



2024 INVESTMENT PLAN

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HELLO FROM ELITE



ANDREW AND MARY
Founders

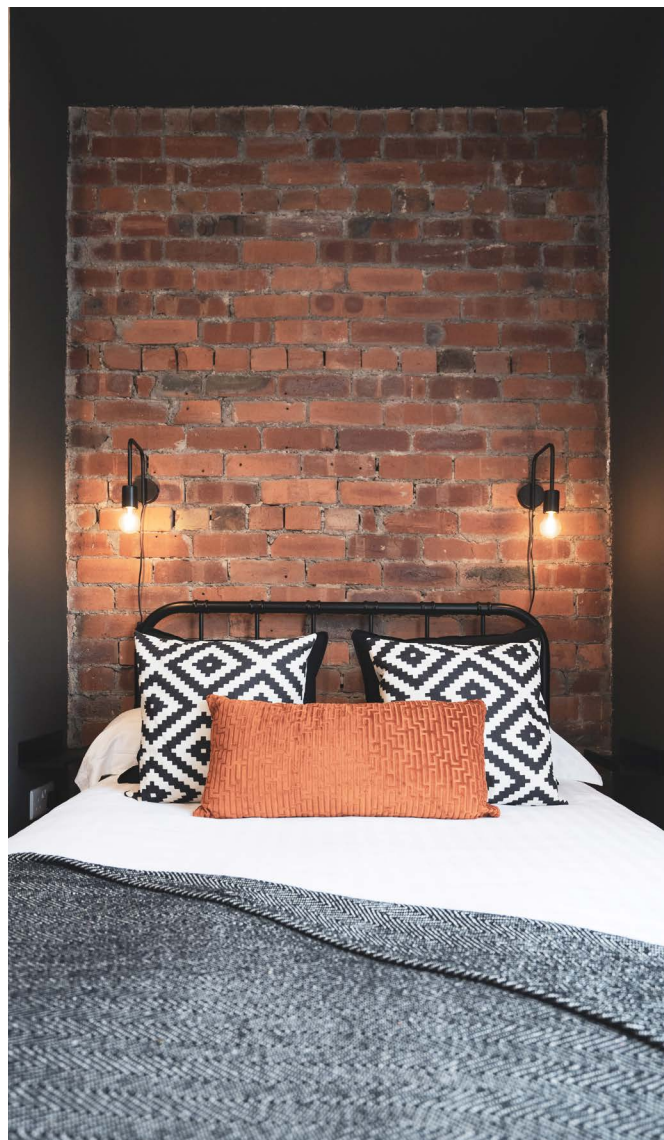
2023 was another successful year for Elite Dwellings; both in terms of investment and recognition within the wider property industry.

We added another 14 high-quality co-living (HMO) units to our portfolio and ventured for the first time into the student market. This is something we are keen to continue pursuing as it will help to diversify our portfolio and allows us to benefit from the security of 12-month joint tenancy agreements. These agreements allow us to forecast accurate future cashflow as we already have tenancy agreements in place until July 2025.

Our work this year was recognised at the prestigious Property Investor Awards where we were named finalists for 2 categories - HMO Property Investor of the Year and HMO Property Deal of the Year (Over 6 Rooms). We were delighted with the nominations and to be recognised by industry leaders.

Alongside our own investments, we continue to work with other investors in an architecture and design capacity. We've helped deliver an additional 70+ projects across the UK ranging from feasibility design through to interior design services.

We are truly committed to raising the standard of rental accommodation in the UK and making houses that tenants are proud to call their home.



*'We use our time,
knowledge and guidance to
make the process simple and
straightforward for you.'*

ABOUT US

ARCHITECTS

As architects with 25+ years combined experience in the construction industry, our design-led property investment and development approach enables us to transform rundown unwanted UK houses into high-quality sought after homes.

ETHOS

Our investment ethos is to develop high-yielding properties, maximising rents, whilst providing exceptional homes for our tenants. Our design ethos focuses on creating healthy happy homes with the end user in mind.

INVESTING

We give our investors the opportunity to invest in property via fixed-return loans without the hassle of actually buying a property. We offer returns on investments that will far exceed anything on offer by the banks.

