Baron& Cabot

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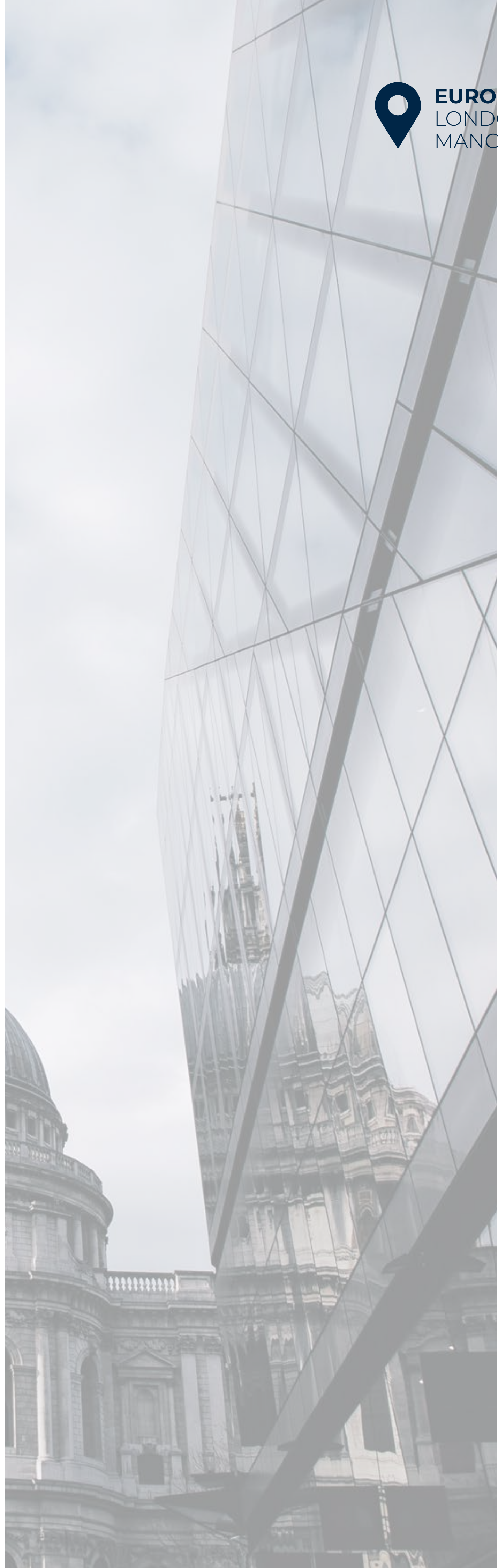

EUROPE
LONDON
MANCHESTER

MIDDLE EAST
DUBAI

AFRICA
CAPE TOWN
NAIROBI

ASIA
HONG KONG

BARON&CABOT – UK PROPERTY INVESTMENT

PROPERTY YOU CAN BANK ON

> “OPTING TO TEAM UP WITH US ENSURES THAT YOUR INVESTMENT IN UK REAL ESTATE STANDS OUT, REPRESENTING NOT JUST THE OPTIMAL CHOICE BUT ALSO THE EPITOME OF EXCELLENCE.

At Baron & Cabot we come in every day because we want to simplify the investment process for investors.

With a team who have worked with property investments for years, we, like you, were frustrated by the lack of clear information available for property investors.

Now we have, and continue to build market leading research so that you can simply choose (with our help) the most suitable investment for you, safe in the knowledge that all our properties have gone through one if the most robust due diligence process’s in the industry.

We are committed to delivering this to our clients, friends, family and associates on a daily basis. And has been the reason behind why our company has grown so quickly. Property investment is simple when we have all the tools to hand. We call this; Confidence through clarity.

WHAT WE DO HERE AT BARON & CABOT

Our global team of experts will guide you through every step of your investment, from initial purchase and property management to exit and beyond.

This means that for every investment you look at with Baron & Cabot, a report in place will have been fully independently researched.

UNLOCKING POSSIBILITIES

Imagine having the power to move your money effortlessly. We've forged strong connections with Forex companies across the globe, enabling us to achieve just that.

YOUR WORLD, YOUR CURRENCY

Living life on your terms doesn't mean being limited by location. With us, you can access the possibilities that come with the pound, no matter where you are or where you've been.

