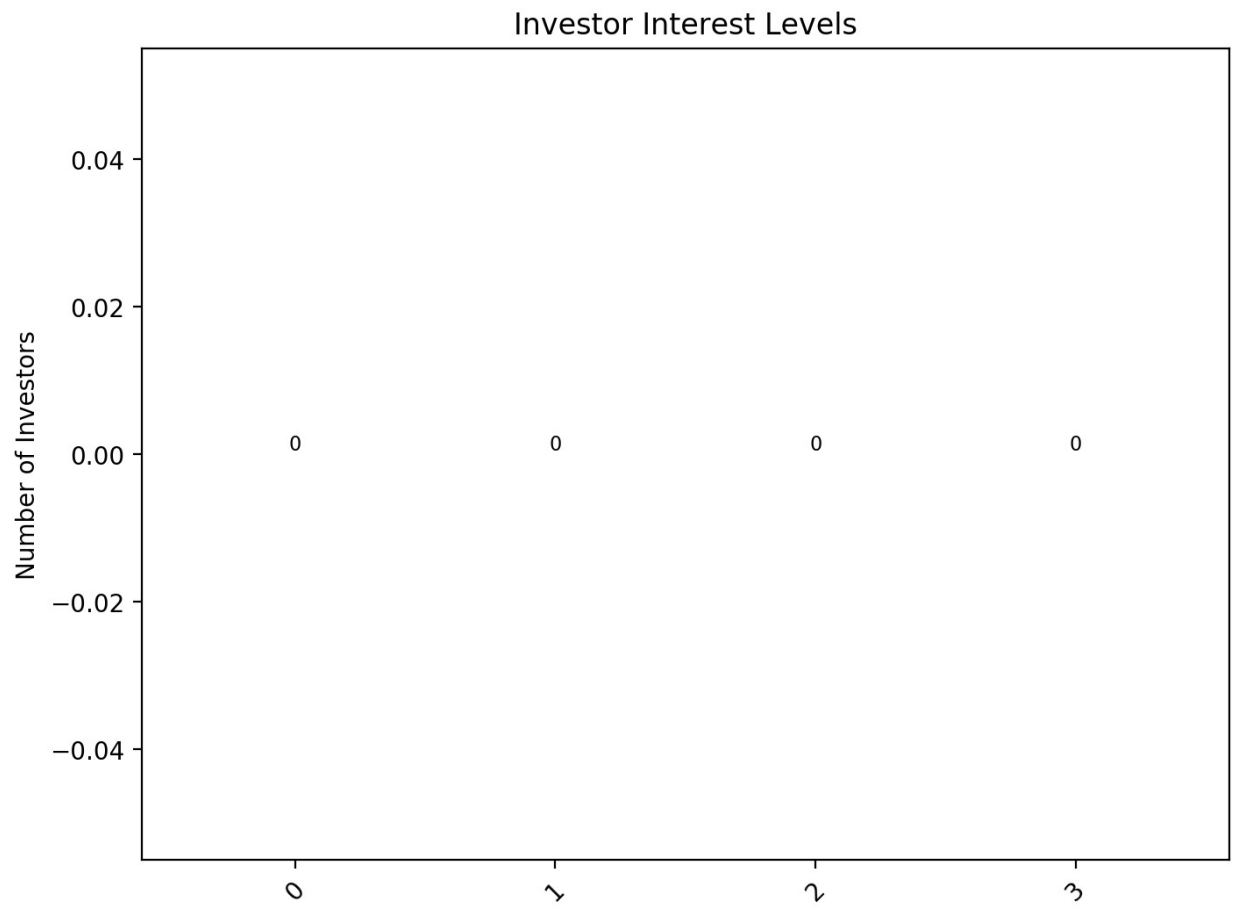


Figure: Investor Interest - Analysis of property performance



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Private Investor Returns

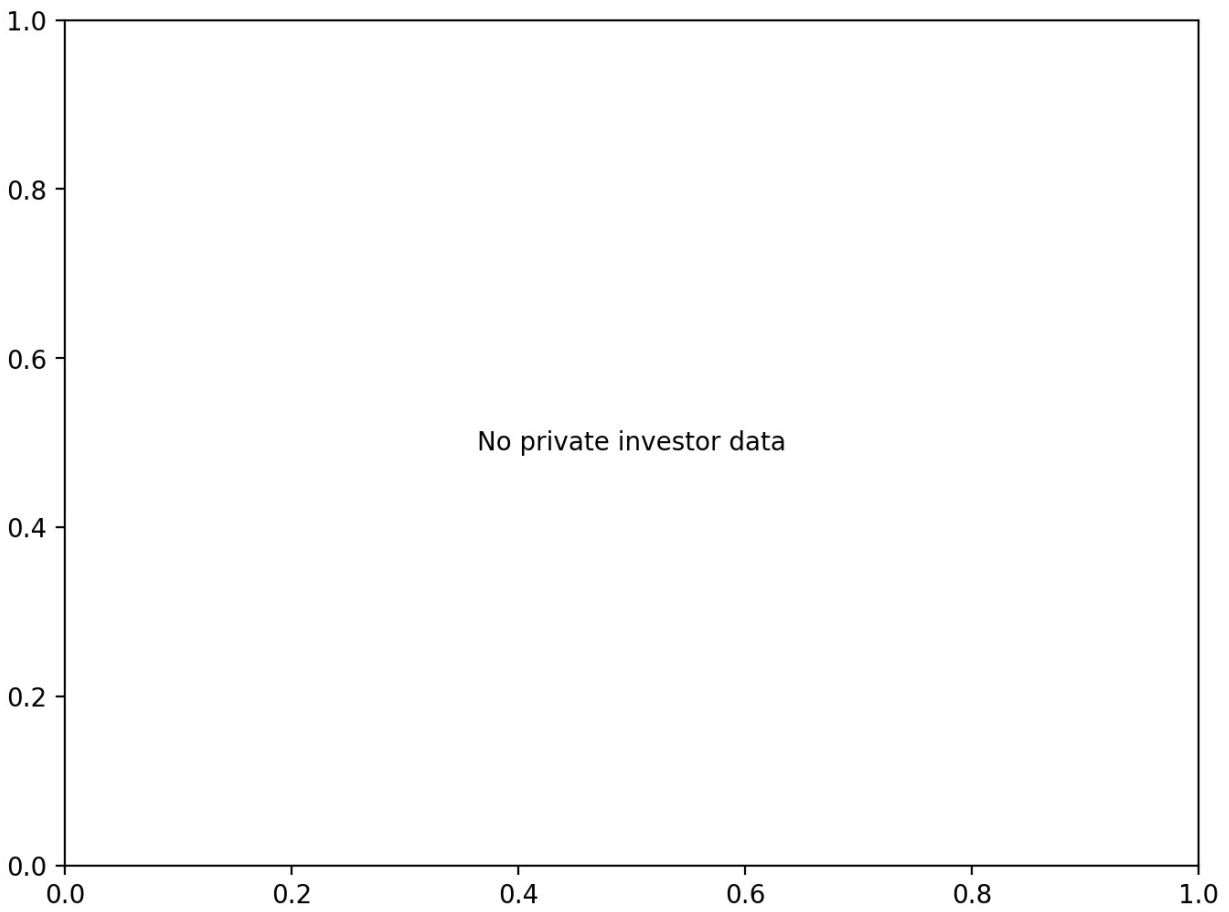