SERVICE

Service and communication is paramount to us, we want to build strong, lasting relationships with our investors. We don't want to work with you once; we want to work with you for years to come.

EDUCATION AND ACHIEVEMENTS

- // Qualified BA (Hons) Architecture
- // Qualified MArch Architecture
- // Qualified Chartered Architects
- // 25+ years' combined experience in architecture working in the UK and International
- // Undertaken property investment and development training
- // Undertaken tax and wealth management training
- // Running successful property portfolio under Elite Investor Group
- // Running successful Architecture and Interior Design company
- // Companies are branded under Elite Dwellings
- // Providing education with on-going coaching/mentorships for developers
- // Featured in many property magazines including Property Hub and YPN Magazine
- // Interviewed on multiple property podcasts such as Property Hub, and The HMO Podcast
- // Actively working as investor, developer, architect and lecturer





2023 REVIEW

WHAT WE DID

PROJECT X

Project X is a 10-bedroom student HMO located in Headingley which is the prime student area.

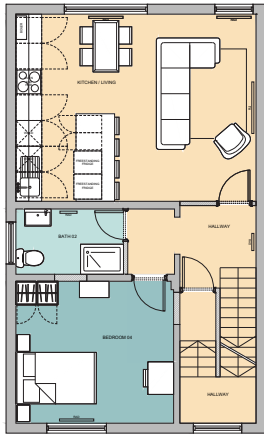
Project X was named as a finalist at the Property Investor Awards in the category of HMO Property Deal of the Year (Over 6 Rooms) and credited for its high-quality design and deal creativity.

The property sits within the Leeds Article 4 boundary which restricts the creation of new HMOs. We therefore purchased an existing run-down and underperforming 10-bedroom HMO at a discounted purchase price and turned it into a high-quality desirable home for students.

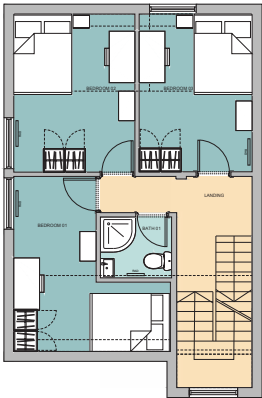
In order to help futureproof the property, we split it into 2 units, creating a 4-bedroom HMO on the upper floors and a 6-bedroom HMO on the lower floors. This allows us to look for smaller tenant groups which are more common rather than a group of 10.

Through good design and by creating a desirable place to live, we increased the GDV by £185k and the gross rent by 56%.

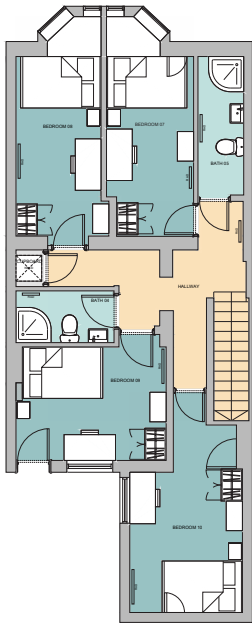




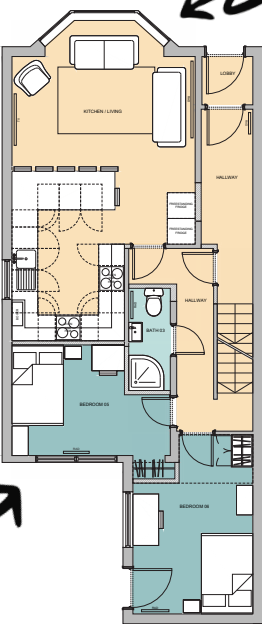
FIRST FLOOR



SECOND FLOOR



BASEMENT



GROUND FLOOR

TOP LINE FIGURES	
Purchase Price	£480,000
Deposit	£120,000
Fees	£17,750
SDLT	£19,160
Refurb Costs	£121,000
GDV	£665,000
Investor Funds	£100,000
Capital Released at Re-mortgage	£138,750
Investor Funds Repaid with Interest	£106,000
Gross Annual Cashflow	£71,400
Net Annual Cashflow	£34,666
Net Monthly Cashflow	£2,889
Gross Yield	10.74%
ROI	25.09%

KEY

Investor funds + return
repaid via capital released

“PROJECT X BLEW ME
AWAY AND IT IS LEADING
THE WAY IN TERMS OF
WHERE THE HMO SPACE
NEEDS TO BE.”