EXPERTS THAT ARE ON YOUR SIDE

We're proud to have trained surveyors on our team who help us choose the cream of the crop. And because we handle a lot of transactions, we're able to buy in bulk, which means we can get big discounts. The best part? We pass those savings right on to you – our valued client.

DISCOVERING THE BEST STOCK

It all begins with finding and negotiating for the finest stock options in the UK. Thanks to our size and network of associated companies, we're lucky enough to have access to an unbeatable selection of major new projects throughout England.

INVESTING WITH CONFIDENCE

The UK's earned its top spot as the most transparent country for real estate investment, and it's no accident. Why? Because as an investor, you have access to a treasure trove of online data that lets you connect the dots

GUIDING YOU EVERY STEP

At Baron & Cabot, we've got a squad of savvy solicitors in our corner. We're like matchmakers, helping you pick the perfect one based on where you are and who's teamed up with your mortgage provider.

*Check with your specialist if your country is blacklisted from UK mortgages

BARON&CABOT – UK PROPERTY INVESTMENT

FIND TRUST WITH BARON & CABOT

4.9/5 | 220+ reviews

JAKE CLAY

INVESTMENT CONSULTANT

AGED
29
YEARS

2
CHILDREN

DAUGHTER, **9YRS**
DANCER

SON, **4YRS**
FOOTBALL MAD

VALUE OF PROPERTY SOLD IN CAREER

19 MILLION GBP

CLIENT NATIONALITIES

6

HOW LONG HAVE YOU WORKED IN UK PROPERTY INVESTMENTS AND WHY DID YOU GET INTO IT?

“I've been working in UK property investments for the past 18 months. Before that, I was a Business Development Manager in the Offplan team at Conquip Engineering UK, where I oversaw major developments in London, including the Euston tunnel project on HS2. I got into property investment because I genuinely enjoy helping clients and friends find the right projects early on.

Seeing my clients make smart, rewarding decisions is something I'm really passionate about.

WHAT ARE YOUR MAJOR SKILL SETS AND HOW HAS THAT HELPED YOUR CLIENTS?

“Building strong relationships, spotting high-potential investment opportunities early, and understanding large-scale developments from my background in construction and offplan projects. This helps my clients get early access to the best opportunities and make well-informed decisions with confidence.

HOW DO CLIENTS GET THE MOST OUT OF THE MEETINGS WITH YOU. IS THERE ANYTHING CLIENTS SHOULD/ SHOULDN'T DO TO GET THE MOST FROM THEM?

“To get the most out of our meetings, I'd recommend coming with a clear idea of your investment goals, whether that's long-term capital growth, strong rental yields, or early access to offplan opportunities. Being open about your budget, timeline, and risk appetite also helps me tailor the right projects for you. What really makes a difference is when clients ask questions and stay engaged!

The more we discuss, the better I can guide you toward the best investment decisions. It's all about having an open and honest conversation.

WHERE ARE YOU LOOKING TO INVEST OVER THE NEXT 12 MONTHS AND WHY?

“Over the next 12 months, I'm focusing on offplan developments in Manchester. It's a thriving city with strong growth potential, and we have great relationships with developers delivering fantastic projects, giving us early access to the best opportunities.