Figure: Private Investor Returns - Analysis of property performance

Vada Prime Group Limited
Strategy Comparison

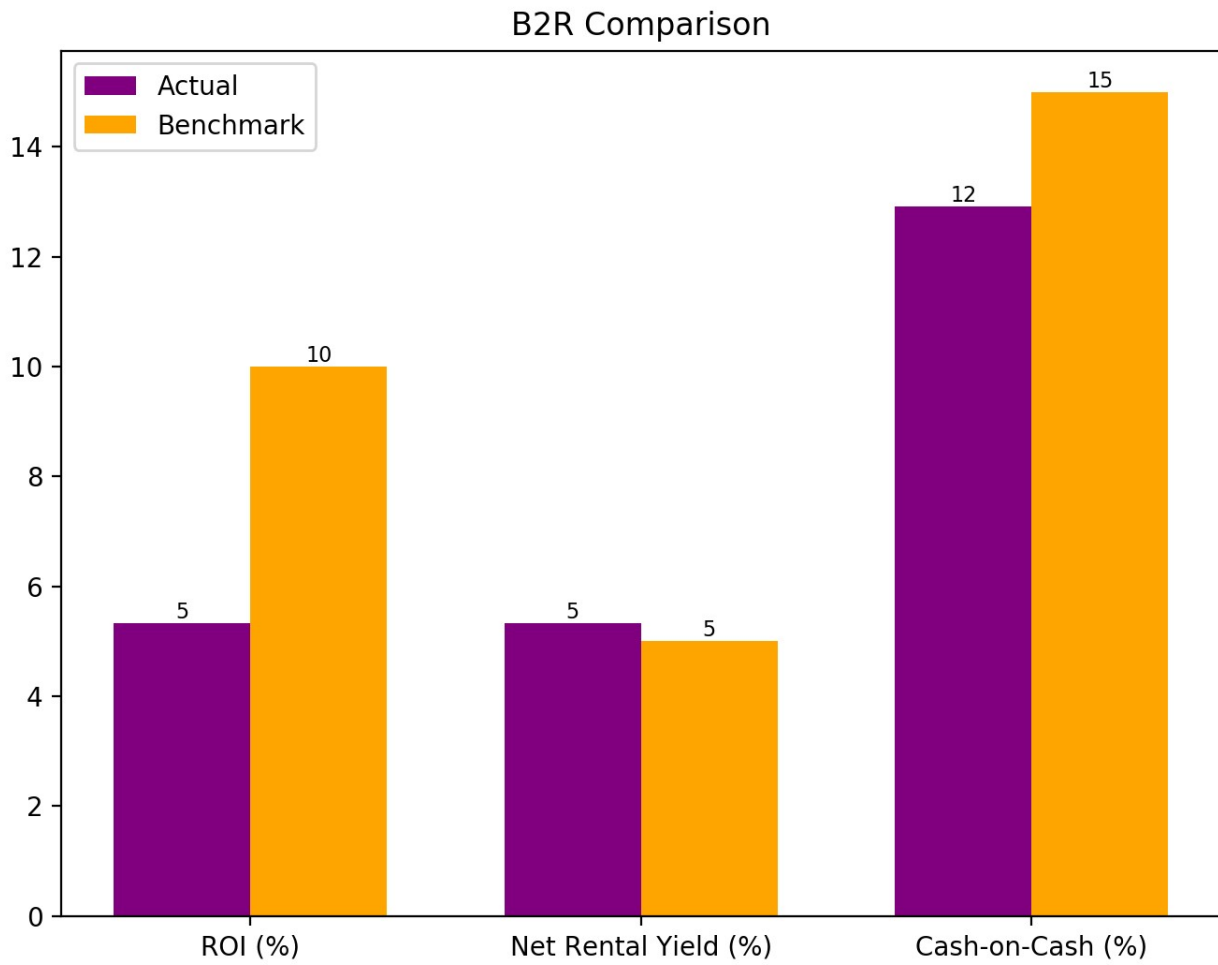


Figure: Strategy Comparison - Analysis of property performance

Vada Prime Group Limited
NOI Over Time

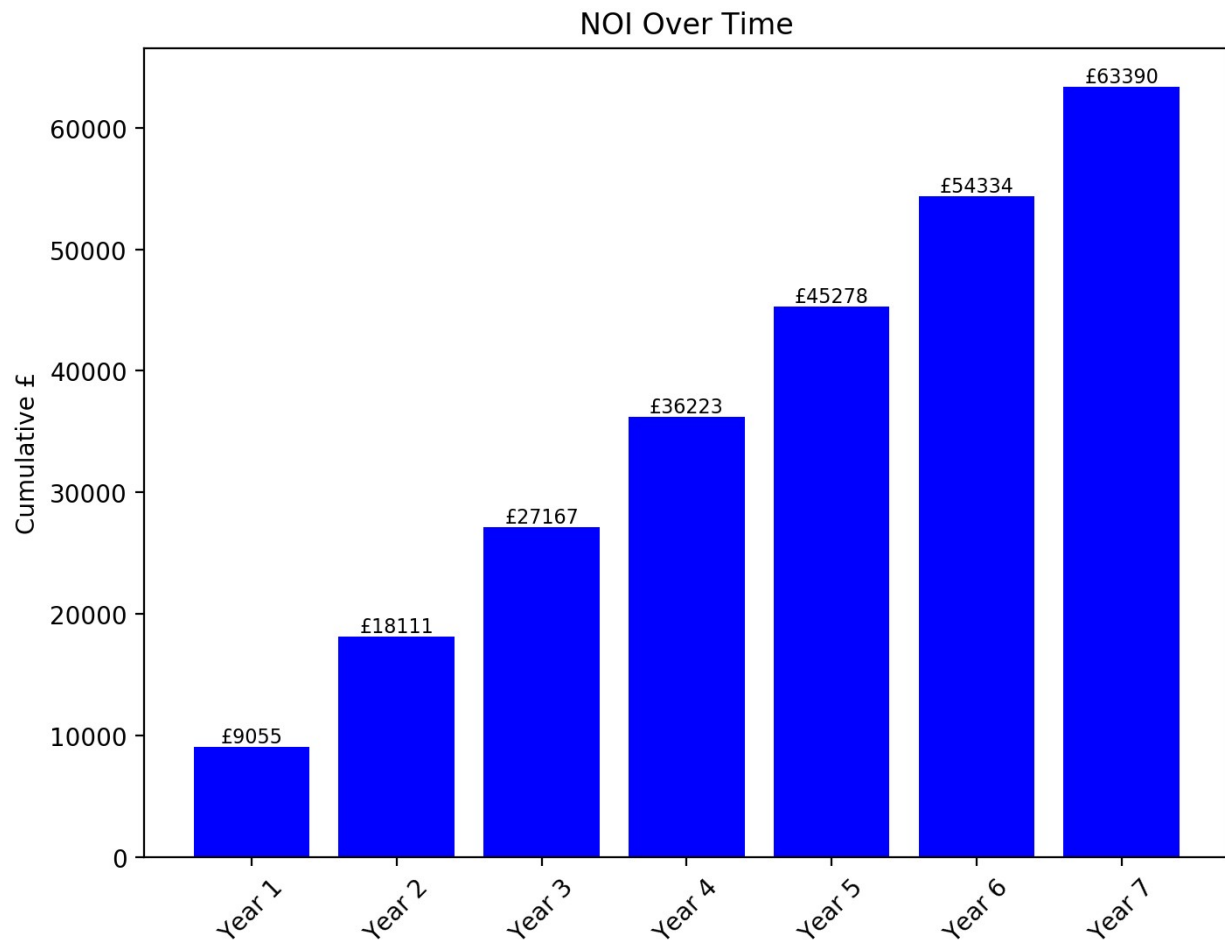