Craig Sullivan





ELITE LAUREL

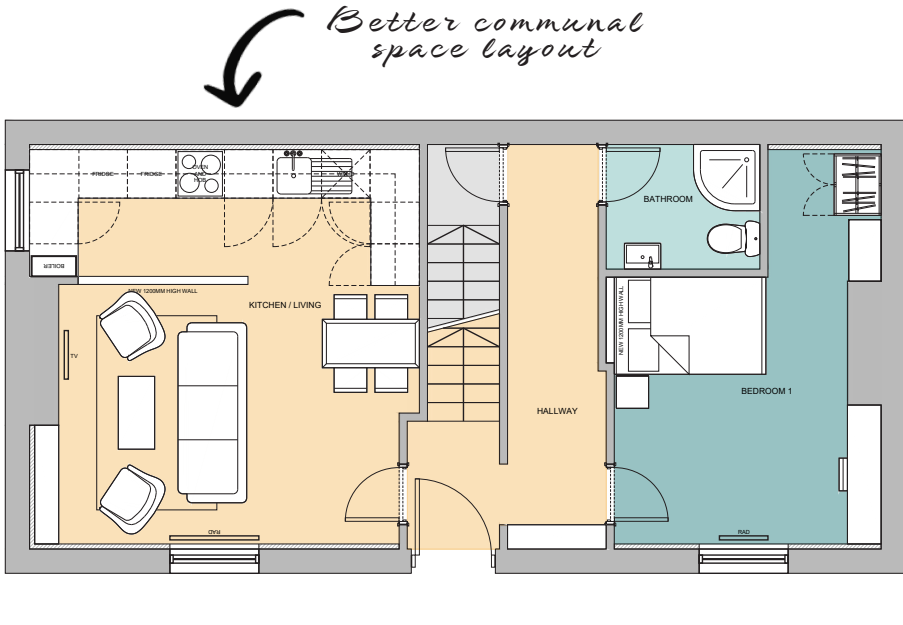
Elite Laurel is a 4-bedroom, all en-suite professional HMO located in Armley which is inside the Leeds article 4 boundary and therefore another prime area for HMOs.

Like with Project X, as the property sits within the Leeds Article 4 boundary, the creation of new HMOs is restricted. We therefore purchased an existing run-down and underperforming HMO at a discounted purchase price and turned it into a high-quality desirable home for professionals to live in.

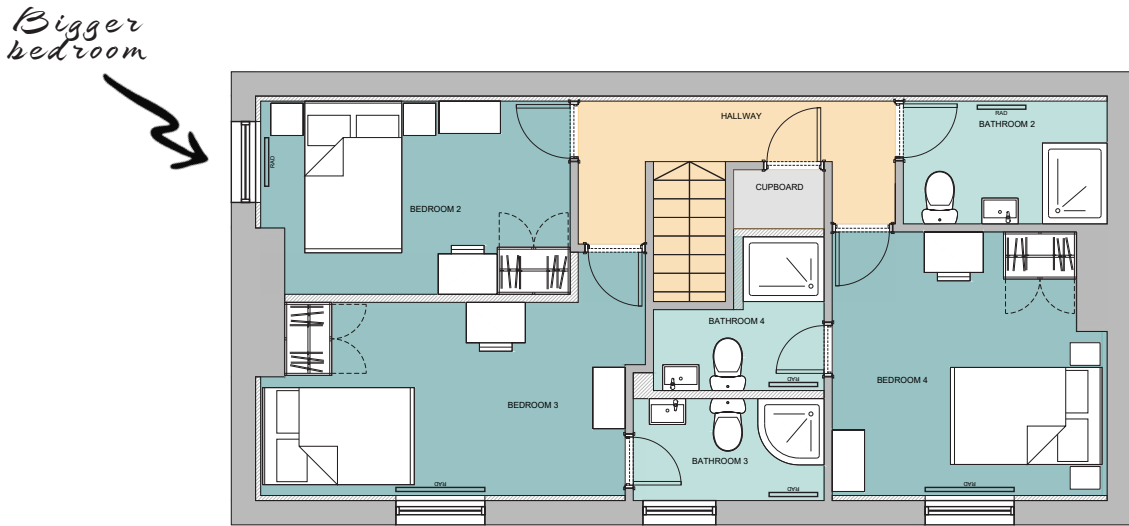
The property originally consisted of 4-bedrooms, 1-study and 2-bathrooms and was not being utilised well. The property was in desperate need of an Elite-makeover and we saw the opportunity to add additional bathrooms in the study to make a 4-bedroom, all en-suite HMO.

