

Investment Services



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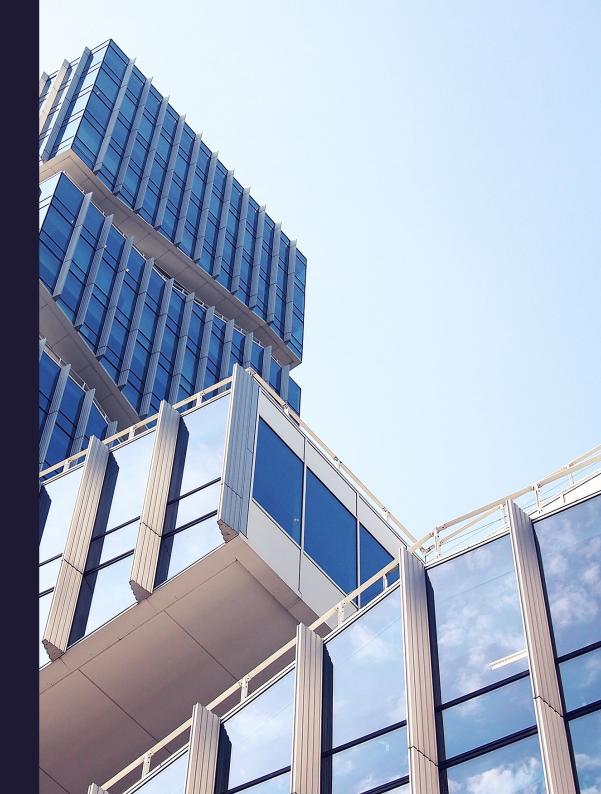
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### CELEBRATING

18 years in Business



### **About ERE:**

Established in 2004, ERE, formally known as Emerging Real Estate, has grown to become a well-established and respected property investment company. In total we have sold over 6,000 units on behalf of developers with whom we have built strong, and trusted relationships.

Our specialty consists of offering a comprehensive property investment service with our investors being at the core of what we do.

From presenting you with the best property investment deals, to assisting in the progression of your purchase, to finding a suitable tenant through our in-house specialist lettings team and finally having our property management experts help you to maximise your investments potential, we are here throughout it all.

# 140+

#### **DEVELOPMENTS**

ERE Property have launched over 140 developments to the buy-to-let market since 2004.

# £200m

#### **TOTAL VALUE**

Our sold apartments total the value of over £200m

# £95k

#### YEAR-ON-YEAR INCREASE

We have seen a £95,000 increase in average property value from 2012 to 2022

## Why choose ERE?

- Your dedicated ERE Investment Consultant will discuss your property investment goals
- Your dedicated ERE Client Care Manager will help you every step of the way until completion
- Your dedicated ERE Property Manager will help maximise your investment and manage everything for you

ERE aims to make property investment as easy as possible for the investor, sourcing the best property investment opportunities and assisting you with every element of your investment through to completion.

Our lettings division will then find you suitable tenants and manage your investment for you.



6000

ERE Property have sold over 6000 units to the buy-to-let market since 2004.

**40** 

#### **DEVELOPERS**

We have worked with 40 developers.

30

### **COUNTRIES**

ERE Property have sold to the property market across 30 countries.

# Why choose ERE?



# 1. Sound investment opportunities

We source the optimum development deals with the highest yields and the best long-term capital gain prospects in high growth areas that we have researched to have a shortage of rental properties available on the market.



# 4. Expat & overseas investor specialists

We have over 18 years' experience sourcing investment opportunities in the UK for expat and overseas investors with a highly experienced, knowledgeable team always on hand to help with any queries.





# 2. Thorough due diligence

Our team of due diligence professionals carries out thorough due diligence checks on all the developments we bring to investors, ensuring we bring investors only the very best possible property investment opportunities.

### 3. Dedicated consultant

We offer a highly personal, consistent service and you will have a dedicated consultant working with you throughout to look after all your needs and find the best investment opportunity for you.

### What We Offer

ERE brings investors only the very best property investment opportunities, which are hand-picked after a comprehensive due diligence process. Our criteria are strict to minimise risk and maximise returns for our investors.

We specialise in investment opportunities in high growth areas in the UK, with particular focus on the Northern Powerhouse region, which brings strong returns.

Here are some of our current property investment opportunities: <a href="https://ereproperty.com/property-investment/uk-property-investment/uk-property-investment-opportunities/">https://ereproperty.com/property-investment/uk-property-investment/uk-property-investment-opportunities/</a>

### 1 Yield Calculator

In property it's the sums that matter. Do they add up to the amount of return you want on your investment? Use our yield calculator to calculate the return you will receive from your investment property.

### Buy to let investments

Buy to let investment offers you both strong capital growth and healthy rental returns. There is currently a massive shortage in the supply of homes in the UK and an increasing number of people are renting; more than ever before. The result is that both house prices and rents are increasing significantly, which is great news for any property investor and a huge draw for any potential new investor.