GET IN TOUCH

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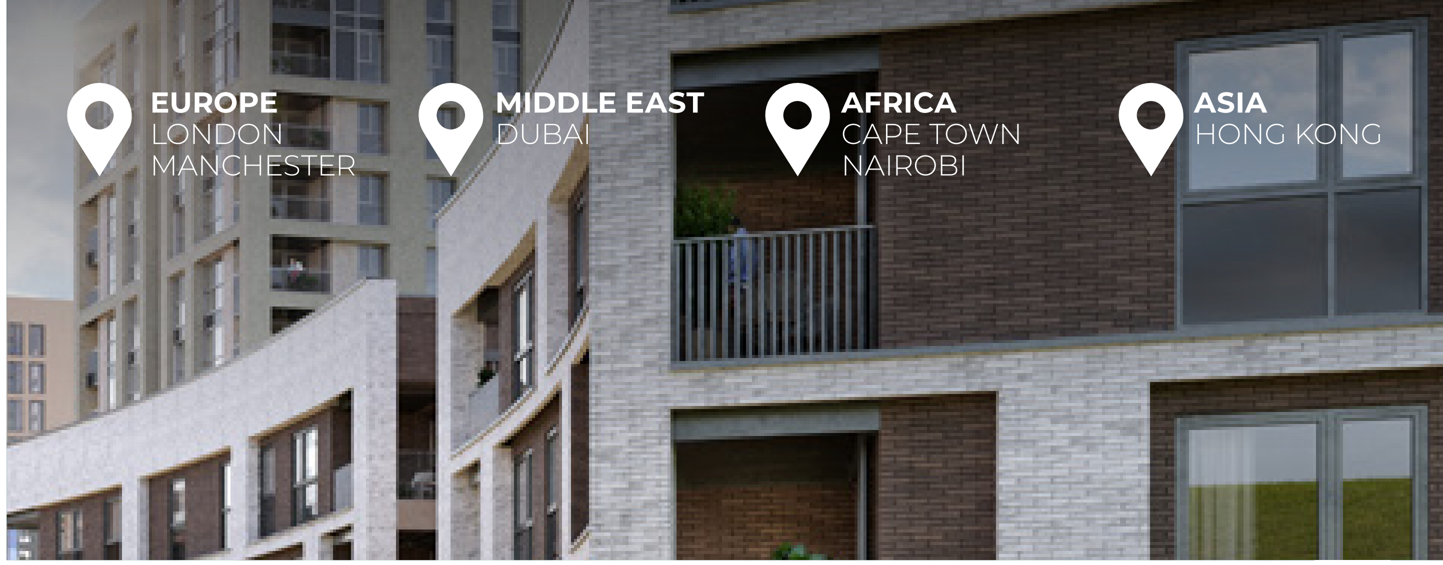


FROM FIRST MEETING

> “SIT BACK AND LET US HOLD YOUR HAND THROUGH THE PROCEDURE SO THAT EVERYTHING RUNS SMOOTHLY.

TO YOUR END RESULT

STEP 1

Initial meeting with your specialist to study properties and cash flow from your home.

STEP 2

Second meeting where we deal with any specific issues to you such as forex or mortgages etc.

STEP 3

Final meeting and make reservation on your first investment property.

STEP 4

Off-Plan we will update regluarly on the build progress otherwise we go straight to step 6.

STEP 5

6 months before completion we start the mortgage process and then we will source you tenants.

STEP 6

On property completion our management company will do all the property checks.

STEP 7

We then accept the property, collect the keys and move the tenants in.

