



ARE YOUR SAVINGS  
GENERATING ABOVE  
INFLATION YIELDS?



CREATING MEDIUM TO LONG TERM INVESTMENTS FOR BUSINESS OWNERS



Aspire has created a unique investment service for creating capital returns that are achieving *sustainable growth*.

Why not take advantage of these current market conditions:

- Lowest ever mortgage rates
- Incredible tenant demand
- The right properties are available at reasonable prices

Clearly different

# Bespoke service

With over 20 years experience, industry accreditation and comprehensive sector knowledge, you can be assured of a professional service from Aspire.



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*I was pleasantly surprised to hear that the Tenant was moving in within two days of completion. The whole process could not have been quicker, easier or less painless.*

”

Professional Football Player

## HOW OUR UNIQUE SPECIALIST SERVICE WORKS

1. Source suitable property based on client qualification. The minimum deposit required for a buy to let is 25% so if, for example, the client has £40,000, the property search will include properties up to £160,000.
2. Negotiate the purchase price with the vendor. We do not charge a percentage so you can be assured our goal is to achieve the best possible price for you.
3. Oversee the conveyance process. Our aim is to make this process as smooth and painless as possible - highlighting and dealing with any issues quickly and efficiently.



Specialist service

4. Arrange access to market the property prior to completion; in all cases, this is a condition of the offer to purchase. This enables us to find a suitable tenant whose move-in date would be as soon as possible after completion. The aim here is to get your asset earning a return for you from day one.
5. Organise and oversee any works that may need to be carried out at the property. This would include gas and electric checks which are both compulsory under current legislation.
6. Offer a complete on-going management service which covers every aspect of the tenancy; including quarterly inspections and dealing with maintenance issues. The management fee includes a free rent guarantee policy with a nil excess, so if the tenant, for any reason stops paying, you will still receive your rent.
7. Offer on-going advice on the status of your property portfolio.



### Year 1 Example projection

Purchase Price - £146,000 (Deposit £36,500)

Mortgage Loan £109,500

Annual Rent - £675 pcm 8,100

Annual Mortgage @ 4% 4,260

Stamp Duty 292

Legal Fees 1,100

Maintenance 400

Agency Fees 2,120

Total Outgoings Year 1 8,272

Net Loss -172

### Year 2 Example projection

Annual Rent - £675 pcm 8,100

Annual Mortgage @ 4% 4,260

Maintenance 400

Agency Fees 1,000

Total Outgoings Year 2 5,660

Net Profit (6.69%) 2,440

Whilst long term investment gains are difficult to prove, during the last 35 years residential property in general has provided an average capital appreciation of over 6% per annum.



# Sustainable growth

“

*As a manager of financial investments on behalf of high profile football players, I am always on the look-out for opportunities, and when I discovered Aspire I realised that their service was unique in the market, and exactly what I and my players were*

”

*looking for from an investment service.*

Financial Management Company





## CONTACT US

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