Figure: NOI Over Time - Analysis of property performance

Vada Prime Group Limited
Net Profit by Occupancy

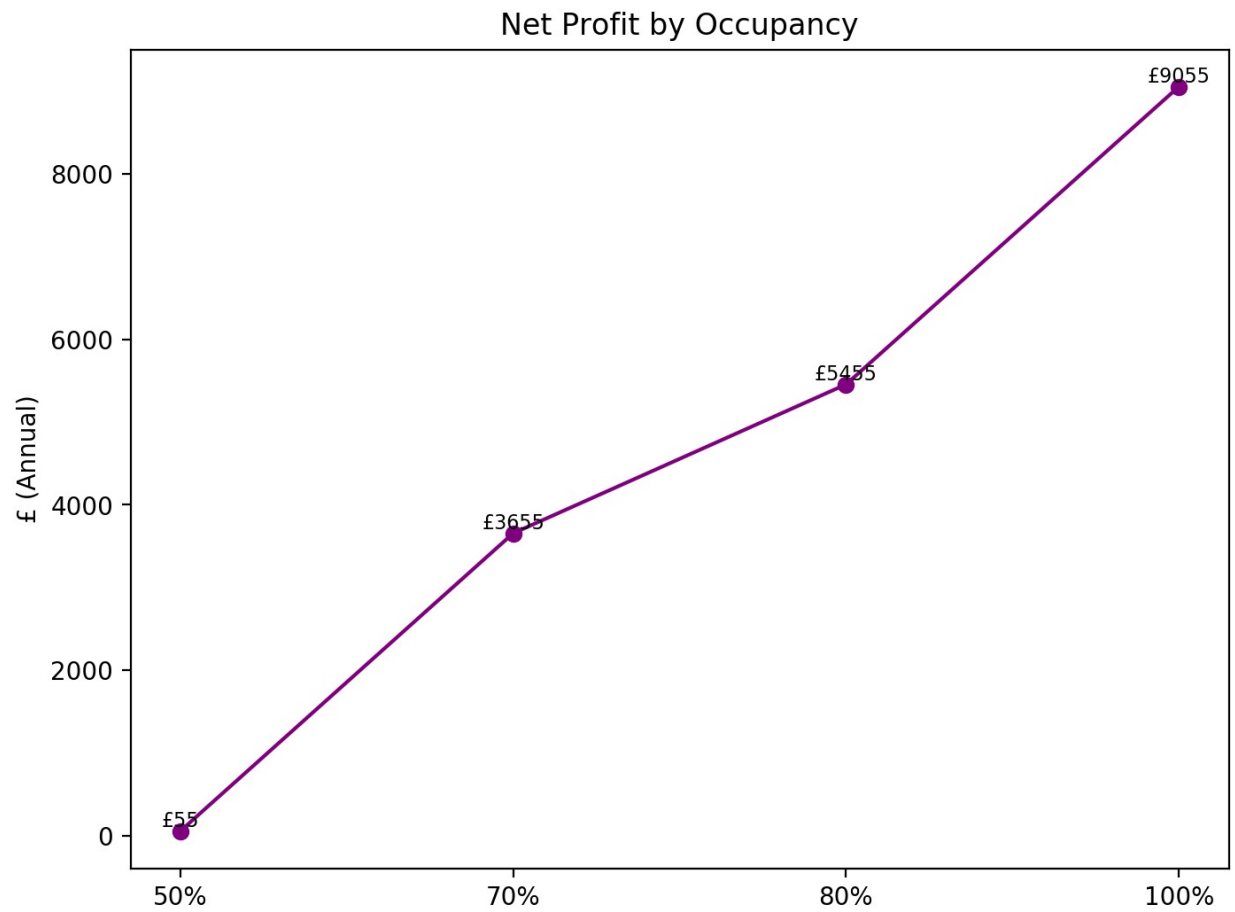


Figure: Net Profit by Occupancy - Analysis of property performance

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Rental Growth

