



Issue 6
Editor: Emily Giles

Vision • Integrity • Peace of Mind

Adversity is the mother of progress

- Mahatma Ghandi



Sharon Hollinger

Over these past few months, the world around us has changed quite dramatically. Our country and beyond has had to adapt, create new routines and become accustomed to 'new normals' of living and working. As a team here at PIP, we have been privileged enough to be able to work from the comfort and safety of our homes. For that, and the fact we are healthy, we are grateful.

As easy as it would have been to pull back when times looked tough, we are proud to see how we have accelerated forward, having used this time wisely to become stronger as a company. We



realised more than ever the absolute necessity for effective and timely communication to our valued clients. Through embracing new technologies and innovative thinking, we are able to be here for our clients now more than ever to reassure the security of investments and stay connected.

How? We hosted Webinars with Joe Billingham, Director of Prosperity Wealth, to give clients the chance to hear first-hand about the measures they had put in place to mitigate any potential risks because of Covid-19 and to give clients the opportunity to hear about the status of the projects they have invested in. We received some amazing feedback from clients, who have found these both insightful and reassuring;

"I enjoyed the webinar hosted by Prosperity and PIP and found it to be very

informative. Seeing & hearing the great optimism and positivity from the presenters is a great comfort at such uncertain times. Please pass on my thanks." - Mr Dunn

If you missed out on one of these, it is not too late! They were recorded so please contact the team to request a copy.

As we begin to return to the office and to some form of 'normality' again, we thought now is a good time to reflect on this season and the lessons we have learnt – and we wanted to share these with you. So please find enclosed in this newsletter information on our Loan Note opportunities that are going strong, recent property success stories, everything you need to know about our new Personal Finance Portal and lots more!

If we can be of assistance at all, please do not hesitate to get in touch. We would love to hear from you.

Our Lessons from Lockdown

10 takeaways from this Crisis

by Sharon Hollinger

01

Fear is a lie, do not be ruled by it - it will hold you back.

02

Focus on what you can control, rather than stressing over the factors you can't.

03

There is always a better way. Continuously ask yourself, "how can I go to new levels in all areas of my life?"

04

Trust the process - and when you do the process takes care of itself.

05

Chose who you listen to; surround yourself with people who believe in you and will push you into greatness. The kind of people who are solution orientated and not led by their problems and fears.

06

Gratitude will propel you forward - take time to appreciate the big and small things in your life.

07

What you commit to daily counts. Therefore be consistent even when you don't feel like doing it.

08

Work hard on the things that come easy - focus on perfecting your strengths rather than strengthening your weaknesses.

09

Post traumatic growth - we grow through the tough times, never when life is easy.

10

Speak words of life over yourself daily. Our words frame our world.



This week I choose...

At the beginning of each week during Lockdown, the PIP team adopted a 'word of the week' in order to inspire, challenge and motivate each other during the good, and sometimes the tough times, we found ourselves in.

Each member of the team has chosen their favourite 'word of the week' to share with you...

Tenacity - not readily relinquishing a position, principle, or course of action; determined.

"Going into a new week, a new day, a new hour, determined and fully-focused in everything we have to do!"

Joanna Santry

Intentional - done on purpose; deliberate.

"Intentional people wake up every day and say; 'how can I make this day great?'"

Olivia Howard

Serendipity - the occurrence and development of events by chance in a happy or beneficial way.

"The challenge for us all is to be present for serendipity to find us, and for us to find it."

Sharon Hollinger

Authentic - of undisputed origin and not a copy; genuine.

"In other words - be the best version of yourself!"

Charlotte Cotton

Grit - courage and resolve; strength of character.

"This is about never giving up, even when the odds may be against you..."

Emily Giles

As we have started the process of stepping out of this season, now is the perfect time to pause and reflect. Here are some things for you to ponder.

"What have I learned during this season that I want to take with me into my future?"

"Which habits, or even relationships, should I stop in order to move forward?"

"What new challenges am I going to give myself in order to grow?"



Property Success Stories

“Making your money work hard for you...”



