



KIRBY PROPERTY INVESTMENTS LTD

Turning Properties into Prosperity

INVESTMENT OVERVIEW

By David Kirby

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WHO WE ARE AND WHAT WE DO



Kirby Property Investments Ltd was formed on 16th April 2019 incorporated under the Companies Act 2006 as a private limited company.

The Core Business Objectives are to:

- Provide affordable quality homes for families and/or individuals and bringing neglected properties back to the market.
- To grow a financially sustainable property portfolio.
- To offer shareholders and investors security, certainty and competitive returns on their investment

We will research selected areas in the North East of England and look for property types that will provide high rental yields and offer great returns. Our preferred investment properties will be distressed, family homes that will require a full or part refurbishment then we will look to either re-finance the property with a mortgage or sell the property.

One of the keys to a sustainable property business is creating a diversified portfolio. At Kirby Property Investments Ltd, we will focus on 3 key strategies to execute our growth plans.

BUY TO LET

There is a huge demand for good quality rental properties throughout the UK and specifically in our chosen investment area. We focus on buying average houses for ordinary people and only ever buy properties that are in high rental demand areas.

All the properties are refurbished to a high standard, fully compliant with all lettings regulations and are managed by experienced, professional agents.

HMO



HOUSES OF MULTIPLE OCCUPATION – HMO

In certain areas the demand for room only lets is very high. We will work with our builders, letting agents and Local Councils to deliver quality rooms to the market, maximising the returns of the building and utilising space.

While very heavily regulated, we will ensure that all our properties meet licensing, safety, planning & building control requirements and are managed pro-actively. We aim to raise the standard of these properties in our chosen areas and deliver a quality product to our tenants.



RESIDENTIAL REFURBISHMENT

RESIDENTENTIAL REFURBISHMENT

As the market reacts with uncertainty to the latest political and economic news, there are fantastic opportunities for the educated investor to secure some great deals. We will work closely with local Estate Agents, Letting Agents and other sources to find off-market properties that require refurbishment or where value can be added and then be sold for a profit. We will also use up to date marketing strategies to negotiate direct to vendor and work with owners to find the best solution to their situation.

POWER TEAM

Kirby Property Investments Ltd has a team of professionals that will assist in helping us achieve our business strategies:

- **Boys and Maughan Solicitors**
for legal and conveyancing services
- **MPH Accountants & Business Services**
for property accounting, tax and business advice
- **Inca Financial Services**
for financial assistance
- **Anthony James Management**
for property management and maintenance in Sunderland
- **Swann Virtual Assistance**
for administrative help, including website support

SUNDERLAND



The company has identified Sunderland, Tyne and Wear as its current preferred investment area.

Sunderland is a vibrant and cosmopolitan city in the North East of England and straddles the mouth of the River Wear.



Almost £1 billion has already been invested in Sunderland since 2015 as part of a masterplan aimed at boosting jobs, infrastructure and cultural assets in the city. Looking ahead, a further £626m of spending is due to flow into the city by 2024. The 3.6.9 Vision was drawn up by Sunderland's Economic Leadership Board, which includes Sunderland City Council and it brings together a number of major, city-based businesses. The Vision was designed to plot a strategy and action programme which would dramatically change the cityscape, create thousands of jobs and nurture the city's cultural profile.

Of the many infrastructural, business and housing projects set out in the Vision, developments worth an estimated £927.4m have either been completed or commenced since 2015. More than 5000 jobs have been created in that time, according to newly collected data from Sunderland City Council.

SUNDERLAND



2024 sees a further £626m worth of development planned in the city. Projects due to begin include the nationally significant International Advanced Manufacturing Park (IAMP) and the new £8.2m 450-seater cultural auditorium in the city's emerging music, arts and cultural quarter.

Sunderland Railway Station is also due to undergo a £13.7m redevelopment, while an extension to the Bridges Shopping Centre development will see a new retail development built on the former site of Crowtree Leisure Centre. Several major housing developments are also in the pipeline.

Extensive improvements have also been made to the city's transport infrastructure. Work on a £57m dual carriageway linking the city centre and the Port of Sunderland gets underway this year as phase three of the Sunderland Strategic Transport Corridor.



Another success was US automotive giant Lear Corporation's decision to locate its European research and development (R&D) division in Sunderland, against competition from across Europe. The company announced plans to build a £1.5m extension to its Sunderland base for R&D work as a result.

A spokesperson from the city council said that Sunderland is a fantastic, forward-looking city undergoing significant transformation and economic regeneration. It has a global reputation as a welcoming and inclusive place in which to live, work, achieve, play and belong.

WHY PROPERTY & WHY INVEST NOW



The UK still hasn't truly felt the impact of the Brexit decision, with the continued war in Ukraine and now the changing government this has ****culminated**** in several adverse factors. We believe that where there is uncertainty, there is massive opportunity.