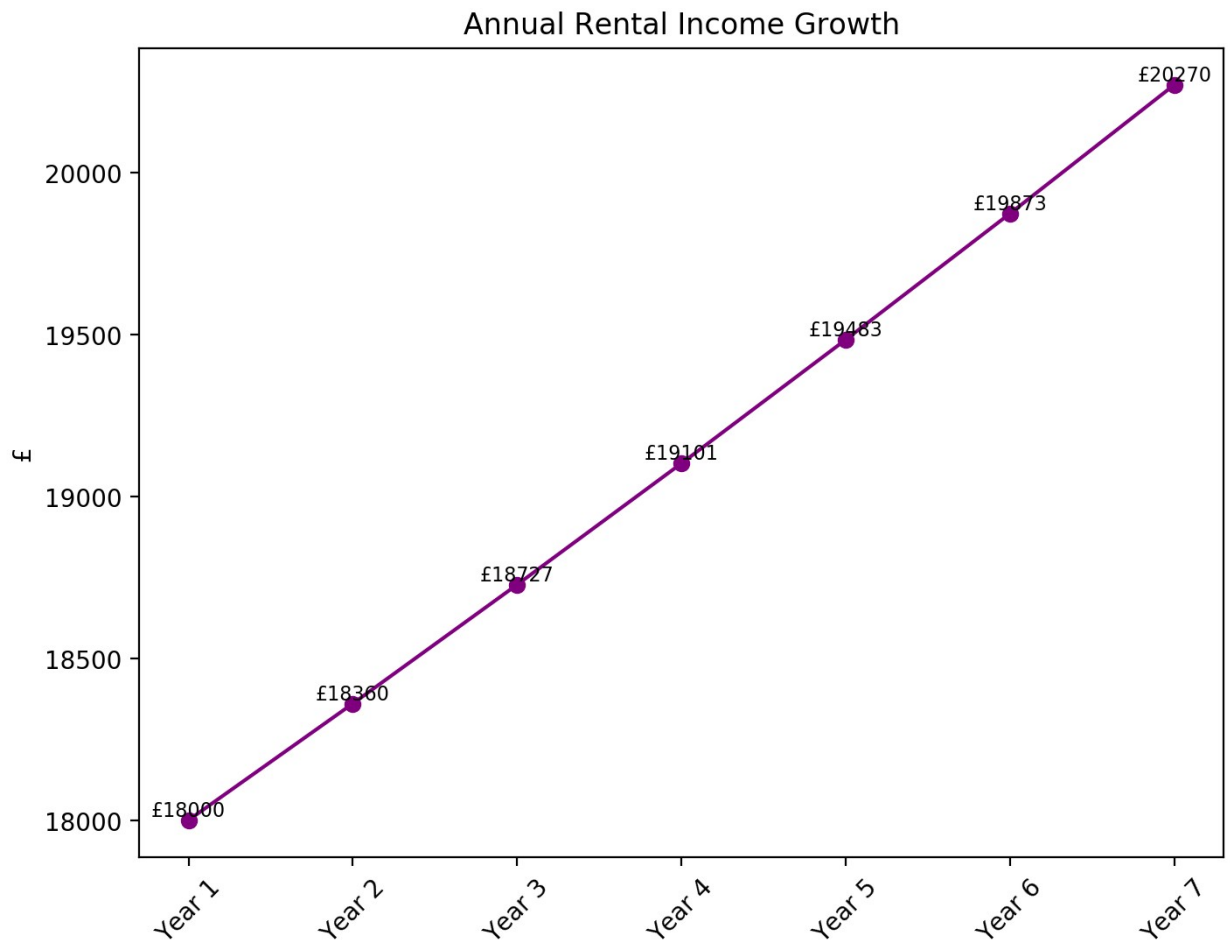


Figure: Rental Growth - Analysis of property performance

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Equity Growth

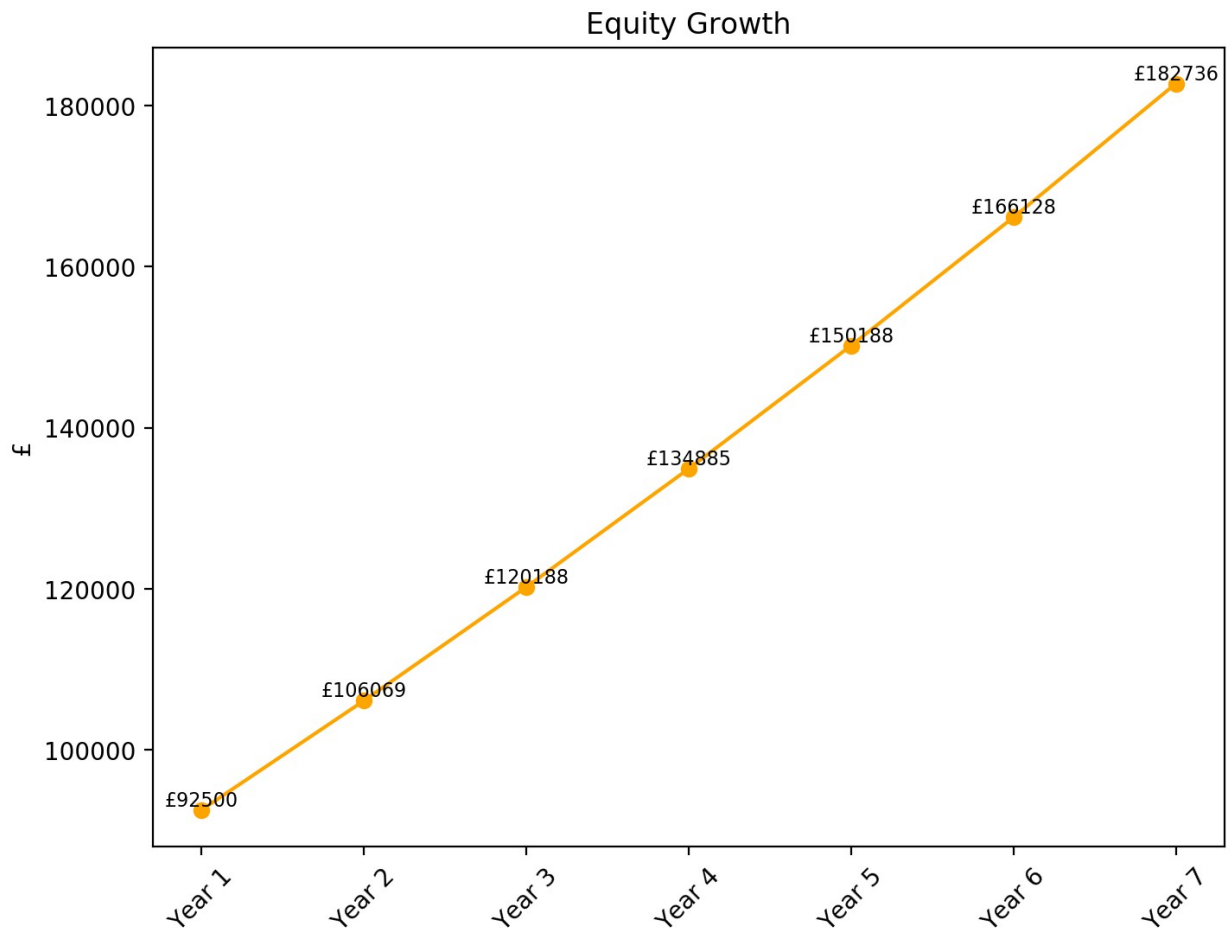


