

Quiddity
Group Ltd

Title Splitting *Demystified*

How Title Splitting Helps You Recycle Capital and Scale Faster

SCALE QUICKLY

BUILD PASSIVE INCOME



IS £10,000 A MONTH ACHIEVEABLE WITHIN 3 YEARS?

Year	Block	Flats	Income
2026	6 x 2	12	£3,600
2027	6 x 2	12	£3,600
2028	6 x 2	12	£3,600

Assuming we are buying 2 x 6 Flats
per Year at £300 profit per unit

= £10,800 per month

SCALE QUICKLY

BUILD PASSIVE INCOME



The Key Challenges of the Private Rental Sector



Traditional BTLs
& HMOs

=

**Higher Tax +
Lower Returns**



Regulations

=

**Renters Right Act
2026**



Corporatisation

=

**Bulk Property
Acquisitions**



What we'll cover tonight



Learn how investors are creating **multiple income-producing assets** from a single purchase while **recycling capital** into their next deal.



INTRODUCTION TO TITLE SPLITTING

Discover how title splitting allows investors to buy **below market value**, create multiple assets from one purchase, and **recycle capital to scale faster** than traditional buy-to-let investing.



PRO & CONS

Understand the **true benefits** of title splitting, the common pitfalls investors face, and how to **avoid costly mistakes** before committing to your next deal.



WHO IS THIS FOR?

Whether you're a beginner, landlord, developer or portfolio investor, learn **who benefits most from this strategy** and how to identify your next opportunity.



DO'S & DON'T

Learn the **key rules, compliance requirements, financing considerations** and planning factors that separate profitable title splits from failed projects.



CASE STUDIES

See actual Quiddity Group deals, including **purchase prices, refurbishment costs, refinancing outcomes** and the profits generated through title splitting.

£40M+ Property Portfolio



Strategic acquisition and management of multi-unit residential & commercial assets across the UK.

£20M+ Sourced in '25 - 26



Active sourcing of blocks and investment opportunities through direct and off-market channels.

200+ Tenants Managed



(asset management) managing through property managers & reputable managing agents to maximise occupancy

£10M+ Capital Available



Working with investors, commercial brokers, specialist lenders, and lawyers across the UK property sector.

KEY LINKS

Official Links & Resources



Company Website

www.quidditygroup.co.uk



Spotify & Apple Podcasts

The Quiddity Group Podcast



Companies House

Quiddity Group Ltd / Company number 10639271



Published Books

SCALE! & Title Splitting — Azid Gungah MBA MSc



Instagram / TikTok / LinkedIn

@quidditygroup

UK'S NO1 Active buyers of multi-Unit Freehold Blocks

ON TRACK GOAL: 1000 Units By 2035





After a successful corporate career with Pfizer and Roche, I transitioned into property investing, building Quiddity Group into a multi-million-pound property business through title splitting and strategic acquisitions.

