



PROPERTY INVESTMENT MADE SIMPLE

deVere
L O N D O N





INTRODUCTION

The property market has performed consistently well over the last decade, in the last 50 years property has doubled in value on average every nine years. This has inspired more people than ever before to invest in property. The prospect of attractive yields from simple Investments strategies means that you have the potential to achieve substantial gains.

Whether you are a seasoned investor or just starting out, deVere is here to provide help and advice. We take time to understand your individual needs and circumstances, before helping you through your property investment journey.

When done correctly, investing in property can help you create wealth at an enhanced rate for your future.



10 reasons why it is a good idea to invest in property

1 20% of the UK population will be renting by 2023.

People are increasingly being forced out of the housing market, leading to a rise in demand for rental property. Since 2002, this demand has just about doubled, with rental properties now forming 11% of housing stock. In addition, there are record levels of population increase, meaning buy-to-let is the perfect way to invest.

2 It's simple to get started

Unlike with other investment classes, you don't necessarily need specific knowledge to begin your property investment. Often, it just takes an increase in value on your own property to give you the boost you need to look further. There is an entire industry of help, advice brokers and consultants to help private investors make the most out of their money.

3 Bricks and mortar will always be safe

Like all clichés, 'safe house' has a ring of truth. Property will always be a robust investment class, particularly for investors looking long term.

4 It is easier to understand than stocks and shares

If you have the time and inclination it's possible to learn enough about investing in stocks, shares and bonds, but there is no doubt that it is difficult to understand the complexity of the trading world, and it takes a lot of time, and energy and dedication. Investing in property, by contrast, can be easily understood with some simple online research and judicious advice.

6 Leverage can help you

Using property instead of a share portfolio as security means you can borrow more money. Lenders will typically allow to borrow up to 95% of the property value but will only go up to around 60% on the value of shares. If you can borrow more money, then you can benefit from the capital growth of the asset.

7 Property investment is your flexible friend

There are many different investment strategies, so you should be able to find one to fit your goals. Depending on whether you're looking for a cash injection in the near future, or want to build a reserve for retirement, you might consider anything from long-term capital growth or positive cash flow to adding value.

8 It's relatively simple to get financed

Generally, lenders like to lend for property investment. All banks offer mortgages as the main part of their business model, and they are always more likely to lend on residential property than other assets. They will generally lend a much bigger proportion of the value of the property at a much lower interest rate than other asset classes, including commercial property.

9 Commercial property in the UK is less expensive in 2017

Due to the ongoing political uncertainty, recent figures show that real estate values in the UK have fallen by 3% – the largest fall since March 2009. Some offices are worth from 5 - 19% less than pre-Brexit prices. It's a good time to get in on the action.

5

Control yours

While you may well use a broker to start with or get advice from professional financiers, when the property is finally under your ownership, you alone have complete control over it. Raise the rent to improve cash flow or add value by improving the property. This sort of flexibility just is not possible when you have invested in shares in a company.

10

Overseas investors can take advantage of the 30-year low in the value of the pound

Pre-Brexit the average UK residential property was worth \$297,250 for overseas investors. Since the result of the referendum, the pound has plunged, and the value is now \$30,259 lower. That's a 10% drop leading to a really important opportunity for investment.



Planning your future- most people make investments with a view to strengthen their financial future. It is important to know why you are investing in property and what your goal is.

There are lots of things to consider before buying an investment property. You need to make sure you understand the short term and the steps to take to make sure you get it right.

Investing in property is about working towards building your wealth. Where and when you buy an investment property will depend on the demands of multiple personal and market factors. When it comes to understanding the market, it's important to realise the housing market can be complex and requires a lot of research before you make your move.

You need to:

Find a property that's close to local amenities such as schools, public transport, cafes and restaurants

Look for areas experiencing population growth as this will increase demand for your property both with tenants and prospective buyers