Figure: Equity Growth - Analysis of property performance

Vada Prime Group Limited
Refurb and Other Costs

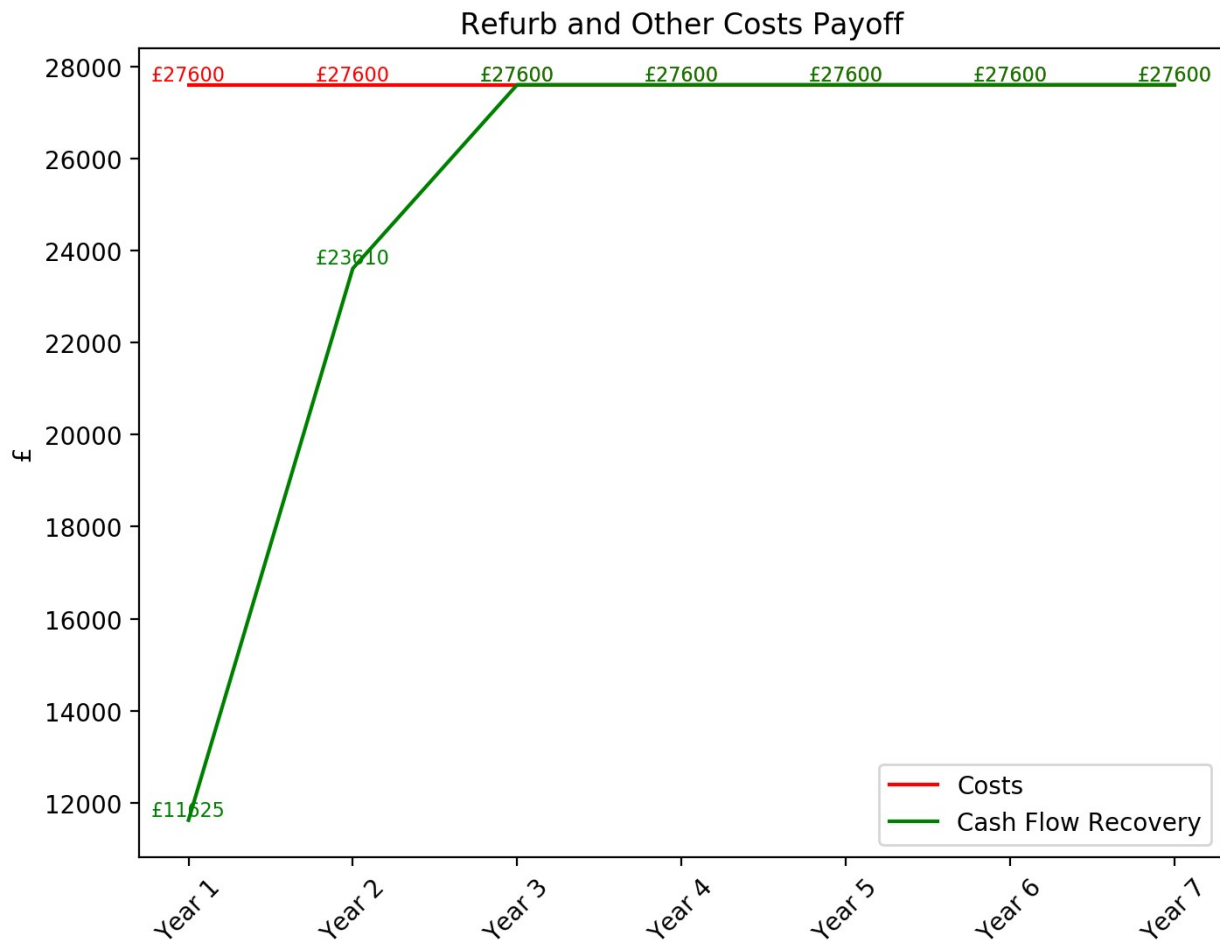


Figure: Refurb and Other Costs - Analysis of property performance

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NOI vs Cash Flow