Ambition, Leeds

Built by Strata Homes, these 2-bed, three storey houses, were discounted to £153,000, which included quality flooring, integrated white goods, turf and fencing. As you would expect from a National Developer, the properties came with a high specification finish. Upon completion, investors were delighted to secure tenants within days and achieve rental yields of 5.8%. **They are now enjoying an incredible return on deposit monies invested of up to 13.8% and a monthly surplus income of up to £440.00 pcm.**

These fantastic properties have proven to be very popular with investors, and we are delighted to have additional off-plan properties **still remaining** at this development, scheduled to complete in Q3/ Q4 2021! **It's not too late to invest in one of these properties!** Please call us on 01603 268083 or visit our website to find out more.



St John's Gardens, Runcorn

Property Investor Partnership were able to offer our clients this exclusive and unique opportunity to purchase exceptionally high specification 3 bed, 3 storey houses within the a newly renovated Church in Runcorn, Cheshire for only £165,000.

All investors who purchased there are achieving top rental amounts of £795pcm, giving a rental yield of 5.8%. **They are now enjoying a fantastic return on deposit monies invested of up to 11.9% and a monthly surplus income of up to £409.00 pcm.**



The Winerack, Ipswich

The Winerack is an iconic building in a unique and prominent marina setting on the Ipswich waterfront. It has become an exclusive development of beautifully crafted apartments, with discounted prices from only £112,995 for a 1 bed, rising to £139,995 for a 2 bed.

There were 31 of our investors who reserved at The Winerack, who secured high calibre, professional tenants shortly after completion, **and having exceeded original rental predictions by Martin & Co, investors are achieving rental yields of 6% - 7.5%.**



The Exchange, Shipley

Built by National Developer Skipton Properties and discounted by 12% off the list price, these exceptionally spacious 1-bed apartments were purchased by our investors for only £77,000.

Investors who purchased at The Exchange are achieving incredible rental yields of 7.5%, having had no problem securing high calibre tenants. **This means that they are now generating a monthly surplus income of up to £278.00 pcm and a fantastic return on deposit monies invested of up to 14.5%.**



Loan Note Update

Secured Loan Notes provide an excellent investment return for investors and have continued to prove a popular choice in today's low interest rate environment. We have been working with Birmingham-based developer Prosperity since 2017, and our relationship has only gained pace and strength.

Since we launched our first loan note in March 2017, over 300 clients have invested in one or more of the Prosperity Loan Notes, raising over £40m across 15 projects! Across all of these, a total of

£2,351,745 of interest has been paid out to clients through redemptions and quarterly & bi-annual interest options.

Since the beginning of 2020, we have collectively raised and completed on an incredible £11,161,750 so far! To date, we have redeemed capital of £10,200,000 with clients being so delighted with their returns, we have experienced an average rollover retention rate exceeding 50%!

More than the above, we are proud to have been appointed the senior lender for both the Severn House and

Moseley Gardens (3) Secured Loan Note opportunities below, taking our relationship with Prosperity to the next level. Not only does this reflect the popularity of these investment opportunities but the mutual trust we have with them.

Please find below an incredible success story and our current Loan Note opportunity. Visit our website or feel free to get in touch with the team for more information.

Moseley Gardens (3) Secured Loan Note

The Success Story



Moseley Gardens comprises of 67 high specification apartments and lies in the Digbeth area of Birmingham. Digbeth is a lively, creative hub on the east side of the city centre, currently undergoing a large redevelopment scheme and is within easy reach of some of Birmingham's most iconic postcodes: Grand Central Station, The Bull Ring and The Mailbox.

PIP were appointed the senior lender to fund the construction phase, meaning first charge security for clients, whilst

experiencing returns of 8.5% per annum.

We have experienced phenomenal success with this investment, and we are delighted to share that we are now fully subscribed at this site. This means that together we have raised a staggering £11.2m to fund the construction, against a gross development value (GDV) of £14.9m.

Severn House Secured Loan Note

Latest Opportunity



Severn House is a contemporary selection of one and two-bedroom luxury city centre apartments next to Birmingham's iconic Mailbox.

PIP is the senior lender on this development, with a total raise of up to £5.4m. Clients will have first charge security against the value of the land and the GDV of £8m. The purpose of the loan is to extend the head lease interest with Birmingham City Council, provide working capital to the scheme and fund the construction phase.