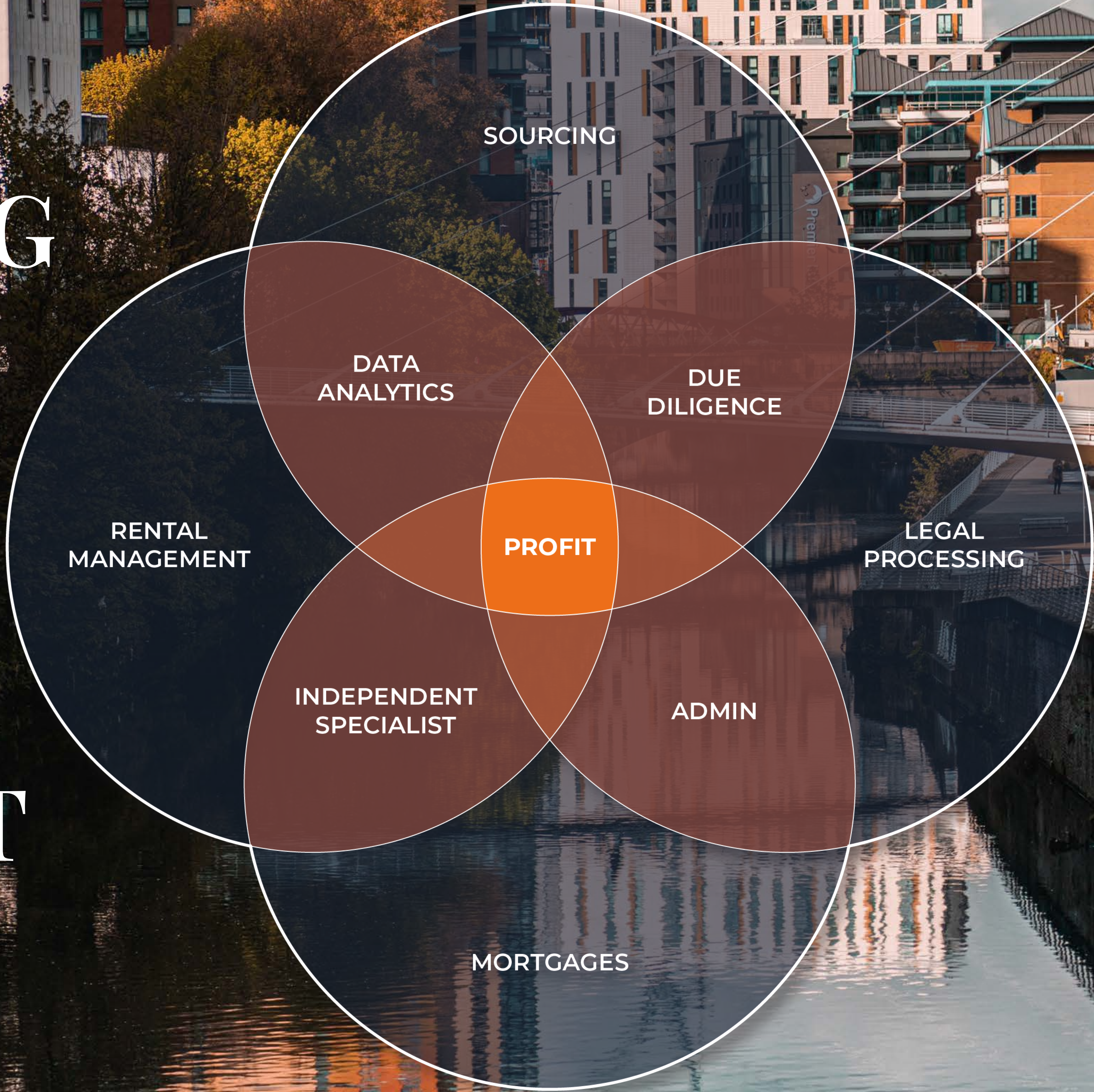
STEP 8

We can then manage the tenants for you and keep you updated.

WORKING WITH A LARGE BUYER LIKE BARON & CABOT

Using us as an extension to your investment team you get the benefit of experience, ease of administration and profit from our discounts.

Trained surveyors conduct our 122 point due diligence checklist. Those that pass we will work with.



Redstone

END TO END SERVICE

Redstone are leading experts in global residential investment with efficient lettings and property management at the core of the business to ensure maximum gains and returns on residential investment asset.

INVESTOR CENTRIC

Each development is appointed a specific Property Manager, who will be the single point of contact for all leaseholders which provides consistency and ensures the Property Manager has a deep understanding of each development and its unique challenges and history.

PEACE OF MIND

Redstone quickly finds/allocates a suitable tenant to the property, for the best rental price.

SECURITY

Our procedures for tenant referencing, lettings and property management demonstrate the level of detail we deploy to vet potential tenants and manage the tenants.

LEARN MORE WITH OUR MORTGAGE ADVISORY TEAM

How can you get me a mortgage if I live a different country?

The truth is UK and global banks like UK property, so are happy to give the property lending so long as we can show that the rental income covers the costs. As UK property is pretty consistent and very transparent, highly regulated, the banks feel very safe lending to you.

The income therefore is based off the property income not just your personal income.

How much can I borrow against a property?

There really is no upper limit, so long as the income of the rent covers the outgoings. All you need to do is be able to cover the mortgage deposit which tends to be 25% up to 50% of the property value.

The lower limits can be more challenging. As lenders want to make money they prefer to lend more than less. Normally they dislike lending you less than £100,000 meaning the cheapest property tends to need to be over £150,000. This can go lower but interest rates can increase a lot.

What deposit and what interest rate will I get?

Rates change all the time, however most international investors will need 25% to 50% deposit and will get between 5.5% and 10% buy to let mortgage. UK based investors will tend to get slightly lower rates as do clients who work for international companies.

Why do people use lending and not just buy in cash?

In the UK lending rates can be very good. This means that you can contribute 25% or 30% of the property value and the bank pays the rest. While you do have to pay the bank interest you then get 4x or 3x the net profit of the property (as a percentage of invested money) and the same on capital growth.

Take for example a £300,000 property which has a 5% yield 5% growth and 5% mortgage rates.