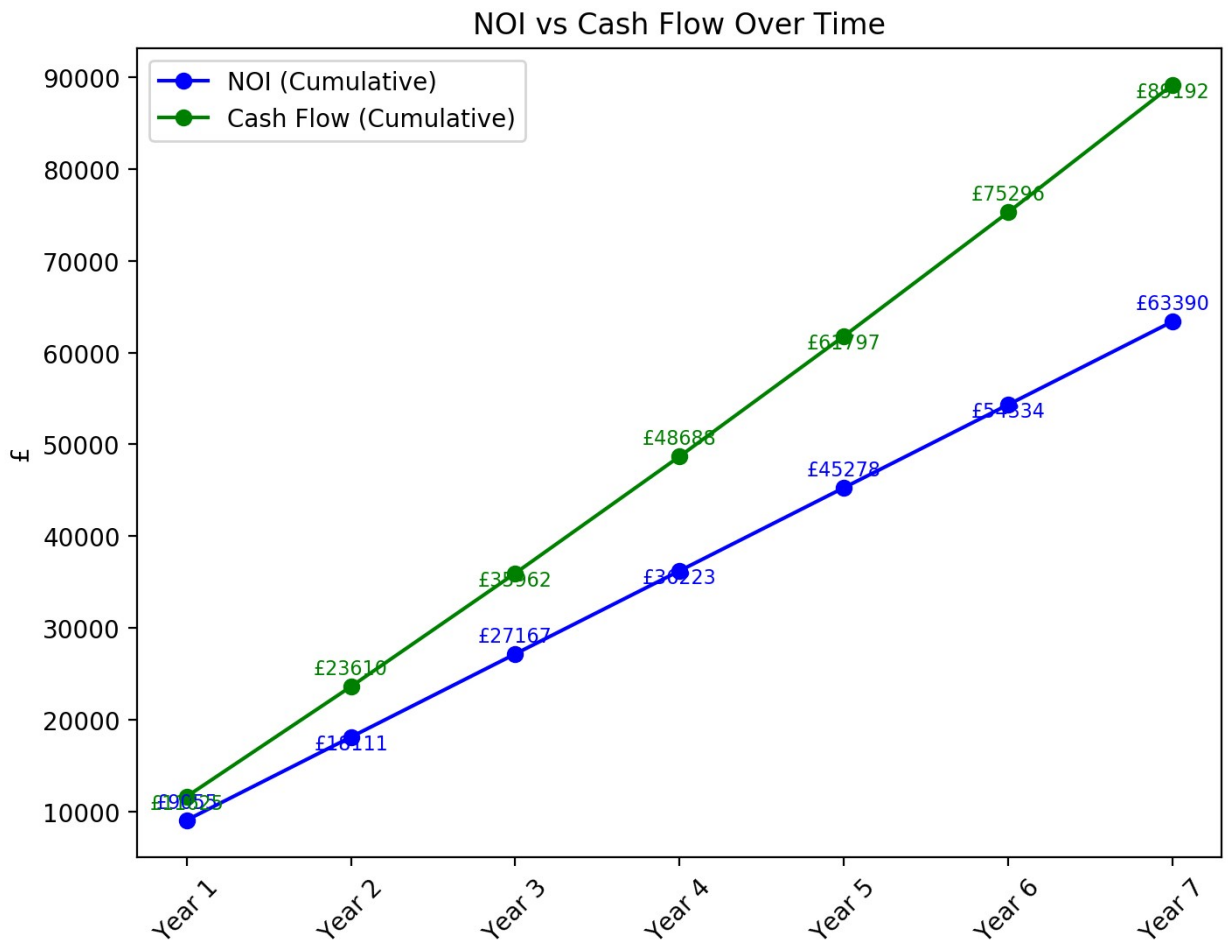


Figure: NOI vs Cash Flow - Analysis of property performance

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IRR Profile

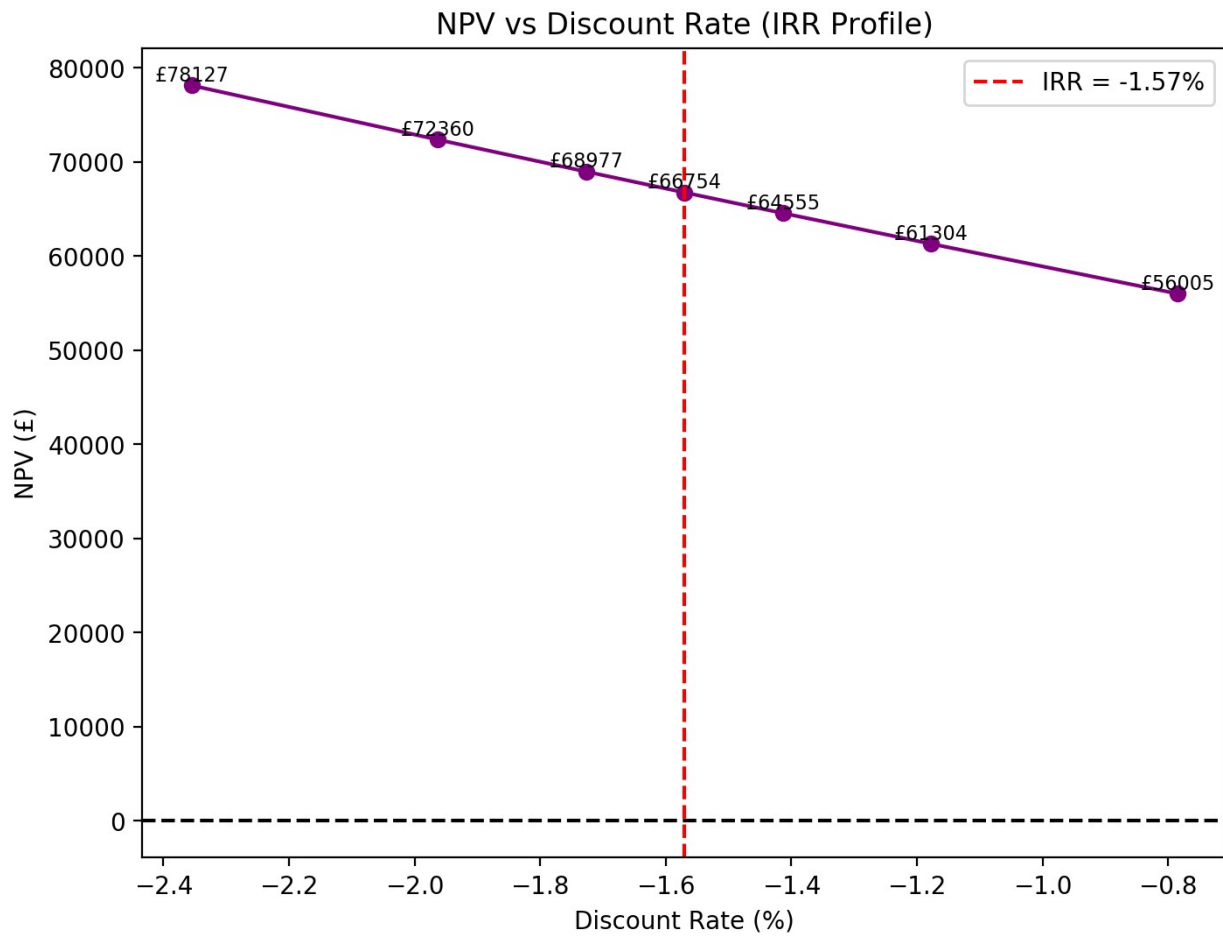


Figure: IRR Profile - Analysis of property performance

