

# THE MISTORIA GROUP

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## Property Investment Products

MISTORIA PIPs	MIN CAPITAL NEEDED (£)	NATURE OF INVESTMENT	HOLDING PERIOD	RETURN ON INVESTMENT (ROI)	
<b>Armchair</b>	130,000	Buy-to-Hold & Refinance	On going	9-15% pa (cash / gearing)	Rental income plus capital appreciation
<b>Merchant</b>	115,000	Buy-to-Hold & Refinance	3-5 month cycles	12-18% pa (cash / gearing)	Capital uplift on sale & Rental Income
<b>Joint Venture</b>	57,500	Buy-to-Sell or Hold & Refinance	4-6 month cycles	12-18% pa (cash / gearing)	Capital Uplift on sale & Rental income
<b>Buy-To-Let</b>	85,000	Buy-to-Hold & Refinance	Ongoing	7-10% pa (cash / gearing)	Rental income plus capital appreciation

**Note 1 - HMO – Houses in Multiple Occupation**    **Note 2-BMV – Below Market Value**

**Armchair** provides the perfect opportunity for investors to buy and own an investment property outright in their own name. Armchair can also be financed using a mortgage and come fully furnished and tenanted to ensure you are receiving a return on your investment from day 1 of completion. We offer a full complement of services ranging from complete sourcing, renovations to interior design and full property management as part of the package.

All our services are designed to meet your individual needs and requirements, whilst also consistently adding-value through our efficient management processes to produce strong returns on your investment. In addition, you actually own the investment in tangible form. Whilst receiving extensive returns through the rental market, you can also look forward to the extensive capital appreciation your investment will bring. The ultimate returns achievable will be determined by the type and level of cash/gearing used, although returns between 9% (cash) and 15% (gearing) are typical with this type of property investment.

**Merchant** provides the investors with the opportunity to purchase a Houses in Multiple Occupancy (HMO) property Below Market Value (BMV) in their own names by tapping into the sourcing expertise of The Mistoria Group, prior to funding the renovation and refurbishment costs resulting in a high value, lower cost investment property that will be fully tenanted within 3-5 months of a property being sourced. This option offers the investor the opportunity to purchase, renovate and hold multiple HMO properties on a regular basis. Merchant is simply for cash buyers with a minimum cash commitment of £115K and want to own the property outright. (You are responsible for refinance or find an end buyer to realise the capital uplift. Alternatively, if you prefer, Mistoria can assist you in finding an end buyer for a competitive commission % on the capital uplift).

**Joint Venture** provides the investors with the opportunity to partner with the Mistoria Group and purchase a HMO property or a Buy-to-Let property as a BMV in Joint names and then jointly fund the renovation and refurbishment costs resulting in a high value, lower cost investment property that will be fully market ready within 3-5 months.

Similar to Merchant, this option offers both the investor and Mistoria the opportunity to purchase, renovate and either sell or hold multiple properties on a regular basis. By reducing the cycle times of purchasing, renovating and selling on properties you can maximise your returns quickly and in a short space of time. As this type of investment may be subject to tax implications, you are assigned a personal investment manager to help you manage your projects, whilst ensuring you receive the maximum benefits from your investment strategy. Both the investors and Mistoria are typically responsible for refinance or finding an end buyer and to realise the capital uplift at the time of sale.

**Buy-To-Let** tends to be more readily understood by the general masses as providing a secure investment (if you can find a tenant) with safe but unspectacular returns. As with the JV and Armchair opportunities, full ownership of the property title is transferred to the investor upon completion.

A Buy-To-Let can be financed by a mortgage and whilst offering high liquidity and lower purchasing costs but lower yields and returns. If this type of risk-averse opportunity interests you, then the Mistoria Group would be happy to discuss your requirements and preference with you. Alternatively, if you have decided that the Buy-To-Let route is for you as you begin to create and build your own potentially highly lucrative property portfolio, we can also arrange to source a number of potential properties on your behalf.

**Balanced Portfolios** If you are looking to develop a recession proof and future proof property investment portfolio, it may be prudent to consider a mixture or variety of the above type of property opportunities. Although you can't go wrong with an Armchair as everything from the sourcing to the furnishing to the placing and management of tenants on behalf of the owner are all covered and returning an income from Day 1, some investors prefer to balance out their portfolios with high returns and yield being offset by the presumed, lower yields and therefore 'safer' options of the Buy-To-Let opportunities, with the added option of mixing it up as and when they wish with the acquisition and disposal of the Merchant and JV opportunities that provide the investors to secure quick turnarounds on a cyclical basis.

**Disclaimer:** The Mistoria Group endeavour to ensure that any information provided is accurate and correct at the time of use. However, it must be noted that these figures are representative only. The Mistoria Group cannot guarantee these figures will remain accurate and therefore will not be liable for any losses or damages incurred as a result of anyone relying on this information. The Mistoria Group reserve the right to amend or change any information provided at any time. We strongly recommend and advise that you seek independent financial advice from qualified professionals, in addition to undertaking your own extensive due diligence to ensure any potential property investments meet with your own needs and expectations prior to undertaking or signing any agreements. If you would like further information or if you would like us to speak to your adviser about any property products or services we offer, we will be more than happy to do so.

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