Investing at Severn House enables the investor the chance to invest alongside the developer for an anticipated term of 24 months, whilst generating returns of either 8% per annum, paid quarterly, or 8.5% per annum, paid upon redemption.

New Loan Note opportunities coming soon...

PIP's Portfolio Management Service

By Joanna Santry

Looking after your property investment portfolio can sometimes be time consuming, especially if you are busy with your family, work, and lifestyle commitments.

If you have 5 or more investment properties and want to free up your valuable time, PIP's portfolio management service could be exactly what you need.

We deal directly with your letting agents on your behalf, managing any issues with your properties or your tenants. We oversee new tenancy agreements, tenancy renewals and terminations, deposit claims, and compliance requirements. We authorise and monitor repairs and maintenance and highlight any issues, which will need addressing to keep your properties in top

condition, allowing you to factor in any future expenditure. After all, properties that are well maintained are more likely to benefit from longer tenancies and shorter void periods.

No one wants to struggle through multiple emails and piles of paperwork to stay on top of things. That's why we will maintain detailed records and accounts. A comprehensive portfolio report will be produced on a quarterly basis, suitable for submission to your accountant. Managing your portfolio has never been so easy!

If you would like more information on this, please do get in touch with Joanna Santry on **01603 268083** or email joanna.santry@propertyip.net.



Personal Finance Portal



We are always looking for new and innovative ways to communicate with our clients. Therefore, we are delighted to introduce our new secure online client portal!

As either a Loan Note or Property client of ours - this is for you! The portal will allow us to communicate securely and effectively

with you during the term of your investment or property transaction, and ensure that all of your relevant documentation is held in one secure place. Your profile section on the portal will also allow you to update any changes to your personal details with us, directly amending them on our system.

We are also now working in the

background to make plans visible, meaning as a client, you will be able to view your overall investment portfolio in one place.

We encourage you to register today to not miss out on any updates on your investments! You can do this and find out more by visiting: www.propertyip.net/client-secure-portal

Introduction to Leef Property Management



**The Leef
Property Group**

We understand that purchasing a buy-to-let property can be stressful, and that is why we are here to guide you each and every step of the way. However, once completion comes around, the relationship that goes the distance is the one you have with your Letting Agent.

That is why we have entrusted our clients under the care of Leef Property Management

for a long time now and we have been proven grateful to have done so, over and over again!

Director of Leef, Joe Knowles, has shared some words around our relationship and the incredible service they can provide you.

"We have been working with PIP for a number of years now, looking after the Lettings and property management for their clients.

Leef offers a unique service, ensuring continuity and accountability. For landlords owning properties in various locations, having one agency look after their entire portfolio works very well.

Each client is allocated one of our experienced portfolio managers, and therefore has a single point of contact. This ensures our clients know exactly who to turn to and helps us tailor our services to their needs. Our team is spread nationwide enabling us to offer local knowledge on a national basis.

In an industry where the only certainty is change, we promise to keep our clients legally compliant and one step ahead of market movement."

If you would like to move your property portfolio under Leef's roof, get in touch with the PIP team today for more information.

Insight Accountancy Services Landlord Tax Planning Strategies



With the Government making significant changes to the way they tax private landlords, here at PIP, we do not only want to help our clients achieve income through a successful property portfolio, we want to make sure they are receiving the best advice when it comes to structuring it in the most tax-efficient way.

Nobody wants to pay more tax than required. However, not everybody is aware of how to go about optimising their tax position or even the existence of the many forms of tax relief that is available to them.

There are plenty of perfectly legitimate forms of tax relief and methods to structure your property rental business to optimise both your tax and commercial positioning. With the correct planning it may well be possible for you to utilise tax legislation to optimally restructure your



property rental business, without any requirements to refinance, pay Capital Gains Tax or stamp duty.

Sound advice is more crucial than ever in this area and this is where Insight Accountancy Services come in.

If you would like to book a tax planning consultation with a specialist landlord tax consultant, simply get in touch with the PIP team and we would be delighted to refer you.

Follow us on LinkedIn, Instagram and Facebook to stay up to date with everything in the life of PIP!

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