Through the changes we made to the property, we increased the GDV by £55k and more than doubled the gross rent roll.





GROUND FLOOR



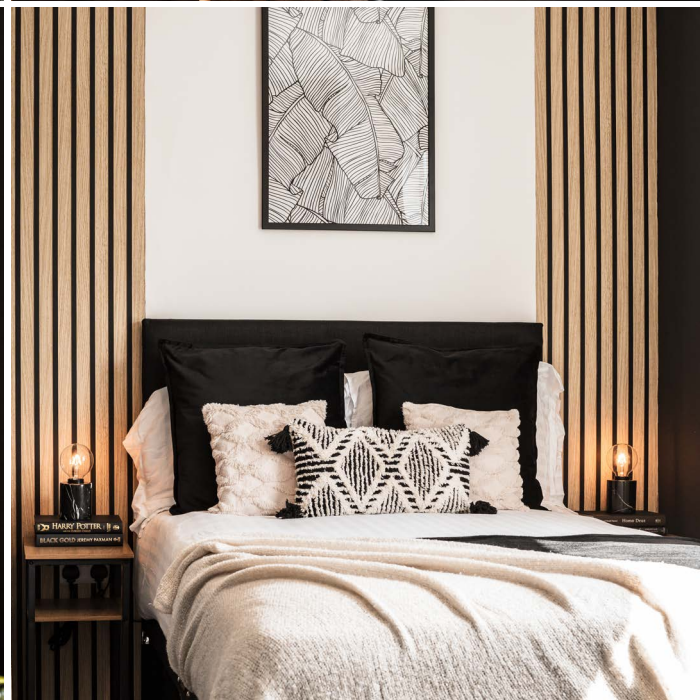
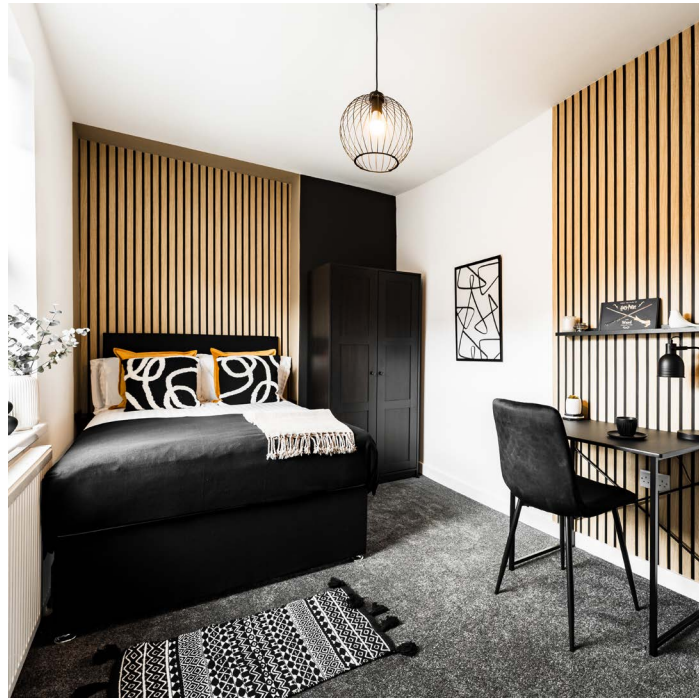
FIRST FLOOR

Small bedroom converted into bathrooms

TOP LINE FIGURES	
Purchase Price	£142,500
Deposit	£35,625
Fees	£4,250
SDLT	£4,275
Refurb Costs	£45,000
GDV	£195,000
Investor Funds	£35,000
Capital Released at Re-mortgage	£39,375
Investor Funds Repaid with Interest	£37,800
Gross Annual Cashflow	£29,424
Net Annual Cashflow	£15,529
Net Monthly Cashflow	£1,294
Gross Yield	15.09%
ROI	25.76%

KEY

Investor funds + return repaid via capital released



“ ELITE LAUREL LOOKS
GREAT AND PROJECT X
IS JUST AMAZING! ”

Shaun Yardley



AWARD FINALISTS

Our work this year was recognised at the prestigious Property Investor Awards where we were named **finalists** for two categories - HMO Property Investor of the Year and HMO Property Deal of the Year (Over 6 Rooms).