Search for a property that works for your investment strategy

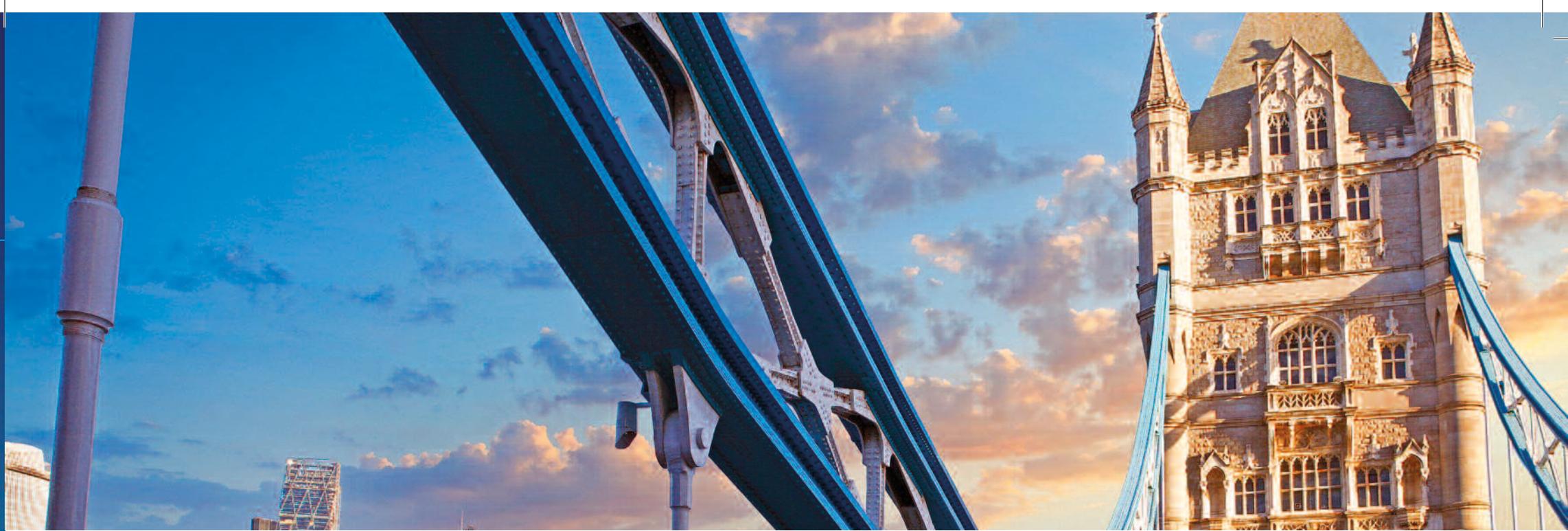
Research current sale prices against historical sales prices to get an idea of growth

To make your life easier deVere property has an investment team who are constantly looking for markets that offer a balance of high yields, with fundamentals to support future capital appreciation and ensure our clients benefit from the best total return on their investments.

An aerial photograph of the London skyline at sunset. The sky is filled with warm, golden light and scattered clouds. In the foreground, a dense urban landscape of various buildings is visible. In the mid-ground, several prominent skyscrapers stand out, including the Gherkin (30 St Mary Axe) and The Shard. The background shows more of the city's architecture under the bright, low sun.

LONDON

London has long been considered the place to be to invest in property. With a population of more than 8.6 million, London is a densely populated metropolis with a melting pot of multi-ethnic residents from all over the world. As the hub for the UK's economy, politics and culture the city attracts tourists, overseas workers, and investors heading to London year after year to take advantage of the sights, attractions and opportunities available. Below you will find some of the biggest London construction projects that will make a big impact on the city.



London Bridge station redevelopment

London Bridge Station has undergone a massive renovation. Reopened in May 2018 following a £1 billion transformation as part of the government sponsored Thameslink programme. Work included a major track upgrade, a new rail underpass on the approach to the station and platform widening and extension, all of which means 30% more trains can use the station than before. This also spurred plans for housing developments in the surrounding area, including the redevelopment of Landmark Court with 80 new homes and the redevelopment of south and west Devon with new residential and student housing.

Wembley Park development

Wembley Park will be a large-scale housing development that surrounds the Wembley sports stadium, located 12 miles northeast of downtown London. The plan calls for 5,000 residential units for rental and purchase, as well as a 7-acre public park, a plaza, an elementary school, a hospital, shops, restaurants, and office space. Set to open by 2024, the project has garnered \$1.1 billion in funding so far.

Royal Wharf

In 2014, construction began on Royal Wharf, a new neighbourhood planned for an area near London's airport along the Thames River. The 40-acre development will include restaurants, bars, several schools, and 4,000 apartment units. Royal Wharf, which is expected to cost \$4.1 billion, will be complete by the end of 2019.



Embassy Gardens

In 2012, the city of London approved the developer Ballymore Group's plan to build a 15-acre development, which will include 130,000 square feet of restaurant and retail space, nearly 2,000 new housing units, an office building, a 100-bed hotel, a health centre, and children's playgrounds. The three-phase project, which is expected to be complete by 2019, is estimated to cost \$2.9 billion.

The Battersea Power Station development

The renovation of the Battersea Power Station - the iconic building featured on the cover of Pink Floyd's 1977 album "Animals" - is at the centre of a larger mega-development in London's Nine Elms neighbourhood. The estimated \$17.6 billion, 8 million-square-foot project will include apartments, hotels, and offices. Construction is slated to proceed in seven phases - the first began in 2014 and the last is expected to finish in 2025. Apple, the complex's anchor tenant, will move its London headquarters to the former power station in 2021.

