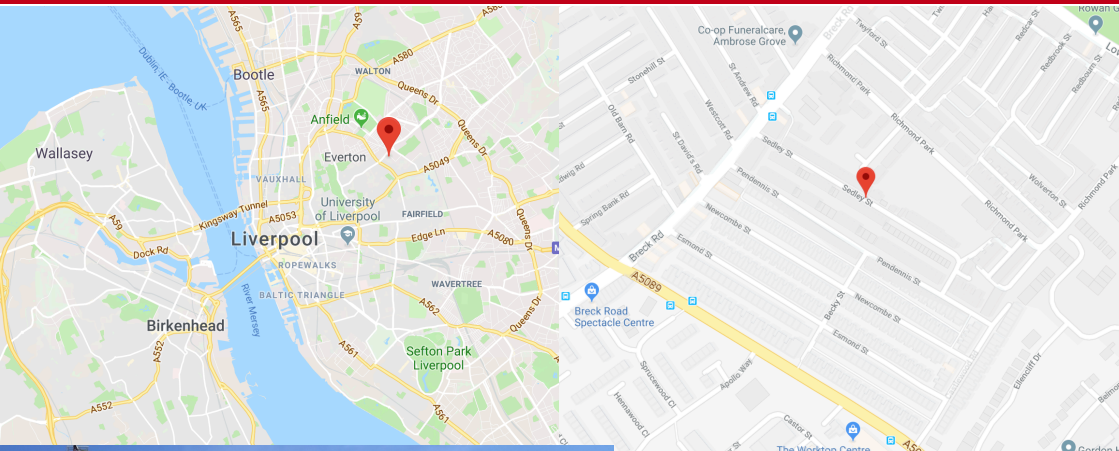




**22% Return on Investment!**

## 2 BED TERRACED HOUSE ON SEDLEY STREET L6



### Key details

- 2-bed terrace house in need of full modernisation
- High rental demand area, min. achievable rent post-refurb £450pm
- High potential for capital growth area

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The numbers\*

\*NEW\* Ever get confused about how the numbers are calculated? Follow along using these references!



Ref	Maths	Purchase Summary (assuming purchase in cash, no mortgage)	£
		Price	£39,999
		Stamp duty (none to pay under £40k)	£0
		Agent's buyers fee	£0
		Revalo finders and refurb management fee	£3,000
		Legal fees (including sellers legal fees up to max £1000)	£1,750
		Liverpool council landlord licensing fee (£206 per flat)	£206
		Estimated refurb cost (breakdown on next page)	£9,276
<b>A</b>		<b>Total capital spent</b>	<b>£54,231</b>

		Post-refurb Figures	
<b>B</b>		Valuation	£55,000
<b>C</b>		Rental income (per month   per year)	£450   £5,400

		Running Costs Pre-Refinance	Per month	Per year
<b>D</b>	<b>C x 7%</b>	Revalo management fee (7% of rent received)	£32	£378
<b>E</b>		Building insurance	£40	£480
<b>F</b>	<b>C x 5%</b>	Misc. maintenance costs (general maintenance & repairs) 5% of rent	£23	£270
<b>G</b>	<b>D + E + F</b>	<b>Total running costs pre-refinance</b>	<b>£94</b>	<b>£1,128</b>
<b>H</b>	<b>C - G</b>	<b>Positive cashflow pre-refinance</b>	<b>£356</b>	<b>£4,272</b>
	<b>H ÷ A</b>	<b>Return on investment pre-refinance</b>	<b>7.88%</b>	

		Refinance (after 6 months of ownership)	£
<b>I</b>	<b>B x 75%</b>	Capital released by 75% LTV mortgage	£41,250
<b>J</b>		Interest-only rate	4.0%
<b>K</b>	<b>A - I</b>	Capital 'left in'	£12,981

		Additional Running Costs Post-Refinance	Per month	Per year
<b>L</b>	<b>I x J</b>	Mortgage interest payments	£138	£1,650
<b>M</b>	<b>G + L</b>	<b>Total running costs post-refinance</b>	<b>£232</b>	<b>£2,778</b>
<b>N</b>	<b>C - M</b>	<b>Positive cashflow post-refinance</b>	<b>£219</b>	<b>£2,622</b>
<b>O</b>	<b>N ÷ K</b>	<b>Return on investment post-refinance</b>	<b>20.20%</b>	

\*All figures stated are estimates. These numbers are based on our experience in the area and working on similar projects. However, as with all investments external factors (e.g. market conditions) and unforeseen circumstances (e.g. issues with the refurb) can affect the final figures. It is essential that every investor performs their own due diligence before making an investment.



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## The refurb breakdown

The below refurb estimate is based on a time-limited inspection of the property. We have done our best to record and estimate all work which needs doing to refurb this property to a high standard and we do not expect the actual cost to increase. However, there is always a chance that there are hidden issues which can only be found once work has commenced (e.g. damp issues), and these may result in extra work being needed, and the cost increasing.

Materials	£
Full heating system (boiler, filter, radiators, piping, safety certification)	£2,496
Boiler filter	£163
Carpets/lino/vinyl throughout	£1,300
Paint and gloss	£520
Electrics work - testing and certification	£390
Plaster and boarding (for skimming where needed)	£104
Utility bills during refurb	£130
Skips x 1	£286
Fuel	£130
Lamp shades and bulbs all around	£52
<b>Total</b>	<b>£5,571</b>

Labour - Man Days	Team members	£
24.75	4	£3,705

<b>Total Refurb Price (Materials + Labour)</b>	<b>£9,276</b>
<b>Estimated Business Days to complete refurb</b>	<b>10</b>

Main refurb tasks
1. Painting and glossing throughout
2. New carpets/lino throughout
3. Skimming and plastering where needed
4. Full cleaning
5. Electrical testing and certification



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## What next?

If you're interested in proceeding with this package, or would like to find out more, get in touch using the details at the bottom of the page. Here are the next steps if you decide to proceed with this package;

1. Let us know you would like to proceed with this package by calling or e-mailing us using the details at the bottom of the page.
2. We'll e-mail you the standard Revilo Properties Terms of Business for you to read, sign and return. You'll also need to e-mail us a copy of your proof of ID (Passport/Drivers License), proof of address (recent bank statement/utility bill), and proof of funds (recent bank statement).
3. Once received and verified, we will put an offer in on the property on your behalf.
4. Once an offer is accepted, we will instruct your solicitors (we can recommend solicitors if you don't have your own) to proceed with the purchase, and we will chase it up along the way to ensure it doesn't get held up.
5. On exchange of contracts you'll pay half our finders and refurb management fee.
6. 5 days before the refurb is due to start you'll pay 50% of the refurb cost so we can buy the refurb materials and be ready to commence the refurb on the planned date.
7. Halfway through the refurb you'll pay the next 25% of the refurb cost.
8. 75% of the way through the refurb, you'll pay the final 25% of the refurb cost. On refurb completion and after final inspection, you'll pay the final 50% of our finders and refurb management fee, and the balance for any agreed, pre-approved extras which were added on during the refurb.

## Who are we?

Revilo Properties are your one-stop-shop for investing in property in Liverpool. We do the full package - we source, refurb, let, and manage properties which give our investors great returns on their money. If you're tired of getting poor returns on your investments, and don't want the hassle of finding and managing property (maybe you have a full time job), then look no further. What's more, we practise what we preach! We currently have 21 of our own properties in Liverpool, and we're growing fast. Our team of property sourcers, builders, painters, decorators, electricians, plumbers, heating engineers, roofers, and project managers are here to help you get a better return on your money, without the hassle.



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