Vada Prime Group Limited KPI Trends

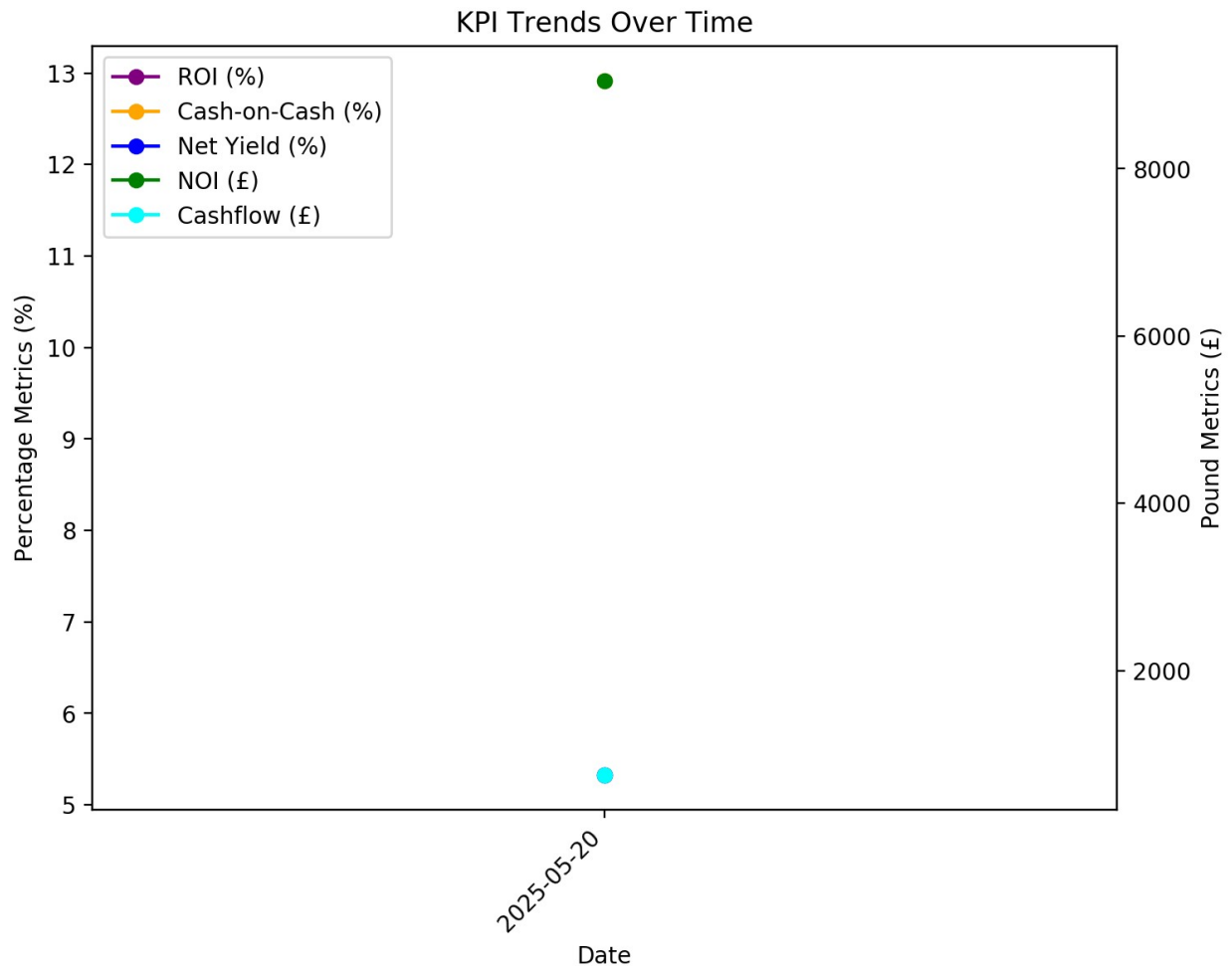


Figure: KPI Trends - Analysis of property performance

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GDV Breakdown

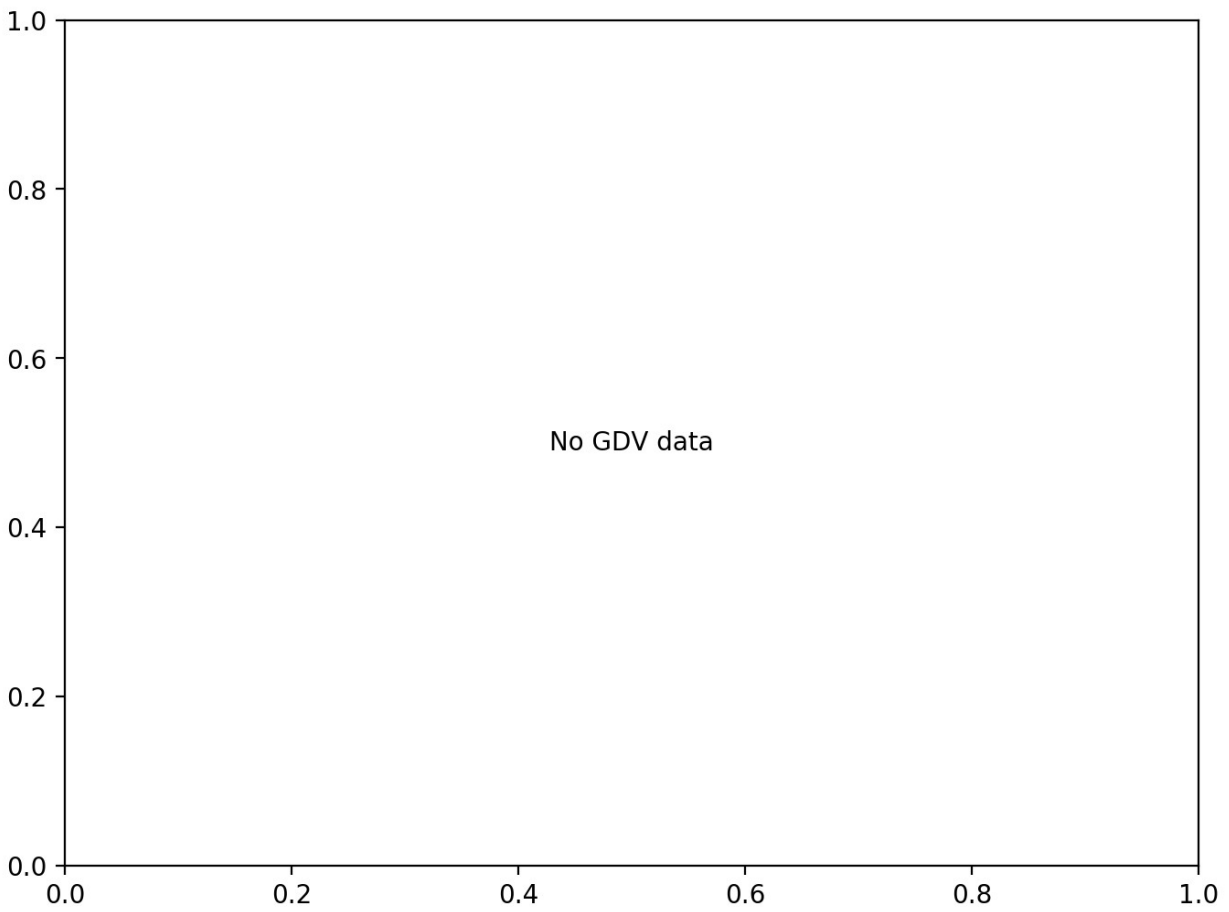


Figure: GDV Breakdown - Analysis of property performance



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Contact Information

For more information about this investment opportunity, please contact us:

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