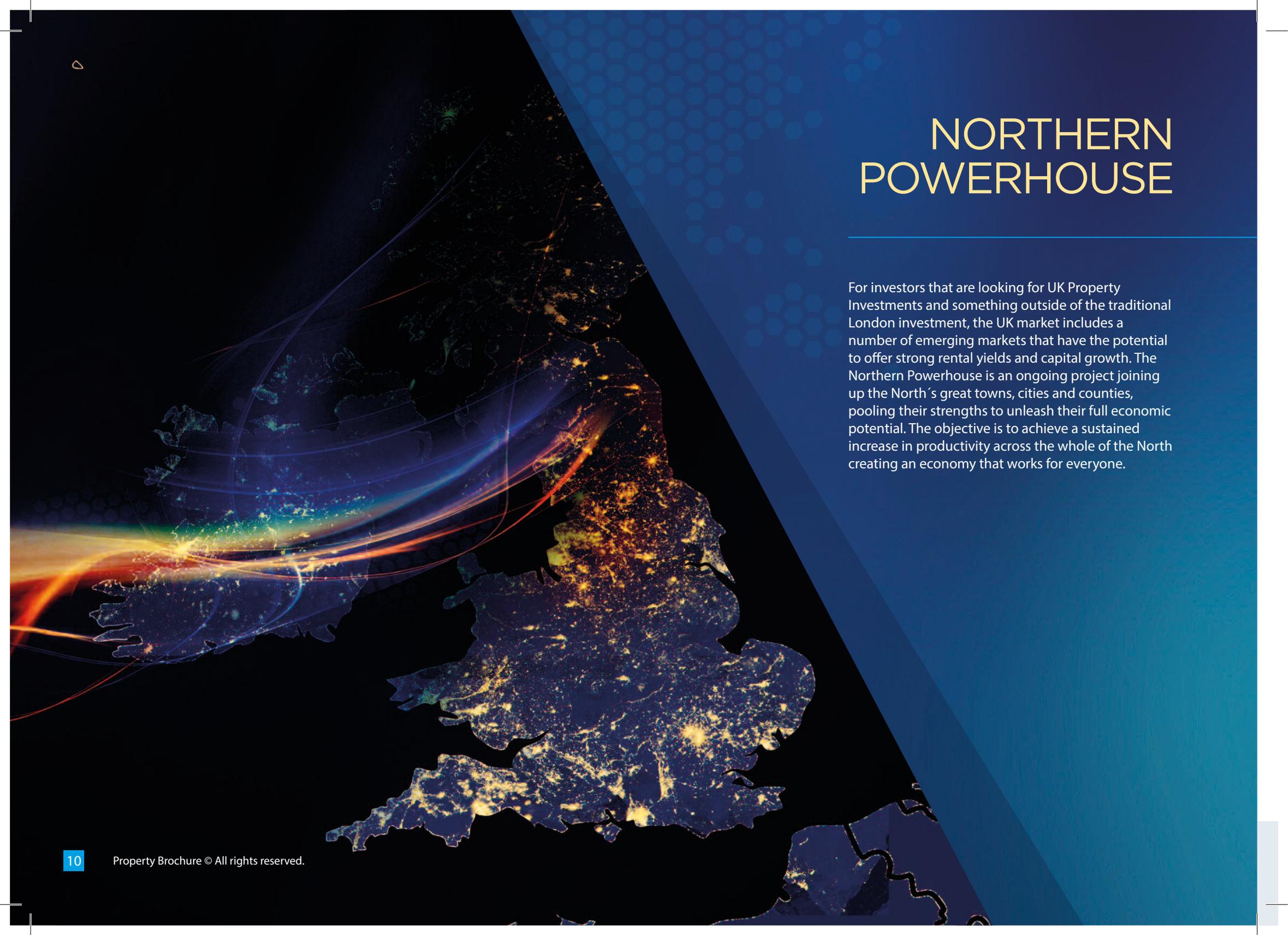


Elizabeth House

Elizabeth House's long-promised re-development has been on the cards for some time, originally earmarked for a makeover over a decade ago, the plans went broadly nowhere until real estate developer company HB Reavis acquired the site in 2017. Working in collaboration with architecture practice Allford Hall Monaghan Morris and Argent's new Head of Construction Joe Martin, plans are now in motion to demolish Elizabeth House and build two 10-storey and 29-storey towers for office space and homes. Placed in such an ideal location, the project promises to deliver a big commercial boost to the region with the potential creation of thousands of jobs and new services for the millions of Waterloo Station commuters.

The Crossrail

Construction began way back in 2009 on the new 118km railway lines connecting London with Berkshire, Buckinghamshire and Essex. The core feature of the development is the construction of the new 21km underground twin tunnels that will run from Paddington to Stratford and Canary Wharf. But with a projected final budget of £15.4 billion and a recent estimation that the work is now around 95% complete, expect to see big movement on the Crossrail this year.



NORTHERN POWERHOUSE

For investors that are looking for UK Property Investments and something outside of the traditional London investment, the UK market includes a number of emerging markets that have the potential to offer strong rental yields and capital growth. The Northern Powerhouse is an ongoing project joining up the North's great towns, cities and counties, pooling their strengths to unleash their full economic potential. The objective is to achieve a sustained increase in productivity across the whole of the North creating an economy that works for everyone.