1



Academic
Excellence at
Warwick & LSE

2



From Corporate
Success to
Entrepreneurship

3



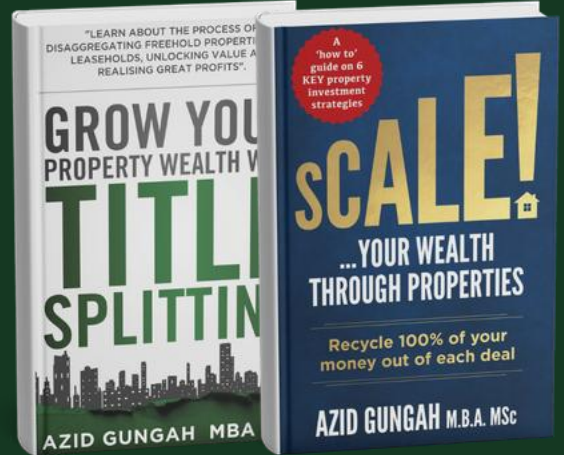
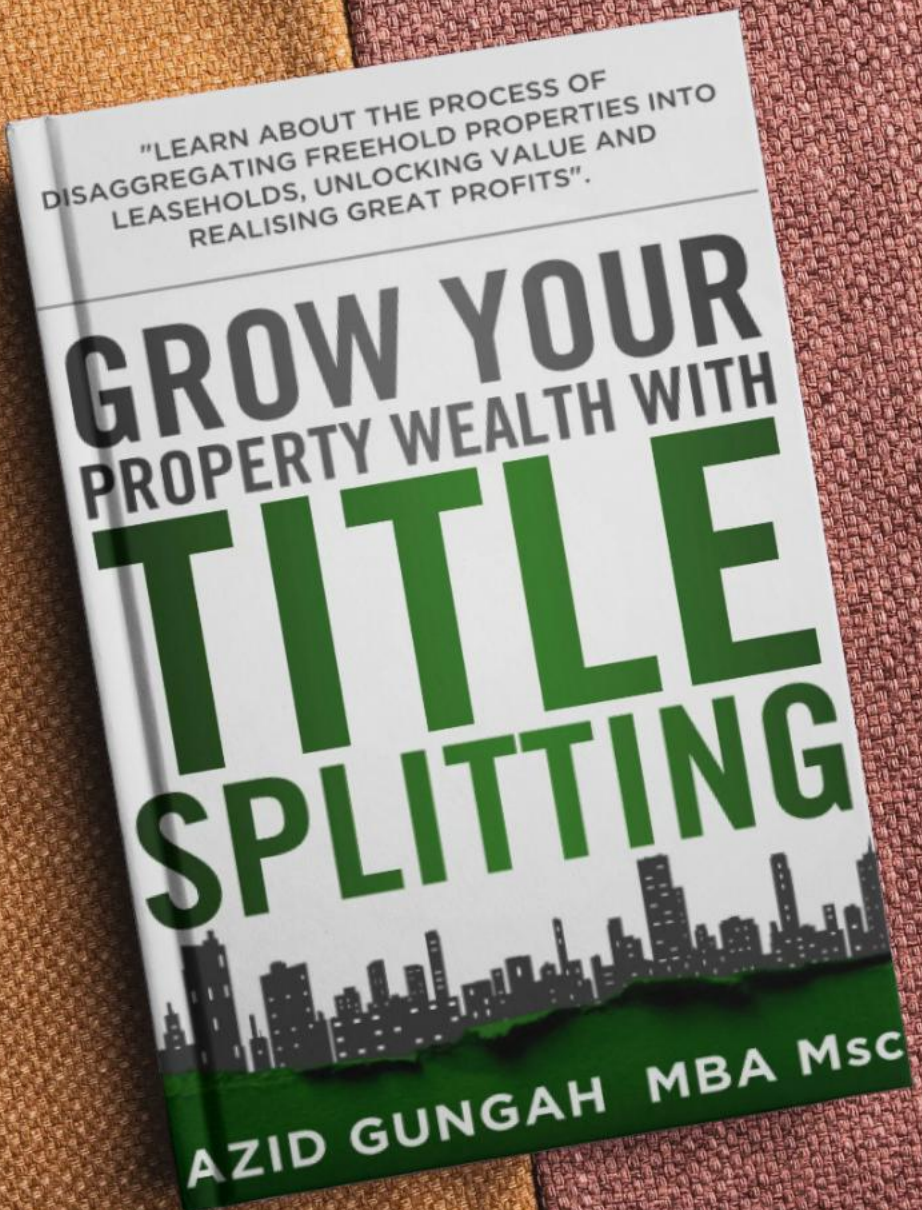
Scaled Quiddity
Group to £40M+ in
Assets



COMMUNITY
PARTNER

CRYSTAL
PALACE FC
1000 HISTORY







Podcast
Unlocking Title Splitting With Azid
Azid Gungah

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Quiddity Group Podcast S5 E6 – Bridging Finance Secrets Explained
Unlocking Title Splitting With Azid

In this episode, we're joined by Rich from SWBF and Nathan from Castle Trust to break down the real power of bridging finance and how top investors use it to...

About

Discover the best ROI strategy in property investment! The Title Splitting Podcast gives you the opportunity to explore your questions about title splittin

... [Show more](#)

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WHAT IS

TITLE SPLITTING?

WATCH ANIMATION

WHAT IS TITLE SPLITTING?



Buy One Freehold, Create Multiple Leaseholds

Purchase a multi-unit freehold block and **legally split it into individual leasehold flats**, creating multiple saleable or refinanceable assets.



Value Creation Through Disaggregation

By separating each unit into its own title, investors can often achieve a **higher combined value** than the original freehold purchase.



Add Value Cost-Effectively

Increase asset value through strategic refurbishment, lease creation and title restructuring without relying solely on market growth.



Recycle Your Capital

Refinance completed projects to release most, or even all, of your initial investment and redeploy it into future acquisitions.