The UK's inflation forecast whilst set to continue to fall, economic growth is still slowing to the point it could have long term consequences for potential output and the cost of living is increasing while living standards are still decreasing. These and other factors make it much harder to protect hard earned wealth. Money held in saving accounts can lose value and as a result of the economic and political volatility, many other investment classes are still looking unpredictable. However, despite everything, property remains a relatively secure and rewarding asset class, capital growth continues to rise as does rental demand in many areas of the UK.

The UK still has a massive shortage of the correct housing stock after years of under-investment from various governments. The latest figures show a shortfall of 1.2 million housing units. With or without immigration, the UK struggles to find accommodation for its existing citizens and this is a problem that will not be solved in the short term especially after the long term effects of the pandemic to the building industry.



With the world economy decreasing and the drop in the value of the pound, the UK market is now even more appealing for international investors and will likely see a further increase in foreign ownership, putting further pressure on the government to support UK investors.

Major Developers have been hit hard and have seen a huge drop in their share price and investment funds are very cautious about commercial property. The opportunity for the smaller investors to corner niches of the market is huge and by focusing on strong demand areas, locking in our profit when we buy low and carrying out quality refurbishments means that our investors capital is better protected.



INVESTMENT STRATEGY



Kirby Property Investments Limited will use private investor's capital to purchase under-utilised properties in the Sunderland area and with our experienced team of property professionals, will add value through a scope of quality refurbishment work.

With low interest rates and ever-increasing inflation figures, money sat idle in the bank is literally eroding away under the noses of those who worked so hard to earn it in the first place.

By becoming one of our valued Private Investment Clients, your capital could work up to 10 times harder than in the bank and will provide families with a quality home.

All private investments can:

- Be secured against existing real estate assets
- Be legally logged using a loan agreement
- Be Transferred through independent solicitors
- Be Documented in a monthly progress report
- Be Repaid with interest in the agreed time frame.

**EXAMPLE CAPITAL
REQUIRED
£50,000**

**(ANY AMOUNT FROM £10K
UPWARDS CAN BE INVESTED)**

**RETURN ON
INVESTMENT
(ROI)
BETWEEN
5%- 10%**

**TIME FRAME 9
TO 12 MONTHS**

**PROFIT RETURNED
@ 5% - £2,500
@ 10% - £5,000**

According to moneysupermarket.com (July 2024) the best interest rate you will find for a Fixed Rate Cash ISA is 4.96% for 12 months with Shawbrook. Kirby Property Investments Limited is offering between 5-10% return in 9 to 12 months, if not before.

INVESTMENT STRATEGY



The property will be bought using the private investment client's funds and transacted using our experienced conveyancing team. Once bought, the property will be promptly refurbished and renovated to a high standard and let out. Kirby Property Investments Limited will then begin the refinancing process through our experience broker.

Due to the mortgage lenders requiring a property to be owned for at least six months before any mortgage can be considered, the typical time frame for completion is approx. 7-9 months, with a buffer to account for underwriting procedures with mortgage lenders. Please see our latest deal:-



OUR LATEST PROJECT - THE NUMBERS

PURCHASE PRICE £47,500

BUYING COSTS £14,000

REFURB COSTS £16,000

REVALUATION £95,000

10.7 GROSS YEILD

42% ROCE

£50K INVESTMENT @ 8% (£4000) INTEREST REPAYED TO INVESTOR

WHO ARE WE?



Director David Kirby has spent most of his working life in the security sector and since leaving the military, he attained senior security positions at the Channel Tunnel and at the prestigious Canary Wharf Estate in London. He attended a general building course after leaving school, learning the basics of bricklaying, carpentry, electrics, and plumbing. He assisted his father-in-law in building a new two-bedroom semi-detached bungalow, managed the refurbish and landscaping of a two-bedroom semi-detached bungalow and has project managed the full refurbishment of a 4-bedroom detached house.

David and Julia Kirby became an accidental landlord in 2010 when they moved out of their family home to move in with Julia's parents. They were able to gain invaluable landlord experience during the 7 years that they were managing this property.

Since its formation in 2019, Kirby Property Investments have acquired several Buy to Let properties and with investor funds, is looking to increase the number of properties into their portfolio.

During his working career, David has attained a Certificate in Management, a Diploma in Management Studies and a Degree in Security and Risk Management. He initially signed up with Progressive Property, one of the UK's leading providers of property training, who specialise in teaching wealth creation through property. David has thus far attended over 300 hours of intensive property strategy training and is now working with Cogito Wealth where he is a member of their personal mentorship programme.

He belongs to a network of thousands of property professionals and industry specialists and has further personal development scheduled for the future.

For the past 30 years, Julia has been running a successful equestrian business, she has attained degree level British Horse Society qualifications and is an expert in her field; Julia also has a passion for interior design.





Kirby Property Investments Limited is not registered with the Financial Conduct Authority (FCA) therefore the Financial Services Compensation Scheme does not apply. All of your money may be at risk because Kirby Property Investments Ltd cannot predict the future of the property market however we will do everything in our power to make those financial decisions that will not only protect and benefit us, but also our investors. We like to work with sophisticated investors who are willing to accept certain levels of risk however we advise you that if you are unsure, you should first speak to an independent financial advisor.



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