Below you will find all the areas that are being focused on to deliver growth in the North.

Connectivity

The North's population is over 15 million. It contains five of the UK's ten largest cities but, commuting between towns, counties and cities in the North were constrained by the transport infrastructure available. Ultimately, the lack of connectivity was holding back growth and productivity. Since then £13 billion has been invested in transport, investing in the High Speed 2 (HS2) to better connect the North's cities to Birmingham and London running in 2026; upgrading the A1 to complete the motorway corridor all the way from Newcastle to London; upgrade to the Trans-Pennine route, cutting journey times between Manchester and York; and the Northern Hub rail scheme which will improve services around Sheffield, Liverpool and Manchester to name a few.

Skills

A highly skilled and educated workforce is critical to economic growth and productivity. The Northern powerhouse will improve educational standards and skills levels across the region.

Education - improving schools is at the heart of the strategy for raising skill levels across the North of England; investing in developing strong multi/academy trusts and sponsors; attracting and retaining high-quality teachers in the North and exploring options for improving the delivery of early years outcomes.

Skills & Careers - there have been reforms introduced to skill provisions. They include Apprenticeships Levy, reforms to strengthen technical education pathways and Higher Education

Making the North a great place to live & work

From thriving city centres to its national parks and world-renowned sports teams, the North has a huge amount to offer people who live and work in the region. £10 billion has been invested in additional housing. There has also been further development in leisure, hotel and sports facilities, music venues, culture arts- opera house, Michelin star restaurants- a hub of cosmopolitan, vibrant and modern living, once only experienced within the big capital- now right within the Northern Powerhouse.

Enterprise & Innovation

The Northern Powerhouse will ensure the North continues to be an excellent location to complete ground-breaking research, develop innovative ideas, and start and grow businesses. There has been a £500 million northern business investment fund which, in collaboration with the LEPs in the region and the British Business Bank will invest in smaller businesses over the coming years,

Trade & Investment

Northern Powerhouse is now recognised across the world as a great place to do business, and the home to billions of pounds worth of exciting opportunities for international investors.

LIVERPOOL

Visitor Economy

The visitor economy, worth £3.8 billion and supporting over 49,000 jobs, continues to develop as a major growth sector bringing both economic benefits and the reputational advantage to the Liverpool City Region.

SuperPort

An integrated cluster of logistics assets and expertise that will deliver faster, greener global market access for business to and from the northern UK and Ireland via an enlarged deep-water container terminal – actively rebalancing the economy. SuperPort is undergoing a £1 billion intermodal infrastructure investment and the new deepwater Liverpool2 is able to service 95% of the world's largest container ships, opening up a faster supply chain transit for at least 50% of the existing UK container market