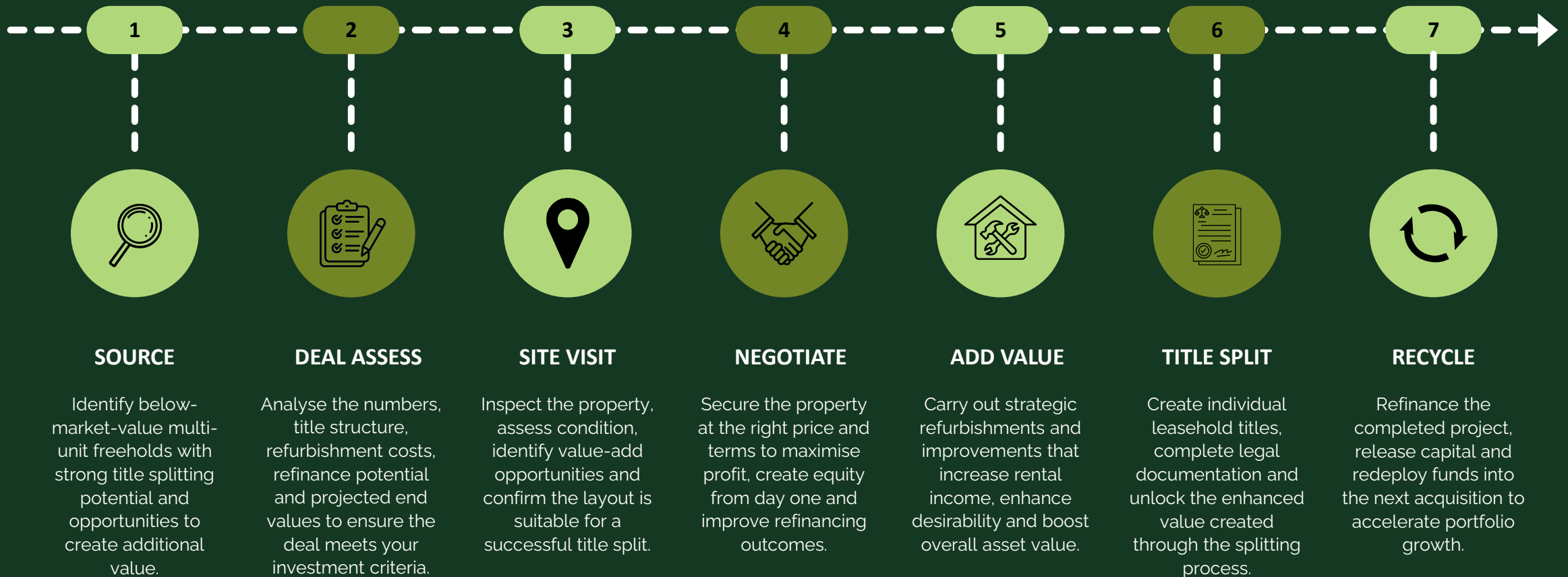


Scale Using a Proven Strategy

With over 100,000 multi-unit freehold blocks across the UK, title splitting offers investors a significant opportunity to build long-term wealth.



The Quiddity Education 7 Step Process of Title Splitting



The Title Split Power Team



Solicitors
Title Split
Specialist



Solicitors
Freehold/Leasehol
d Specialist



Commercial Broker
Title Split
Expertise



**Floorplan
Designer**
Land Registry
Approved



Bridging Company
Specialist In Title
Splitting



**Planning
Consultants**
Specialising in
MUFB



Tradesmen
Builder, Plumber,
Electrician



Tax Advisor
Title Split
Specialist



Accountants
Title Split
Specialist

Examples Of Blocks Of Flats

Title splitting opportunities come in many forms, from blocks of flats to mixed-use commercial buildings. The key is identifying assets where value can be unlocked through lease creation and refurbishment.



Mixed Use Commercial

Commercial units on the ground floor with residential flats above. By creating separate residential and commercial titles, investors can increase value and generate multiple income streams.



North East, Yorkshire - JUNE 2026



Residential Block Of Flats

A block of 9 flats is a residential building containing six self-contained apartments, each occupied independently and forming part of a single freehold property.

Purchase Price - £566,000

Purchased for £566,000 after multiple unsuccessful auction attempts, having originally been listed with a guide price of £375,000 in 2024.

Why This Project

Acquired due to each flat being purchased at a significant discount, providing strong rental income from day one while also offering future title splitting and value-enhancement potential.

Gross Rental

£54,000 per annum

Gross Development Value

£865,000



Recycled: £653,000

South West, Devon – JUNE 2026



Residential Block Of Flats

A block of 6 flats is a residential building containing six self-contained apartments, each occupied independently and forming part of a single freehold property.

Purchase Price - £640,000

Purchased as a probate property for **£640,000**, offering a below-market-value opportunity with strong potential for refurbishment, title splitting, and value creation.

Why This Project

Acquired due to each flat being purchased at a significant discount, providing strong rental income from day one while also offering future title splitting and value-enhancement potential.