Mary represented us on the evening and spoke to some of the judges who were very complimentary of our work and commended the high-quality homes we produce for our tenants.

On the same evening, Andrew attended the Prosperity Awards Gala which recognised the successes of people working within the Prosperity Network Community whilst raising funds for a great charitable cause.



EDUCATION

THE ELITE HMO DAY

We welcomed 12 investor/developers to Leeds and showed them around Elite Laurel during its refurbishment and the recently completed Project X. As well as the tours, there was a presentation on how we invest and design as architects as well as a Q&A session where we answered all questions the attendees had.

Some of the topics we covered were:

- // Due diligence
- // Site management
- // Schedule of works
- // Managing trades
- // Costs
- // Numbers
- // Finance

We will also shared our knowledge on:

- // Architecture
- // Design
- // Building regulations
- // Planning
- // Licencing

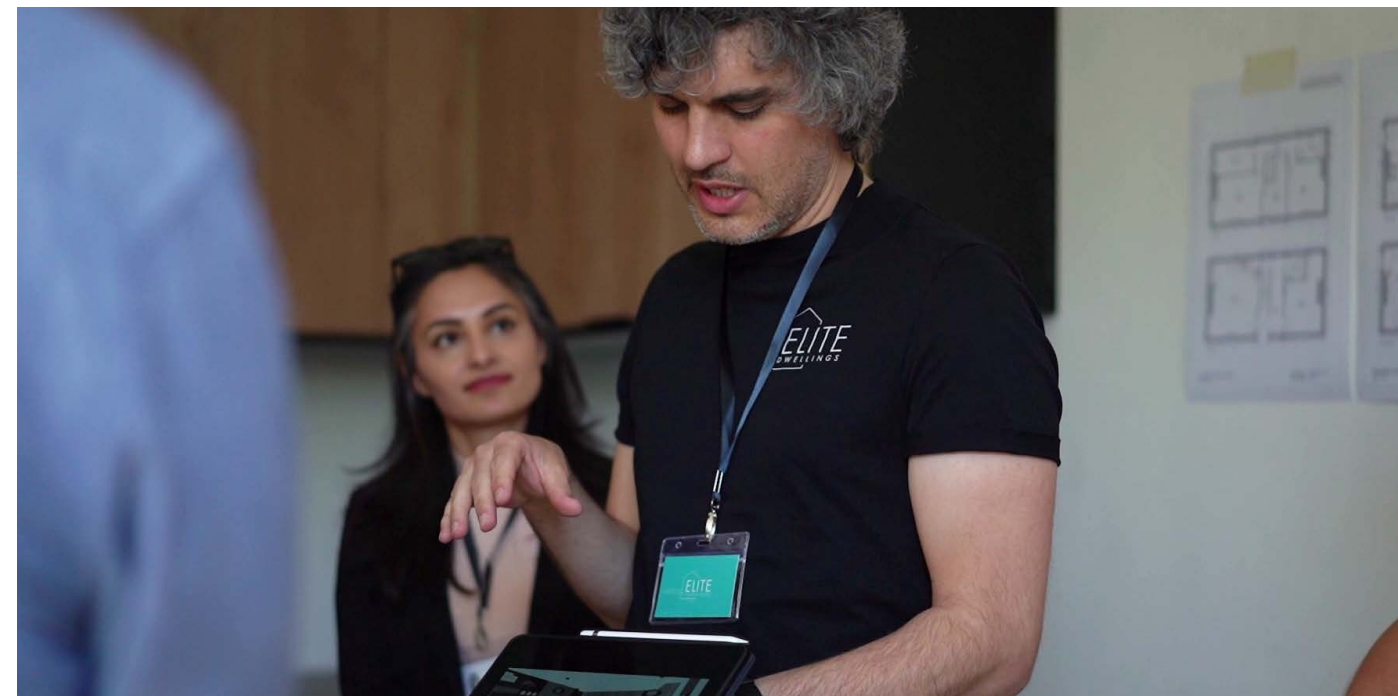
Plus covered some of our specialist topics:

- // Floor plan optimisation
- // Interior design
- // Spatial zoning
- // Creating flow



“ I HAD SUCH AN AMAZING
DAY WITH YOU GUYS, GOT
MASSIVE VALUE AND LEARNT
SO MUCH. MASSIVELY
MOTIVATING AND FEEL SO
MUCH MORE CONFIDENT ABOUT
WHAT I’M DOING AFTER SEEING
HOW YOU GUYS DO IT. ”

Steve Wandless



SUPPORTING COMMUNITIES

THE HIVE

At The Hive Autumn Meet, Mary ran a workshop for 25 female property developers, sharing her knowledge of developing and design. The workshop was entitled **Creating Signature Spaces** and focused on how good design can influence the well-being of tenants, and improve tenant retention which ultimately increases revenue.



EXPERT PANELS

CENTRAL LONDON NETWORK

Andrew was invited to sit on an expert panel at the Central London Property Network and share his knowledge as an architect-investor. The panel consisted of industry professionals such as lenders, brokers and project managers with the discussion centered around how professionals are able to help investors/developers with their projects.

Andrew talked about how Elite helps investors/developers maximise potential deals, gain planning permission and stand out from the crowd.



E-BOOK RELEASE

We took our investing and design knowledge and turned it into a simple step-by-step guide showing developers how to convert a house into a HMO which is free for anyone to download from our website.



SPECIALISTS KEY PARTNERSHIPS

This year we have had the opportunity to share our knowledge on a consistent basis through partnerships with key communities that work within the development space.

We are the proud partners of the HMO Roadmap community, the Prosperity Network and The Hive, an all female community where we provide developers investment and design support and knowledge.



CLIENT WORK

477 HAPPY TENANTS

In 2023 we worked on over 70 projects around the UK. This consisted of a mammoth 432 HMO units and 45 apartments / houses.

This ranged from feasibility design, planning drawings, construction drawings, through to interior design services.

We are truly committed to raising the standard of rental accommodation in the UK and feel that being involved in so many projects shows we are really making an impact nationwide.





EVENTS
NETWORKING / LEARNING

We are members of The Business in Property Mastermind and also attended regular property events, expanding our business network. These events help us build a strong community with other investor/developers who are able to share valuable knowledge and insights that we can apply to our business, so we always keep on top of the market.





2024 OPPORTUNITIES

INVEST WITH US

INVESTMENT OPPORTUNITY 01

PROJECT HAROLD



PROJECT SUMMARY

We had an offer accepted in late December, the Memorandum of Sale has been issued and the property is now off the market.

The property is currently a 6-bedroom HMO with 2 bathrooms.

We plan to retain the current layout and improve the property cosmetically.

- // Solicitors engaged
- // Surveys to be undertaken
- // Completion expected in March 2024

OPEN FOR FUNDING	
TOP LINE FIGURES	
Purchase Price	£275,000
Fees	£29,613
SDLT	£12,000
Refurb Costs	£60,000
GDV	£420,000

Purchased with bridging loan

PROPOSED WORKS

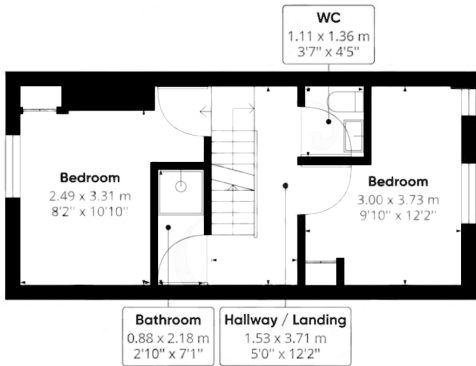
- // Insulate roof and external walls of the property to improve energy performance
- // Supply and installation of new modern, designer bathrooms and kitchen
- // New paintwork throughout
- // New carpets and flooring throughout
- // Install new modern furniture