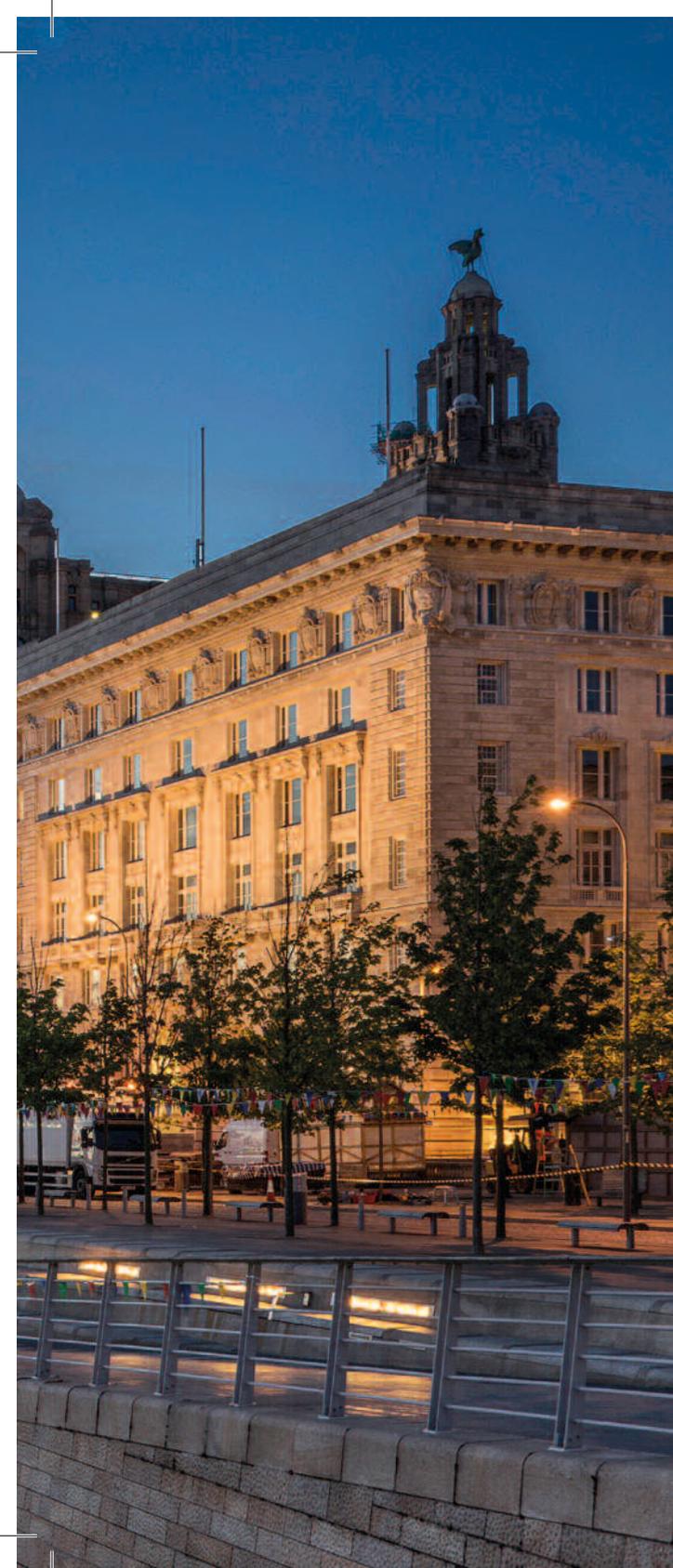
Wirral Waters, Birkenhead

The waterfront regeneration of 500 acres of docklands is a £4.5 billion development proposed by Peel Group and is the sister programme of the Liverpool Waters project – both of which benefit from Enterprise Zone status as part of the Mersey Waters Enterprise Zone.

Liverpool Waters

A £5.5 billion scheme to develop the historic dockland site to create a world-class, high-quality, mixed-use waterfront quarter in central Liverpool.





Rail

Network Rail is contributing £229 million and Liverpool City Region £111 million in conjunction with Network Rail's Northern Programme to provide passengers with faster, frequent and more reliable train services. The 1.5 mile Halton Curve line aims to open up leisure and work opportunities by offering new connections between Liverpool, Liverpool John Lennon Airport, Runcorn, Frodsham, Helsby, Chester and, in future, North Wales.

Automotive Manufacturing

Jaguar Land Rover has invested £45 million in a new manufacturing facility at its Halewood factory, demonstrating the manufacturing capabilities within the Liverpool City Region. It is here that the Range Rover Evoque and Discovery Sport vehicles are developed. General Motors Europe is investing £125 million in the Ellesmere Port plant to increase the capacity and capabilities of the manufacturing and equipment. This will enable the production of 160,000 new generation Vauxhall Astra vehicles

Global Business Platform

The International Festival for Business is a global marketplace for making connections and doing deals. It brings together thousands of businesses from around the world for three weeks of events, business networking and deal-making.

Chinatown

New Chinatown is an ambitious £450 million plan for the regeneration of Europe's oldest Chinatown. The vision for New Chinatown is to develop a new residential and commercial centre for Liverpool's new and established Chinese communities whilst creating a distinctive and complementary addition to the existing city centre offer.

Mersey Gateway Project

This new six-lane toll bridge is part of a £600 million development over the Mersey between the towns of Runcorn and Widnes.

Education

Liverpool John Moores University is planning to develop in Liverpool city centre, with the former Copperas Hill Royal Mail sorting office at its heart. The new Knowledge Quarter could see investment in excess of £1 billion.

Retail

Liverpool is maintaining and growing its position as a prime retail centre with a £100 million, 41 stores out-of-town retail park being developed at Edge Lane, which is creating 3,000 jobs. Project Jennifer is a £150 million scheme providing 80,000 sq ft in retail space.



MANCHESTER

Metrolink

Connectivity has improved with the extension of the Metrolink, which will be completed with a route out to Trafford Park due Q4 2019.

Ordsall Chord

This £85 million rail development will connect Manchester Victoria with Manchester Piccadilly, improving connectivity.

Life Sciences and Biomedical

As one of the country's top three life sciences and biomedical clusters attracting significant foreign direct investment, Manchester is already a member of the European Super League of biomedical clusters. This continues to strengthen its position and results in key multi-sector partnerships such as the Manchester Corridor which is forecast to generate £4.7 billion GVA and employ 77,000 people by 2020.

Digital Innovation

With the goal to be one of the world's top 20 digital cities, the city is already developing a fast-growing and successful media, technology and creative ecosystem through developments such as The Sharp Project, The Space Project and The Landing, MediaCityUK.

Media

Global telecoms giant Ericsson will strengthen its TV and media operations in the UK after announcing it is going to establish a new broadcast and media services facility at MediaCityUK.

NHS

In April 2016 Greater Manchester took control of its £6 billion health and social care budget. It is the first Authority to do this and demonstrates the extent of devolution from Central Government.

European City of Science

Manchester is the European City of Science in recognition of its unique scientific heritage and contribution to scientific discovery, innovation and industry.