Gross Rental

£72,000 per annum

Gross Development Value

£895,000



Recycled: £680,000

PRO & CONS OF TITLE SPLITTING



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What Are The Advantages Of Pursuing A Title Splitting As A Property Strategy ?



A profitable advanced strategy.



Less competition for deals as price points are higher.



Less understood due to the complexity involved.



Instant cash flowing asset backed investments.



Scaleable through MUFH acquisitions



Portfolio size bulked up quickly.



Ability to recycle capital for reinvestment

What Are The Disadvantages Of Pursuing A Title Splitting As A Property Strategy ?

Complex Process - a barrier to entry.

Involves legal structuring, lease creation, refinancing, and multiple professionals. Mistakes can be costly and time-consuming.



Purchase prices can be high and excludes some investors.

Requires strong upfront capital for deposits, bridging, legal fees, and refurb costs, limiting accessibility.



Regulations is a minefield.

Planning rules, tax, lender criteria, and compliance must be precise. Small errors can impact value and refinancing.



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Who Is This For?



Scale

Tired of single BTLs and HMOs?



Experienced

Have completed property deals and understand the process.



Capital Ready

Minimum £75k–£100k plus bridging finance + 25% Deposit



Power Team

Requires lawyers, brokers, tax advisers and accountants.



Risk Takers

Comfortable taking calculated risks.

THE DO'S & DON'T OF TITLE SPLITTING



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The Do's & Don't

Do's



Buy Below Market Value (BMV)



Ensure The Freehold Block Meets **The 9 Criterias**



Ensure Utilities Are Already Split



Ensure The Block Is Legally Compliant



Keep Refurbishments Cost Effective



Aim for a 6 Month Project Turnaround

VS

Don't



Buy Studio Flats



Purchase Blocks with Unsplit Utilities



Invest in Low-Value Areas



Use Inexperienced Professionals



Underestimate Bridging Finance Timelines



Overspend or Takes Too Long To Recycle Capital Out

RECENT CASE STUDIES



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Example: Split On Entry - SEPT 2025



Residential Block Of Flats

A residential block of flats is a **single building divided into multiple self-contained living units**, each with its own kitchen, bathroom, and living space.

Purchase Price

Purchased for **£350,000** after the deal fell through with the original buyer.

Why This Project

Splitting on entry created a value of **£405,000**, with lending secured at **£302,000**, meaning only a **£48,000 deposit** was required.

Gross Development Value

£500,000



Recycled: £375,000



Mixed use commercial

A mixed-use commercial property is a single building or development that includes a **combination of residential and commercial spaces**, such as shops, offices, or retail units alongside flats.

Purchase Price

Purchased for **£250,000** after multiple unsuccessful auction attempts, having originally been listed with a guide price of £375,000 in 2024.

Why This Project

Acquired for its **strong rental yield** relative to the £250,000 purchase price, offering solid cashflow despite not being a title splitting opportunity.

Gross Rental

£48,000 per annum

Gross Development Value EST

£450,000

 **Recycled: £338,000**



Residential Block Of Flats

A residential block of flats is a **single building divided into multiple self-contained living units**, each with its own kitchen, bathroom, and living space.

Purchase Price

Secured for **£975,000** at auction, below the £1.1M asking price, due to the seller's need for a fast exit to fund a new development.

Why This Project

well-bought 6-unit block on the South Coast with excellent **entry value and clear uplift**, reaching £1.35M after title splitting

