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APRIL 2026

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TONIGHT'S SPEAKERS



NILESH RATHI

Auction Deal of the Year: Inside
a £700k Mixed-Use Deal



PAUL RIBBONS

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**SURREY
PROPERTY
EXCHANGE**



Lisa Oliver
Host

Welcome to April's Surrey Property Exchange.

We're now a quarter of the way through 2026, and the landscape feels anything but settled. Ongoing conflict in the Middle East is feeding into oil prices, fuel costs and inflation, and financial markets are reacting. Closer to home, Making Tax Digital has now come into force, and the Renters' Rights changes due from 1st May are fast approaching. Many landlords are preparing, some are unsure, some perhaps blissfully ignorant, and others are sitting somewhere in between.

That's exactly why evenings like this matter. This is where we stay informed, clear-headed and connected to what's actually happening on the ground.

We've got two excellent speakers tonight.

Paul Ribbons brings nearly 40 years of experience and over 800 deals. His focus is simple: technology helps you find property, but psychology is what gets deals done. He'll be sharing how to uncover real motivation, handle agent conversations, and negotiate effectively in a market where confidence is mixed. He'll also break down a recent auction where one property achieved over 80% uplift in a hesitant room — a clear reminder that

opportunity is still there for those who know what they're doing.

Nilesh Rathi will walk us through his award-winning mixed-use deal, which won Auction Deal of the Year at the Property Investor Awards 2025. Alongside a full-time career in IT, he has quietly built a strong mixed-use portfolio over the past decade. This is a proper case study covering sourcing, due diligence, finance, and structure, and how value can be created through knowledge and execution rather than heavy development.

Alongside them, **John Cox** is back with a much-needed market and mortgage update, and as always, helping us make sense of what's actually going on out there.

Beyond the speakers, the real value is in the room. Speak to people, share your experiences, ask for what you're looking for and who you're looking to connect with, and stay plugged in.

If you're attending this meeting regularly, do consider joining as a member — consistency pays off, and it's a more cost-effective option.

We've got another strong event lined up for May, so make sure you're there..

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Year	Income	Expenses
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2018	1000	800
2019	1000	800
2020	1000	800

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 Average monthly rent: £333.00 Total rent: £1,995.00
 Current monthly rent: £331.67 Future monthly profit: -£488.33

Portfolio Value

£180,000.00

Current Occupancy

1 property

Expenses

£1,095.00

Occupancy Rate

100.00%

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