Graphene

This ground-breaking material was discovered in 2004 at the heart of the University of Manchester. The new Graphene Engineering Innovation Centre reinforces the region's growing presence as a centre for science and technology and expands upon the existing £61 million National Graphene Institute both of which are dedicated to researching the opportunities provided by this material.

Engineering

The University of Manchester is investing over £300 million to create a bespoke engineering campus in the centre of the city. The Manchester Engineering Campus Development (MECD) will be the largest single development ever constructed on the University's site and will strengthen the research and learning facilities by providing the spaces that can complement and support the pioneering engineering developments.

Airport Relief Road

This £290 million construction project reducing congestion and provide a 10km relief road linking the A6 at Hazel Grove to the M56 at Manchester Airport via the existing A555 in Bramhall.

The Factory

Scheduled to open in 2019, the £110 million development of The Factory will create a permanent new home for the biennial Manchester International Festival and will also be a commissioning venue creating original theatre, TV, film, music, dance, technology, media and science works of its own in partnership with leading national and international organisations.

Global Connectivity

A new Manchester to Beijing route was established in late 2015, which provides the first ever connection between the cities, giving the 100,000 passengers travelling each year between the two cities the convenience of direct scheduled services.



LEEDS

HS2

Leeds South Bank has been selected as the location for the HS2 station and is part of a £1.5 billion regeneration project.

Leeds South Bank

Proposals for the regeneration of Leeds South Bank include a cluster of creative and digital media businesses, an educational hub and improved infrastructure. The area is already the base for the UK and regional headquarters of Asda, Eversheds, Ernst & Young and DWF.

Retail

Victoria Gate will capture the heritage of the Victoria Quarter and offer a range of high quality and designer brands, bringing the first John Lewis to the city and cementing Leeds as a top retail destination. The £260 million, 570,000 sq ft Broadway Centre in Bradford opened in November 2015 boasting more than 70 restaurants, cafés and shops.

Education

The University of Leeds is set to undertake a £130 million city centre campus development to enhance the educational facilities within the city.



Climate Innovation

District City is developing a £125 million district, due 2022, containing 500 low carbon homes alongside manufacturing, leisure, offices and climate resilient public realm.

Digital Development

Leeds boasts strong employment growth in software development, electronic publishing and computer games with firms such as Rockstar Games and Sky Bet calling the city region home.

Wellington Place

One of the largest developments in Leeds, this 22-acre scheme will comprise of 1.5 million sq ft of mixed-use buildings including offices, residential, retail and leisure centred around pedestrianised boulevards. There will also be a stylish new public square and the scheme will be one of the largest and most prominent public spaces in Leeds.

Logistics Clipper

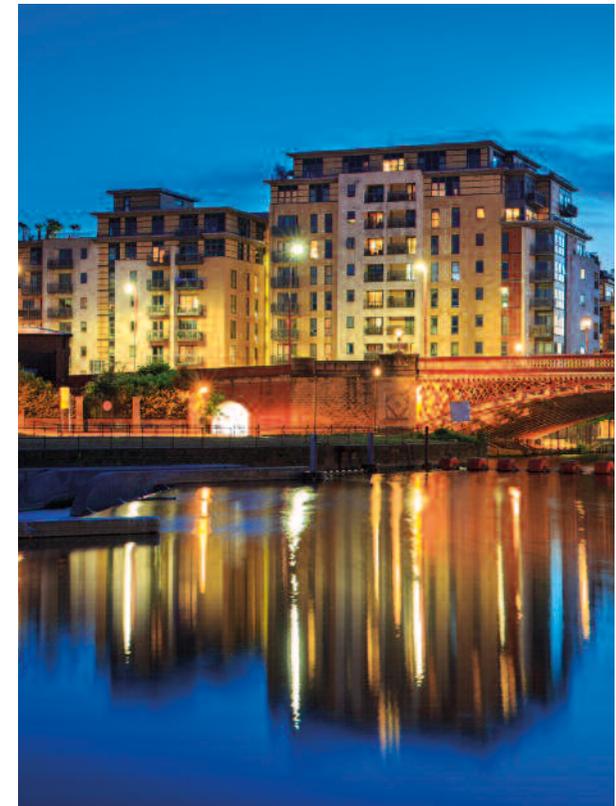
Logistics, who specialise in pre-retail and returns management, has developed a 500,000 sq ft multichannel logistics hub anchored by John Lewis.

East Leeds Extension

The East Leeds Extension is the single largest opportunity in the city to deliver new high-quality residential neighbourhoods on allocated greenfield housing land. The £200 million project led by Leeds City Council provides a new orbital road that unlocks land for 5,000 new homes. This expansion reflects the growth in residential demand.

Kirkstall Forge

The £400 million Kirkstall Forge project will see the creation of a new residential community with sustainable public transport links via a new rail station positioned only six minutes from Leeds city centre. With an integrated bus strategy, Kirkstall Forge will be a unique rural setting for the urban worker.