Gross Rental Income

£84,000 per annum

Gross Development Value

£1,350,000



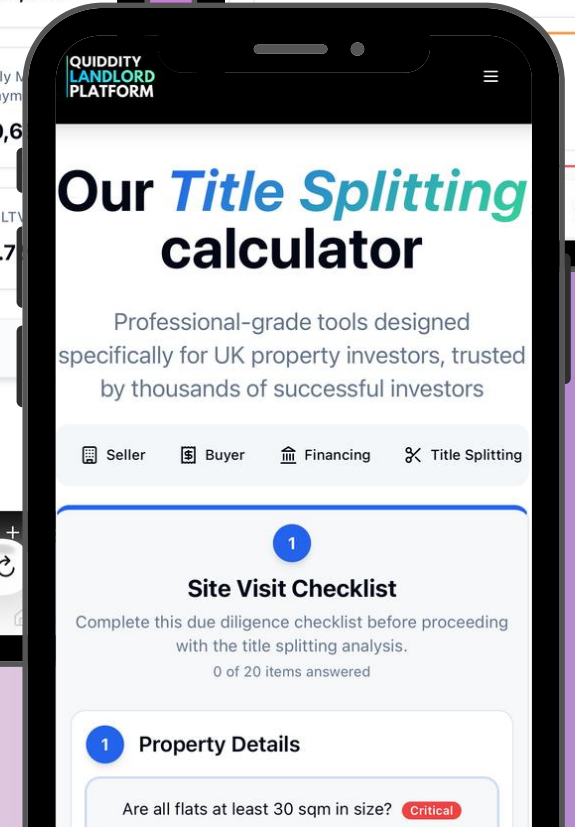
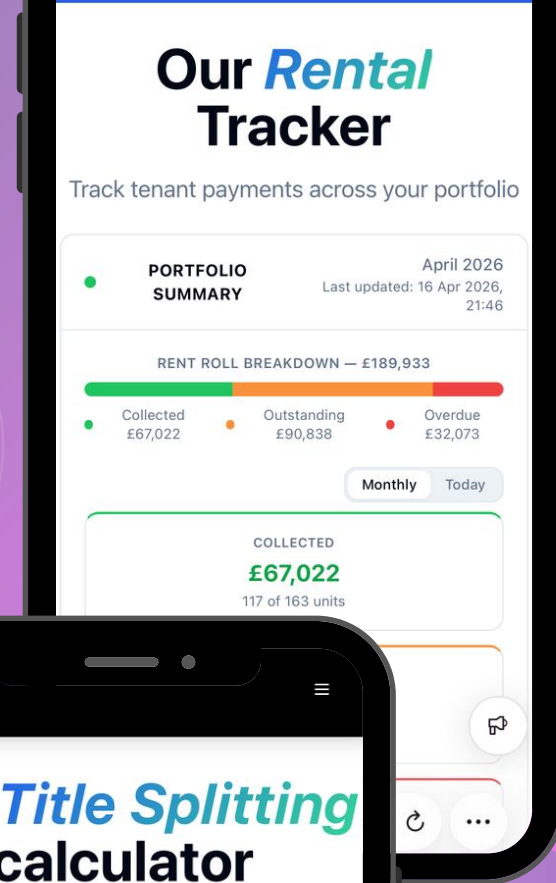
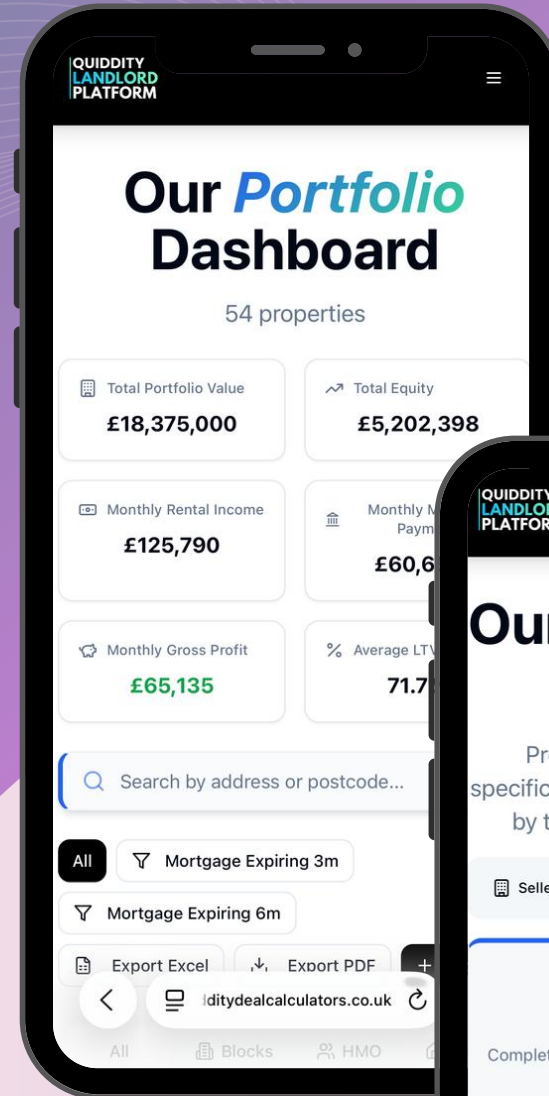
Recycled: £1,012,000