### **3** Hands-off Investments

ERE will help you find the right investment property for your needs and budget and will guide you through the entire process right through to completion, helping you every step of the way and ensuring everything goes smoothly. Our investment properties are available fully managed, which means we will look after absolutely everything for you, from finding the right tenants and contractors, to ensuring that your property is fully compliant and adheres to all regulations.





'Worked with Sharon Barlow at ERE on a recent purchase. Sharon was perfect from day one.

Always on top of things and very helpful. Very responsive and knowledgeable. Was a pleasure to do business with ERE and the rest of the team. Highly recommend if your looking for a honest team with great investment opportunities.'



'Great End to End Service ERE helped me every step of the way when it came to investing, managing then selling property in Birmingham. They found the property, put me in touch with a solicitor and helped push the purchase through. After that they managed it for a few years while I got an income from it before helping me sell just recently.'



'Kris and the team have been proactive in consolidating my UK property portfolio for me, as I live overseas. Ongoing communication and problem solving have been key to handling the complexity and providing the high level of service that I have experienced.'

### Case Studies

All of the case studies below are real ones from ERE. They are properties we have sourced, sold and rented out through ERE Lettings for ERE investors. You will see that some properties have a real exit value and others have been predicted through real comparable properties on the market within that development or area.

For the purpose of this analysis, the below are defined as follows:

### **Gross Rent**

The rent received before costs have been subtracted. This is the initial amount paid by the tenant as rent.

#### **NET Rent**

The rent received after all costs have been subtracted. Costs include service charges, ground rent, management charge, and any voids where the property may be empty. This does not account for any taxes that may occur or mortgage payments.

#### **Total Rental Profit**

The total NET rent received during the time the property has been held for, as stated in years.

### **Capital appreciation**

The different betweentheoriginal purchase price and the selling price or market conparable price of an investment.

### Case Study: Hagley Road, Birmingham, B16 8TG

2-bedroom apartment 675 Sq Ft £227 per Sq Ft

Purchased May 2015 at £153,000 inc £10,000 parking

Gross rent PCM £900 NET rent PA £5,400

Held for 5 years

Sold July 2019 at £190,000

£27k

TOTAL NET RENTAL PROFIT

£37k

**TOTAL CAPITAL APPRECIATION** 

£64k

**TOTAL PROFIT** 

### Case Study: Picture Works, Nottingham, NG2 3DT

2-bedroom apartment 689 Sq Ft £158 per Sq Ft

Purchased 2014 with no exact date at £108,750

Gross rent PCM £850 NET rent PA £7,763

Property still held

Comparable prices on the market in the same or similar development show £160,000

£46,578

**RENTAL PROFIT** 

E51,250
TOTAL PREDICTED CAPITAL APPRECIATION

£97,828
TOTAL PROFIT

### **FAQs**

### 1

#### Why should I invest in property?

Property is one of the safest investments for building wealth. History shows that over the long-term, property always appreciates in value, keeping up with inflation. In addition you get the double benefit of a positive cash flow every month from rental income. Other investments are deemed to be more risky and keeping money in the bank devalues its worth due to inflation.

### 2.

### Do you offer already built and tenanted stock?

We know that everyone has different requirements, that's why we make sure there's something for everyone with both off-plan and already built developments. These two different types of investments have their own benefits so it's really up to you which works best for your goals. Have a look at some of our developments here.: <a href="https://ereproperty.com/property-investment/uk-property-investment-opportunities/">https://ereproperty.com/property-investment-opportunities/</a>

### 3.

#### Why use ERE for your property investments?

We value long-term relationships, in fact 95% of our business comes from repeat purchases and referrals. Our investors rely on our knowledge, experience and the strong relationships we have formed over the years with our trusted developers.

Our property developments have to pass a comprehensive 3 stage due diligence process before any decisions are finalised. We focus on high-yielding properties appealing to young professionals in hot spot areas, predominantly within the Northern Powerhouse.

The feedback we get the most is how personalised our service is. We don't exist to simply offer you a property investment and be done with it, we do much more. We help you in the progression of the purchase, from walking you through the correct forms to recommending the best solicitors in the field. Still it doesn't stop there, with our complete property investment service we also help you to get the best caliber tenant so your property can start producing your desired income.

### 4.

### What is an off-plan investment and what are the benefits?

Off-plan properties are ones that are invested in before they have been built. The main benefit generally speaking is that the properties are discounted below the market value. Even if the property is bought at today's value, by the time it is built and fully payment is due it will be way below the price of other properties of the same specification around it. New developments are also often in hot spot areas with other regeneration projects close by, meaning you get the first dibs on the next hottest place to live. Investing in the right area and choosing a repuatble, reliable developer with a strong track record are the best ways to guarantee the success of your investment.

### **FAQs**

### 5.

### How much money do I need to invest?

There isn't a set amount of money you are required to have to be able to invest in property. We have a wide selection of properties generally ranging in price from £120,000, all the way up to almost £750,000. When buying with a buy to let mortgage, you will usually be required to invest a minimum of 25% allowing you to mortgage 75%. Therefore, depending on our available opportunities, you can invest from as little as £25,000.

We work with you to listen to your requirements and help you choose the best investment for your goals.