If you bought cash you pay £300,000, each year you get £15,000 (which will increase each year as rents do) and your property will grow 5% per annum or by 5 years it will be worth £365,000. If your rent grows 3% per year your 5 years rent income will be £80,000 so a total return of £145,000 on your £300,000 invested = 148% return. Great work!

However with lending at 25% you would invest £75,000. Your property growth return would be the same as the above example as the bank doesn't share it. So we have made £65,000 on the property growth. Next rent is lower as we have to pay mortgage rates. Our income over the 5 years is therefore 'only' £23,387. However when we see the % return on investment we have invested £75,000 and received £88,387 meaning a 217% return over
the same period.

These numbers don't include fee's stamp duty etc but are meant as an illustration of utilizing good lending.

FUNDAMENTALS

SUPPLY & DEMAND

ACCESS TO LENDING

INCREASING AFFORDABILITY & GDHI

MAKING MONEY FROM PROPERTY

NEW COMPANIES/ POPULATION INCREASE

GOVERNMENT FISCAL POLICY

NEW TRANSPORT

GROWTH

PREVIOUS DEVELOPMENTS & RENTAL RETURNS

START DATE
2021

VIADUX
MANCHESTER

21% INCREASE

CURRENT VALUE
£420,000

OFF PLAN PRICE
£347,000

VICTORIA HOUSE
MANCHESTER

START DATE
2022

32% INCREASE

CURRENT VALUE
£250,000

OFF PLAN PRICE
£190,000

START DATE
2019

WRIGHT TOWER
MANCHESTER

41% INCREASE

CURRENT VALUE
£280,000

OFF PLAN PRICE
£198,000

ARDEN GATE
BIRMINGHAM

START DATE
2018

48% INCREASE

CURRENT VALUE
£285,000

OFF PLAN PRICE
£192,950

START DATE
2020

FIFTY5IVE
MANCHESTER

47% INCREASE

CURRENT VALUE
£235,000

OFF PLAN PRICE
£160,000

WESTMINISTER
BIRMINGHAM

START DATE
2019

31% INCREASE

CURRENT VALUE
£220,000

OFF PLAN PRICE
£167,477

START DATE
2019

ELIZABETH TOWER
MANCHESTER

36% INCREASE

CURRENT VALUE
£330,000

OFF PLAN PRICE
£243,000

PARK GATE
BIRMINGHAM

START DATE
2019

30% INCREASE

CURRENT VALUE
£180,000

OFF PLAN PRICE
£138,000

DISCOVER BARON & CABOT: YOUR GLOBAL PARTNERS IN SUCCESS

EXPERIENCE THE BARON & CABOT DIFFERENCE

Join hands with a company that transcends boundaries, unlocking opportunities and driving growth. Baron & Cabot is more than a name – it's a symbol of trust, expertise, and unwavering commitment to your success.

GLOBAL REACH VS LOCAL IMPACT

Our expansive reach is a testament to our commitment to excellence. From local communities to international forums, we have woven a tapestry of success stories. Invitations from prestigious television networks, radio stations, newspapers, and podcasts worldwide have recognized our expertise, allowing us to share our insights and shape conversations that matter.

EMPOWERING EXCELLENCE ACROSS CONTINENTS

At Baron & Cabot, our reputation precedes us. With a distinguished global presence, we have consistently delivered unparalleled support to clients spanning the diverse landscapes of Africa, Asia, Europe, and the Americas.

A RESOUNDING VOICE ON THE WORLD STAGE

The world listens when Baron & Cabot speaks. The esteemed platforms of CNBC and BBC have sought our perspectives, inviting us to be the voice of reason and innovation. This recognition reflects the enduring stature and respect our company commands on a global scale.

BARON&CABOT – UK PROPERTY INVESTMENT

MUMMY'S STAR CHARITY WORK

Our charity work includes working with Mummy's Star to support expectant mothers who have cancer.

We are soon to start supporting charities, in housing those in need.

VIEW OF THE CURRENT MARKET

"The UK property market is loved because of its resilience. And yet, when rates increase on mortgages and prices slow down in their growth inexperienced buyers will often hold back. The logic being, I'll wait now and buy later when rates come down. Many not realising this can be a very expensive mistake.

So why when we have just had covid, rates at highest they have been in some time, are investors still investing heavily into UK property. We all know the UK has been voted the 'number 1 most transparent real estate market in the world', but what else is happening meaning investors are buying now and holding?