EXIT STRATEGY 01

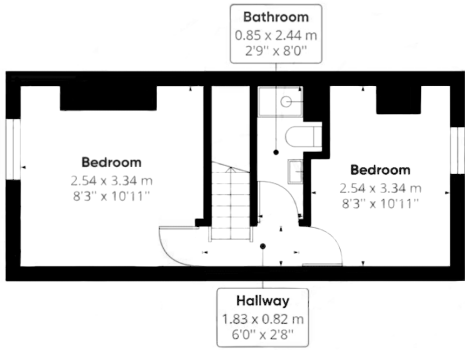
// The property is located within Burley, a highly-desirable area of Leeds for young professionals and within prime Article 4 area. The property will have strong rental demand and as such we will look to refinance once the works are complete and hold the property long-term within our portfolio.

EXIT STRATEGY 02

// We will complete the works as planned and then look to sell the property to investors as turn-key buy-to-let (BTL). Based on the anticipated rents and comparable values of properties in the area, investors would be purchasing the property with an attractive 9.4% gross yield.



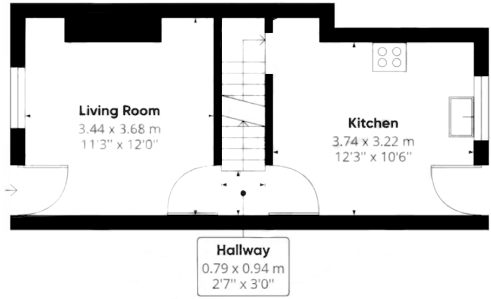
FIRST FLOOR



BASEMENT



SECOND FLOOR



GROUND FLOOR

INVESTMENT OPPORTUNITY 02

PROJECT STAN



PROJECT SUMMARY

We had an offer accepted in late December, the Memorandum of Sale has been issued and the property is now off the market.

The property is currently a 6-bedroom HMO with 2.5 bathrooms.

We plan to retain the majority of the current layout and improve the property cosmetically.

We will increase the number of bathrooms to at least 5. With the existing second floor WC, this means almost all tenants will have private facilities.

// Solicitors engaged

// Surveys to be undertaken

// Completion expected in March 2024

OPEN FOR FUNDING	
TOP LINE FIGURES	
Purchase Price	£285,000
Fees	£30,528
SDLT	£12,800
Refurb Costs	£75,000
GDV	£420,000

Purchased with bridging loan

PROPOSED WORKS

- // Convert basement WC room into full ensuite
- // Add ensuites to 3x bedrooms on the ground and first floors
- // Re-wire property throughout and install new consumer unit
- // Supply and installation of new modern, designer bathrooms and kitchen
- // New woodwork and paintwork throughout
- // New carpets and flooring throughout
- // Install new modern furniture

EXIT STRATEGY 01

// The property is located within Burley, a highly-desirable area of Leeds for young professionals and within prime Article 4 area. The property will have strong rental demand and as such we will look to refinance once the works are complete and hold the property long-term within our portfolio.

EXIT STRATEGY 02

// We will complete the works as planned and then look to sell the property to investors as turn-key BTLs. Based on the anticipated rents and comparable values of properties in the area, investors would be purchasing the property with an attractive 9.75% gross yield.





INVESTMENT OPPORTUNITY 03

PROJECT MORE



PROJECT SUMMARY

We are in discussion with the vendor of this property & hope to have an offer accepted in January.

The property is currently a 5-bedroom HMO with 2 bathrooms.

We plan to increase the property to 6x bedrooms via a basement conversion.

We will increase the number of bathrooms to at least 5, this means almost all tenants will have private facilities.

- // Solicitors to be engaged
- // Surveys to be undertaken
- // Completion expected in March 2024

IN NEGOTIATION

TOP LINE FIGURES	
Purchase Price	£297,500
Fees	£30,528
SDLT	£13,800
Refurb Costs	£75,000
GDV	£420,000