Generally speaking, there is a reservation fee of £1,000 to £5,000 and a deposit of 10%-30% required to secure your investment. The remainder of the balance due is usually paid upon completion of the property.

### 6.

#### What's your due diligence process?

We have a very comprehensive 3 stage process. Being in the industry since 2004, we know all of the questions we need to ask to cross the T's and dot the I's. Our process involves an initial 5 page developer questionnaire, followed by background checks that aren't just limited to the developer but also the construction company, all directors and anyone else involved in the build. We assess all of the many documents we require for sign off to check that everything is as stated and there are no unforeseen disputes.

Property has its risk like most things do, but it's knowledge and experience that mitigates those risks.

### 7.

### Can I buy using a mortgage?

This will depend on the development you choose, however we tend to have a mixture of developments with both cash and mortgage options available. Please speak to your investment consultant to find out which is available.

### 8.

### Where are the best areas in the UK to invest?

The Northern Powerhouse is the region to watch. Extensive regeneration programmes have meant that multiple big companies are choosing to relocate from the capital to the North, such as Manchester BBC Media City and Leeds Channel 4 HQ. With this brings a poo of young talent wanting to live in these cities where the cost of living is lower and quality of life is higher than London. With transport connections being upgraded UK wide and schemes such as HS2 making London very commutable, living in these Northern cities won't feel as disconnected and more and more will choose to call it home.

In addition to the appeal to companies and residents, for investors these areas are great because the prices are still low to huy and rental prices are still good, making for high-yielding investments.

### **FAQs**

### 9.

## What are the purchase costs of a buy-to-let?

Purchase costs vary between different developments.

The most common costs include:

- Legal costs
- Registration fees and Searches
- Stamp Duty
- Purchase taxes (depending on location)

### 10.

#### Can I use my own solicitor?

You are entitled to use which ever solicitor you choose to represent you. The reason we often recommend solicitors to our investors is because when solicitors have worked together before it usually creates a much easier and smoother process all round.

### 11.

# Furnished or unfurnished? Who provides the furniture for my investment?

This all comes down to the investment you choose as some developers may include furniture within the purchase price, but some do not. We always recommend having a furnished apartment due to the higher rental demand it brings. ERE can provide you with high-quality furniture packs at competitive rates.

### 12.

#### What is an Escrow account?

An Escrow account is an account in which your deposited funds are held by a third party. This is to safeguard your money and ensure the funds are not released to the developer in one lump sum, but at different stages within the build.

### 13.

#### What is buy-to-let?

Buy to let involves buying a property with the purpose of letting it out to tenants. It is an extremely popular type of property investment due to the current climate we are in. Generation rent is amongst us with may younger professionals choosing renting over buying due to the flexibility it gives. In addition, owning a property is becoming more out of reach to many, due to being priced out of the market. Rental prices average a 2% increase year-on-year and rents are expected to grow by 20% over the next 5 years with more than 7.2 million rental households by 2025.

## After-sales support

ERE provide support throughout the investment process as well as after the transaction has been completed. Our sales progressors are responsible for the process starting from when the sales memorandum is issued to ensure a smooth transaction.

By liaising with solicitors on your behalf to ensure that all necessary funds are paid in good time and that all documents are signed by the relevant parties to avoid length and unnecessary delays.

Our expert after-sales team offer extensive experience and are always available to ensure that the transaction flows efficiently and that the clients queries are answered.



Worked with Robert Medd and Sharon Barlow in a couple of transactions recently. Both were extremely helpful and knowledgeable. In particular, Sharon was super responsive and great at following up and keeping things to the schedule - and where issues arose, she was a real help in managing the counterparties and making sure nothing derailed the process.

Having a Sales Progressor assist with coordinating all the elements of the deal was a real benefit and made the whole process both easy and pleasant.



## Our company values:

#### **COMMITMENT:**

Our commitment to our customers is to truly listen to them and through mutual cooperation and teamwork provide the very best tailored service and support possible.



#### **ACCOUNTABILITY:**

We will take ownership & accountability in everything that we do, including owning up when decisions don't go to plan.



#### **RESPECTFUL:**

For us, a working environment fuelled by openness, respect, trust and fairness is an essential requirement for overall improvement and excellent results.



#### **EXCELLENCE:**

We endeavour to reach operational excellence by being open to change and strive towards constant improvement in all areas, working continuously on improving our services and ourselves.

## Where you can find us:

# rightmove △



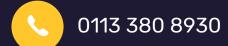




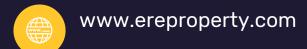


# ERE INVESTMENTS

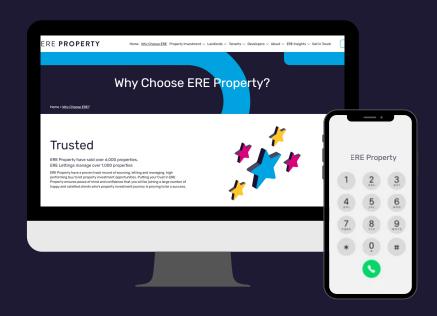
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