BIRMINGHAM

Visitor Economy

The visitor economy, worth £7.1 billion and supporting over 70,000 jobs, continues to develop as a major growth sector bringing both economic benefits and reputational advantage to the Birmingham Region.

HS2

Europe's largest infrastructure project, worth £56 billion, is set to land in the centre of the UK's second city in 2026. Not only will this ambitious project – the largest in Europe – see travel times between Birmingham and London slashed to under one hour, increasing accessibility to jobs for City commuters, but it also brings with it a £1 billion regeneration project to the Eastside area of Birmingham where the station is planned.

Birmingham Smithfield

The £500 million development plan will see the site completely transformed into a vibrant retail, leisure and residential destination, with more than 100,000 sq. metres of floor space and plans for 1,000 new homes. The project is expected to create 3,000 new jobs and add £470 million gross value added (GVA) to the local economy.

Commonwealth Games

In December 2017, the city was announced as the new host for the 2022 Commonwealth Games, following Government backing for its bid in September. The largest sporting event for the UK since the 2012 Olympics in London, the 2022 Commonwealth Games is set to shine a huge global spotlight on the city and generate an estimated £750 million boost to its economy.

Arena Central

Another landmark development for Birmingham, this will be the site of the new HSBC UK headquarters and in 2017 earned the city's biggest pre-let in a decade from the Government – an entire 240,000 sq ft building to house a number of its services, including the Midlands regional hub for HMRC.

Paradise development

As Birmingham's most significant development in a generation, this £700 million project, which is well underway, will introduce 1.8 million sq ft of new grade A office space, retail, leisure and a circa 250-bedroom hotel into one of the most central parts of the city centre. One of the UK's 'big four' financial services firms, PwC, has already agreed to a pre-let for the entire eight-storey building.

Education

with eight universities and world-class research institutes in Birmingham, there is no shortage of students with over 75,000 currently studying and a retention rate of 49%.



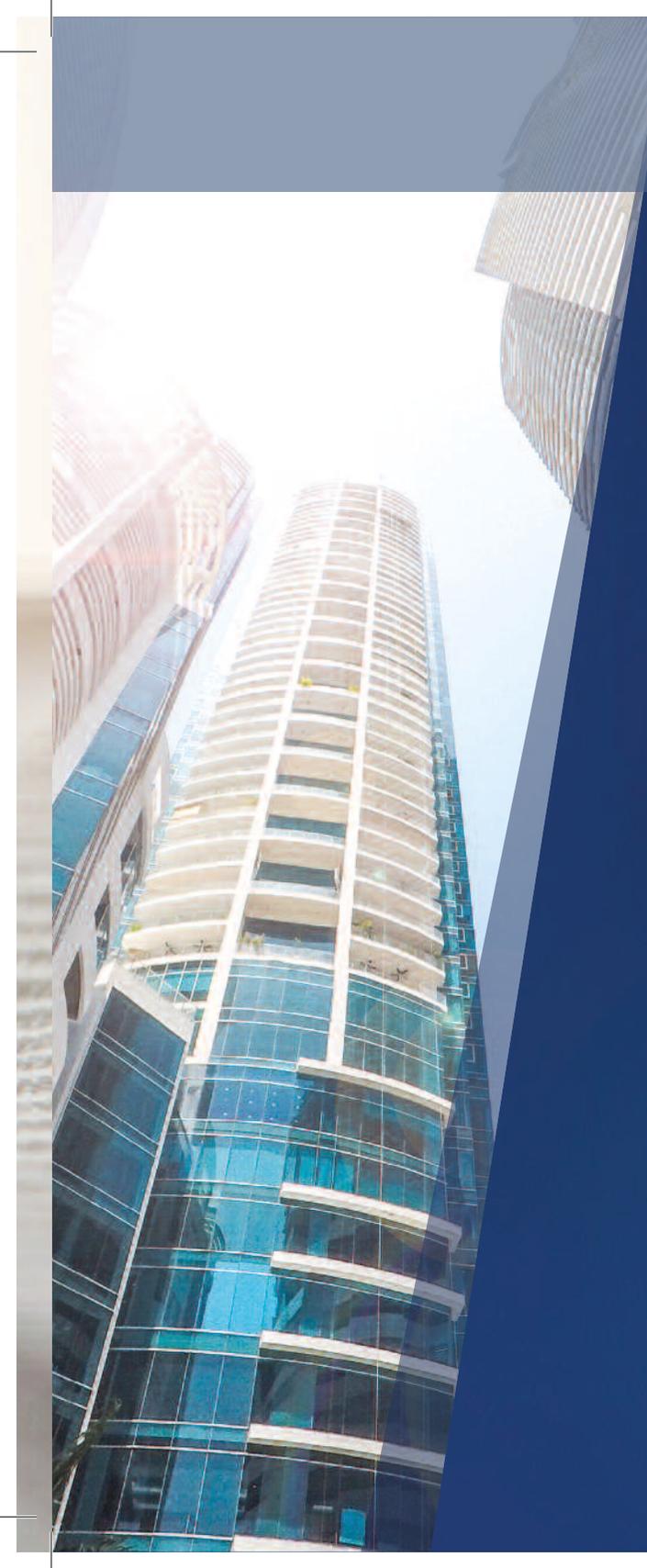
OFF MARKET OPPORTUNITIES

Our “off-market” division specializes in the buying and acquisition of prime central residential property that is not available through mainstream estate agents.