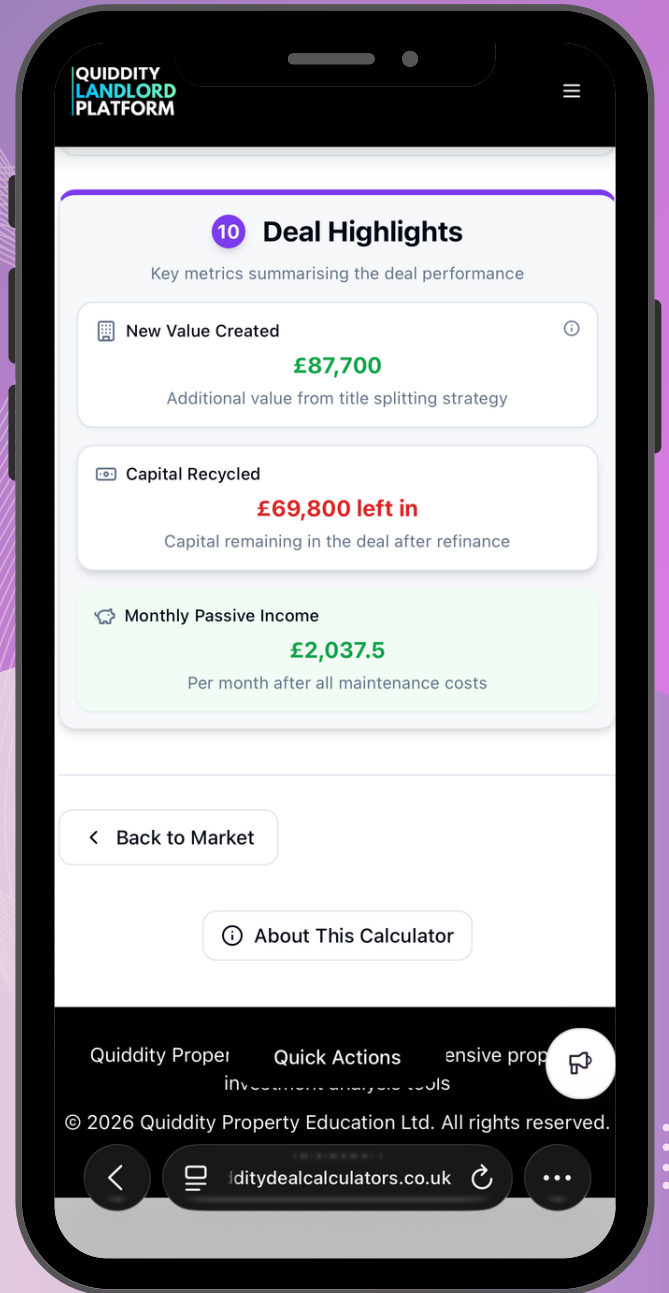
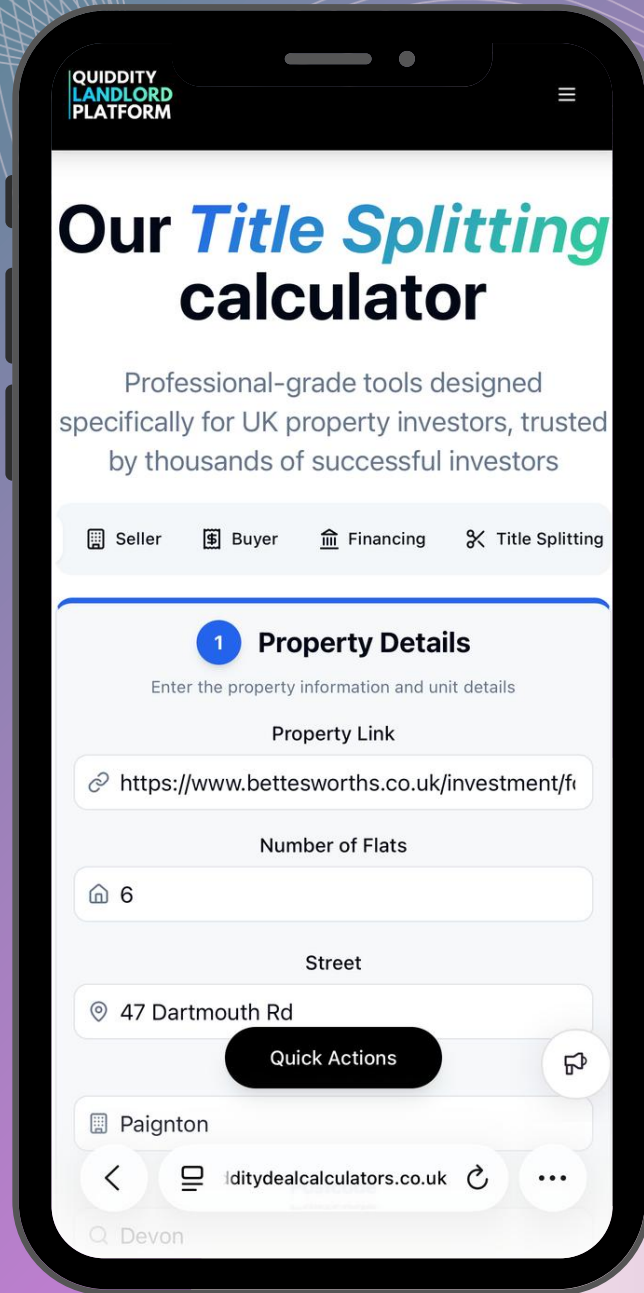
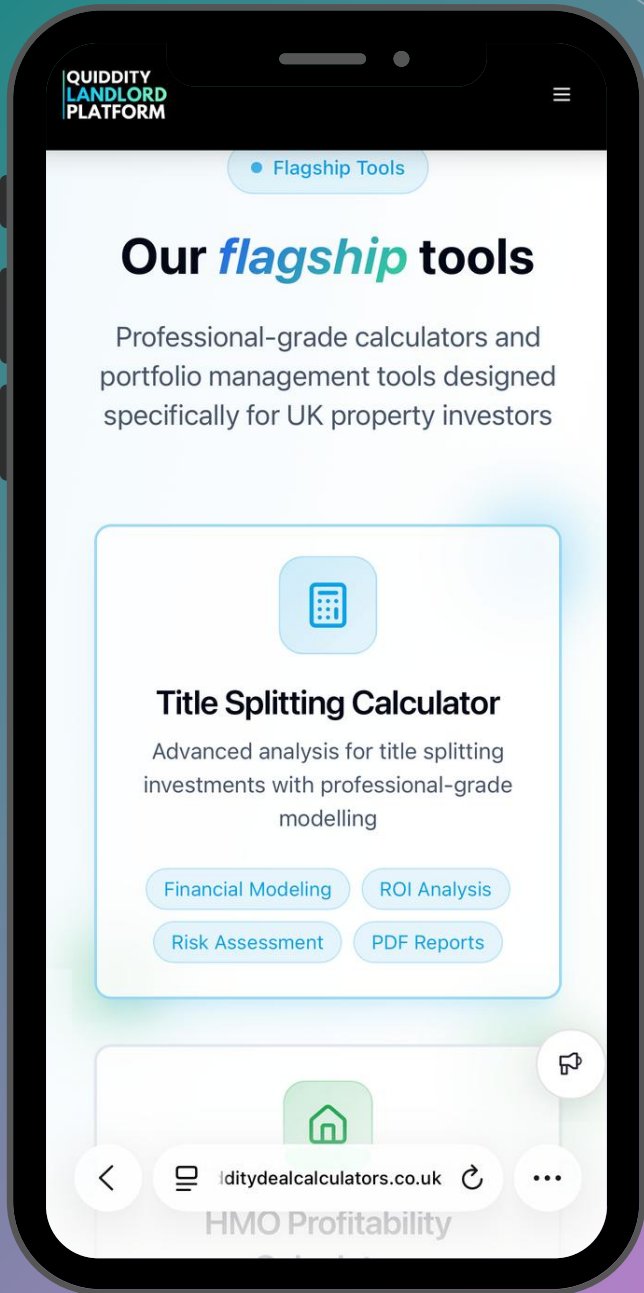
QUIDDITY LANDLORD PLATFORM