The answer is complex, and too long for the short space I have been given. However I will try and give some basics."

UNDER SUPPLY, OVER (& GROWING) DEMAND

"The UK has a chronic shortage in supply. So much so that since the 1980's every government of the UK has tried to fix the problem. The UK is strict with build standards and planning applications, as well as protecting the green land. This means that we are several hundred thousand properties per year below target needed.

As people need somewhere to live, this means there is either competition to buy a property (when mortgage rates are low) or competition to rent property (like now) when mortgage rates are higher. In the last 12 months as finance has increased it has meant more competition on rental, meaning some cities have seen a 15% increase in rental prices."

"This means that our management company is currently seeing 99% occupancy rates and 7-10 days time between tenants. This naturally maximizes our investors returns and lowers risk, something we are immensely proud of."

SO WHY BUY NOW, WHY NOT WAIT?

"It's not just that your property will be tenanted and your rent will grow, it is that inflation is currently dropping, meaning mortgage rates are coming down.

And we still have a lot of people waiting for these to drop before they move house, move up the property ladder to a bigger property, or buy their first property. People have savings, with savings portfolios in the UK doubling this year as people hold cash for investment as rates ease up. With this pent up demand being predicted there is a wait for mortgage rates to drop, at which time (due to the decrease in building this year) we don't have enough properties in the UK for everyone to buy.

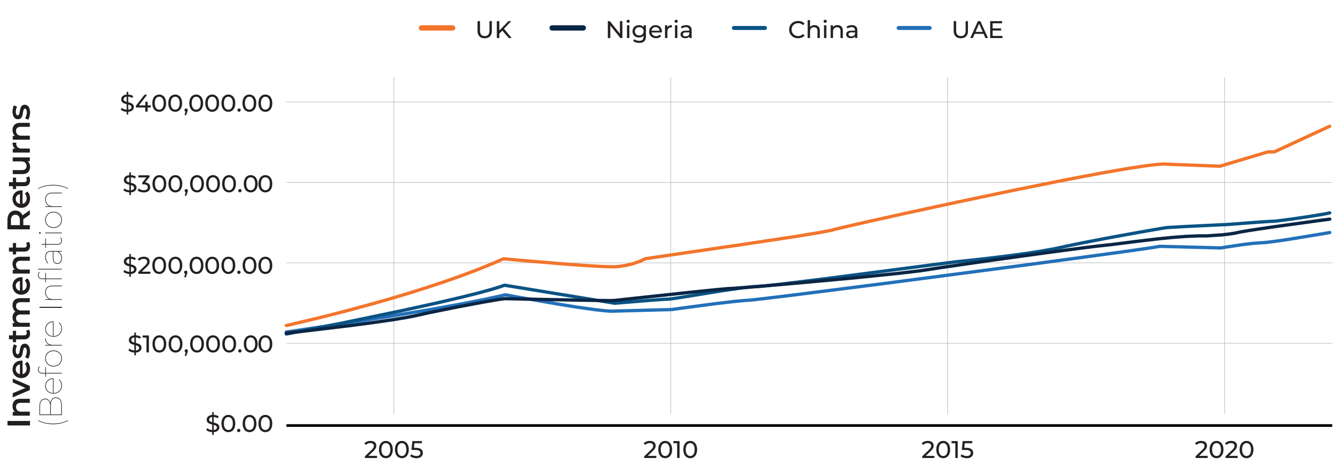
As such there are predictions that when rates drop we could see a giant surge in property prices as competition moves heavily onto purchasing property. In this situation rents could slow growing down to around 3% per annum, however some predictions are showing capital growth (property price growth) to hit over 10%."