This service is designed to assist those who want total privacy when buying. Whether you are looking to buy a single property or an entire portfolio, our consultants will actively search for the right deal and only present you with details matching your specific requirements.

If you are looking to buy discretely our direct dealings with investors both large & small will ensure a quick, smooth and hassle-free transaction. With a huge presence in key overseas locations, our database of investors is continuously growing.





PRE APPROVAL SOLICITOR

A loan pre-approval is called a decision in principle from the mortgage provider and indicates the amount that the lender is prepared to lend to enable the client to put an offer in on a property. At deVere, we can ascertain what mortgage rates you will be eligible for, completely free of charge allowing you to bid and negotiate with confidence.

MORTGAGES

The right loan structure will mean your money works better for you. But with a large variety of investment property loans available with different rates and features, deciding which type of loan is right can be overwhelming.

deVere Mortgages division can help you understand your options and assist you through the decision-making process. Our market leading mortgage division specialises in meeting the needs and requirements of clients, helping them to obtain a mortgage through our exclusive relationship with a wide variety of investment loan products, from a range of leading lenders.

Settlement day is when you legally take ownership of your new property. Lots of things happen at once, including transferring finances and signing legal documents. deVere provides legal service throughout the process, we understand it can be a little hectic- having deVere as your broker will help reduce the stress so you can focus on getting your investment ready to make a return

On settlement day deVere will:

Arrange for your lender to transfer the agreed amount to the vendor

You receive the title of the property and the vendor's solicitor or bank will arrange for the Registrar General to register the transfer of the property into your name

Both parties are required to advise the agent in writing that settlement has occurred, allowing the agent to release the key to you

LETTINGS ACTIVELY MANAGED

We deal with everything upon completion for you, from snagging and handover to tenanting, letting and the ongoing management of your purchase beyond everything is taken care of.

Benefits of using a property manager:

They will secure suitable tenants

Property managers work quickly so you'll start earning rental income sooner

Less work for you

They will manage emergencies, day or night

All property managers will collect rent, organise inspections, stay on top of pest control and coordinate maintenance.

The management fees are tax deductible

For all investments through the deVere Property Service, we will also ensure the upkeep and maintenance of the property so you can rest assured that everything is taken care of.

TAX, INSURANCE & RESALE

Our service doesn't stop there; we provide expert tax advice and offer insurance of guaranteed rental income, and we'll also take care of the resale. We offer the following advisory services on:

Stamp Duty Land Tax (SDLT)

Non-residential landlords tax forms

Inheritance tax

Disposal of property

UK tax allowances

HMRC voluntary disclosure for non-compliance

Partnership/LLP set up

Self-Assessment tax returns

MAKING YOUR DECISION

When considering making a significant investment, you need to consider the pros and cons



Areas to be aware of:

- Rent- free periods- there may be times when you cannot find a tenant and the property will remain vacant. This means you will need to plan for the cost yourself over time.
- Liquidity- it is sometimes difficult to sell a property quickly, as opposed to other investment types such as shares.
- Tenants- tenants can sometimes damage the house or its contents, refuse to pay or even refuse to leave.
- Outgoing costs- these include fitting out, maintained and repairing the property. Building and landlord insurance, land tax as well as water and council rates.

Pros of Property investment:

- Safe Investment- historically, property holds value very well and demand is continually increasing. Currently there is a supply shortage of 140,000 newly built in 2017/2018, 240,00 more are needed to meet demand.
- Rental income- property in desirable areas can generate excellent rental income
- Capital growth- there is a good chance your property's value will increase over time and leverage can enhance returns by 2.7 times.
- Minimise risk- your property can be insured against most risks, e.g. from fire/damage from a tenant who breaks the lease or damages the property
- Anyone can invest in property- you do not have to know about property investment compared to stocks, art, or starting a business
- You are in control- you make the decisions. You have control over the returns
- Tax benefits- if you are using a loan to buy an investment property, there are multiple tax benefits available.

We are here to help you navigate the maze of borrowing options, guide you through your property investment journey, and beyond!

By using our services, you will have a specialist who is dedicated to helping you achieve your goals while looking after your needs. Investing in property can lead to having many questions that you may need answering before taking that step to commit to a property, if you have any or would like to speak to one of our professional consultants please do not hesitate to contact us at adrian.rowles@devere-group.com

Integrity

Energy

Excellence

deVere
L O N D O N



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