SIGN UP NOW

7 Day FREE Trial





Our *Title Splitting* calculator

Professional-grade tools designed specifically for UK property investors, trusted by thousands of successful investors

Property

Seller

Buyer

Financing

Title Splitting

Market

Analysis

1 Property Details

Enter the property information and unit details

Property Link

Paste property URL here

Number of Flats

Enter number of flats

Street

e.g. 123 High Street

City

e.g. London

Postcode

e.g. SW1A 1AA

About This Calculator

QUIDDITY
LANDLORD
PLATFORM

10 Deal Highlights

Key metrics summarising the deal performance

New Value Created

£87,700

Additional value from title splitting strategy

Capital Recycled

£69,800 left in

Capital remaining in the deal after refinance

Monthly Passive Income

£2,037.5

Per month after all maintenance costs

Back to Market

About This Calculator

How To Get Involved



www.quidditygroup.co.uk



Azid@quidditygroup.co.uk



[@quidditygroup](https://www.instagram.com/quidditygroup)

26TH JUNE 2026

ONE DAY TITLE SPLIT WORKSHOP

Final 5 Places Available

LOCATION

london

PRICE

~~£1750~~ £1499

9AM

Event

5PM

RUNDOWN

09.00 – REGISTRATION & NETWORKING

09.30
09.30 – 10.15 TITLE SPLITTING STRATEGY

10.15 – 11.45 DEAL SOURCING + LIVE DEMO

11.45 – 13.15 DEAL ANALYSIS + LIVE DEMO

13.15 – 13.45 LUNCH BREAK

13.45 – 14.30 SITE VISITS + REFURB

14.30 – 15.15 FINANCING + BRIDGING

15.15 – 16.00 LEGALS + ACCOUNTING

16.00 – 17.00 LIVE Q&A, KEY SPEAKERS



Quiddity
Property
Education

www.quidditygroup.co.uk

1-1 TITLE SPLIT COURSE (12 MONTH PROGRAMME)