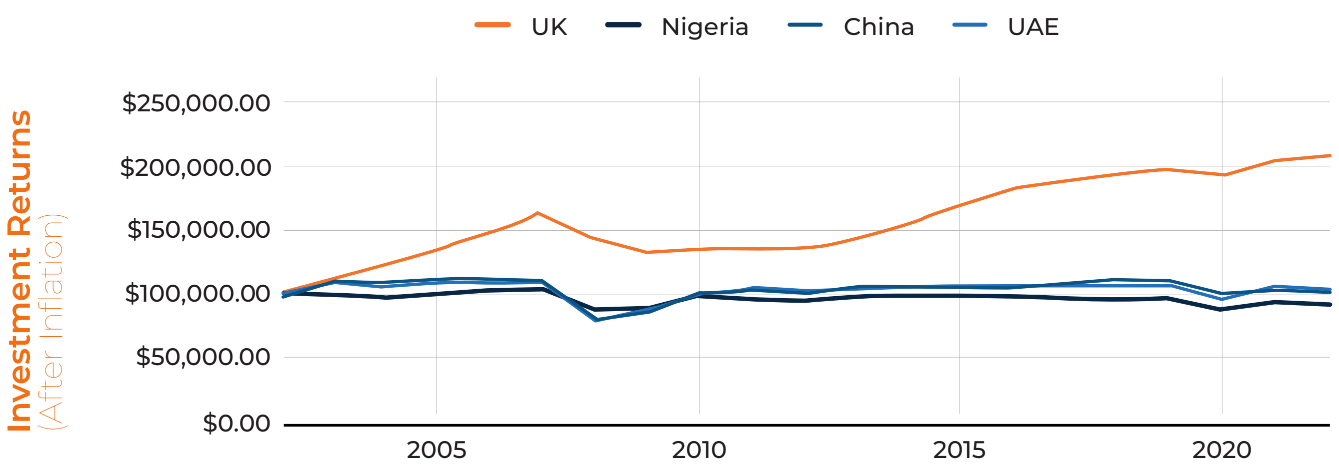
"The best time to invest in property was 10 years ago, however the second best time is today. While investors must work with caution always, investing now could be one of the biggest opportunities we have had in many years to reach double digit growth on an investment within a short period of time."

INVESTMENT COMPARISON

The example below is investment returns on $100,000 invested in 4 different countries, with very different political systems.

In the UK we have been able to super charge our investment with a mortgage, meaning growth is significantly higher than anywhere else.





But we also need to take into account inflation.

In the opposite table we see that after inflation, over 20 years even if you invested in a property in Nigeria you would have negative growth, UAE and China some profit even after losses with inflation showing they were good investments. The UK however is significantly higher as we can use lending, plus the market is much less volatile.

They say the best way to predict future markets is to look at the past and that works well for your UK investment. Yet the quality gulf in these returns look to be growing with UK and next 20 years could out perform these markets even more.

SOME OF OUR PARTNERS

API GLOBAL

Redstone

access

CitiHaus

Visionary Finance

HOW MUCH SHOULD I EXPECT TO PUT DOWN ON A BTL MORTGAGE?

Please request advice on the loan to value on a buy to let mortgage. While most would say 25% or 30% total deposit for a mortgage each situation can be unique.

DO YOU HELP ME FIND A MORTGAGE?

Yes we do!

No matter where you live in the world, no matter what currency you earn in, and even if you are retired we can help you!

Speak to our specialists who will get you an actual rate and get you in contact with the lender.

Rates are between 1.5% and 6% with up to 30 year terms. Rates depend on the country you live in, and your own financial circumstances.

WHO CAN INVEST IN UK PROPERTY?

Anyone can invest in UK property and have the same legal frameworks and same protections as someone who is from and who lives in the UK.

The United Kingdom is welcoming to investors from around the world. Foreign investors get the same lease terms as British clients, paperwork is the same and international investors even get mortgages with UK banks!

HOW DO I KNOW MY MONEY IS PROTECTED?

One of the great questions is protection on your investment. While no investment (in anything) is completely without risk, there are many ways we help protect you.

Speak to our staff about the due diligence conducted on each development and developer, all is available for you when needed.

In addition it's likely that part or all of your money is protected with insurance and other additional protection.

Each project is different so please feel free to request this information.

DO I NEED TO HAVE A VISA TO INVEST?

No, anyone can invest in the UK even without a UK bank account, UK VISA etc. You don't have to have any connection to the country to take advantage of the investments there.

IS PROPERTY THE BEST INVESTMENT IN THE UK?

Property has historically provided solid returns through rental income and capital appreciation. It's a tangible asset that can generate a steady income stream, making it an appealing choice for many investors.

Investing in buy-to-let properties with Baron & Cabot can make this venture even more rewarding. With our deep understanding of the UK property market and commitment to customer service, we can confidently help you navigate the buy-to-let landscape, turning a complex process into a straightforward and profitable journey.

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