3 WEEK COURSE ONLINE



POST PURCHASE CALLS
6x1hr

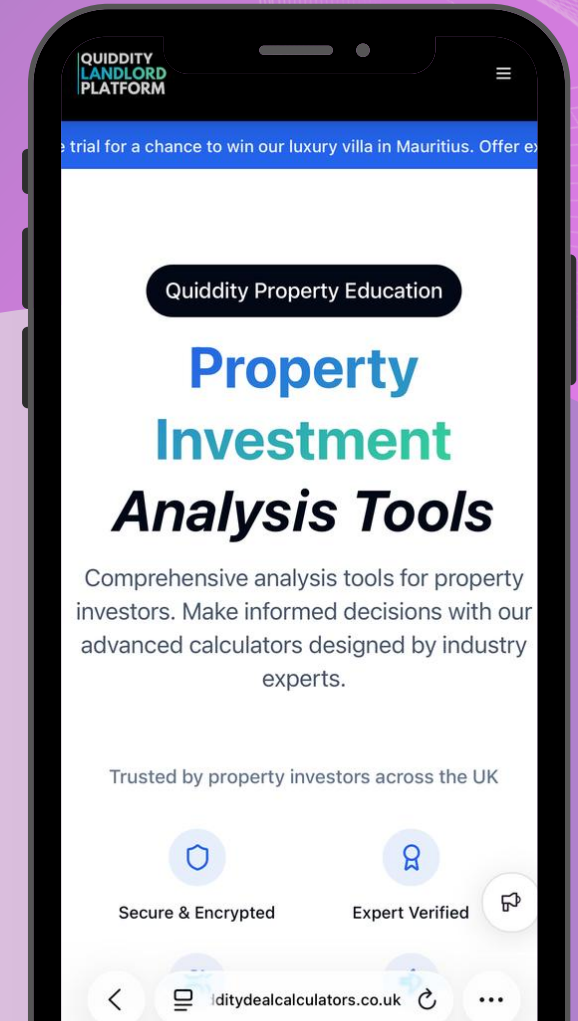
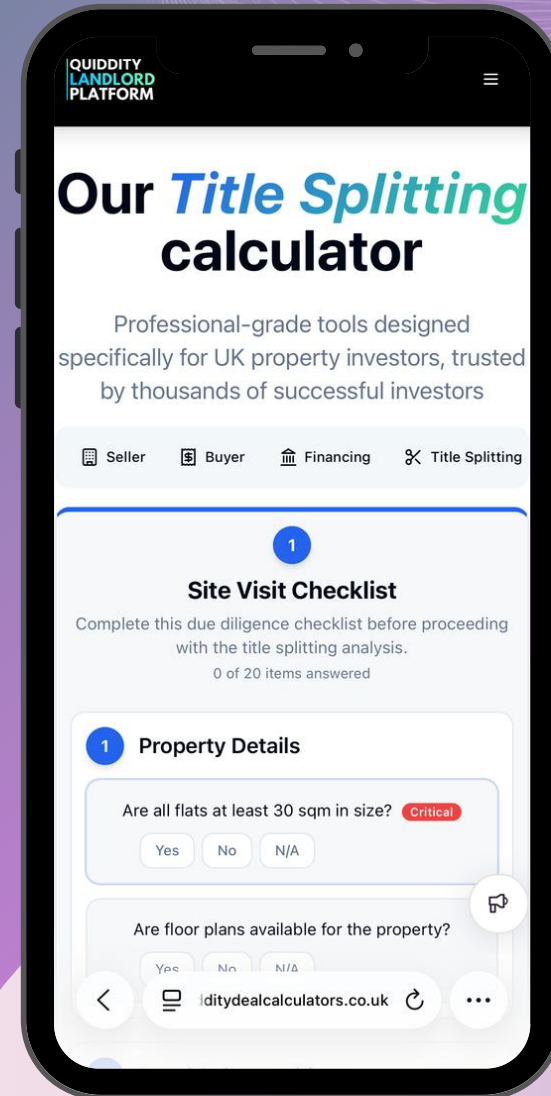
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Sign Up Today
To Win a FREE
Workshop Seat



SIGN UP NOW

7 Day FREE Trial



Thank You

Q&A

SECTION

Join The Group For Deals!