Purchased with bridging loan

PROPOSED WORKS

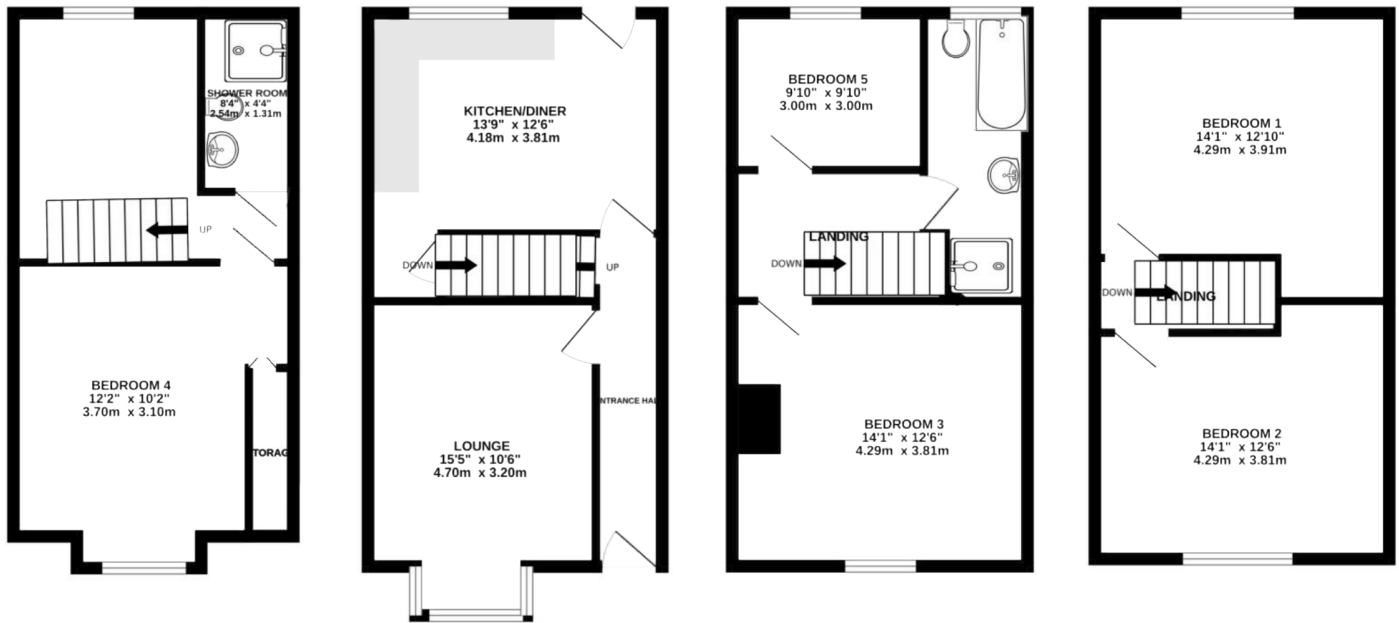
- // Tank, board, skim, and convert basement into new bedroom
- // Add ensuites to bedrooms 1, 2, and 3
- // Combine bedroom 5 and bathroom to make large ensuite bedroom
- // Supply and installation of new modern, designer bathrooms and kitchen
- // New paintwork throughout
- // New carpets and flooring throughout
- // Install new modern furniture

EXIT STRATEGY 01

// The property is located within Burley, a highly-desirable area of Leeds for young professionals and within prime Article 4 area. The property will have strong rental demand and as such we will look to refinance once the works are complete and hold the property long-term within our portfolio.

EXIT STRATEGY 02

// We will complete the works as planned and then look to sell the property to investors as turn-key BTLs. Based on the anticipated rents and comparable values of properties in the area, investors would be purchasing the property with an attractive 9.75% gross yield.



GROUND FLOOR FIRST FLOOR SECOND FLOOR THIRD FLOOR

INVESTMENT OPPORTUNITY 04

PROJECT BEECH



PROJECT SUMMARY

We are awaiting key information regarding this property to confirm its history as a HMO. Should this be confirmed, we hope to have an offer accepted in January.

The property is currently a cramped 5-bedroom HMO with 1 bathroom.

We will reduce the number of bedrooms to 4 whilst adding a second bathroom to create a more balanced and spacious house which will be more appealing to tenants.

- // Solicitors to be engaged
- // Surveys to be undertaken
- // Completion expected in April 2024

IN NEGOTIATION

TOP LINE FIGURES	
Purchase Price	£200,000
Fees	£4,250
SDLT	£6,500
Refurb Costs	£40,000
GDV	£280,000

Purchased with mortgage

PROPOSED WORKS

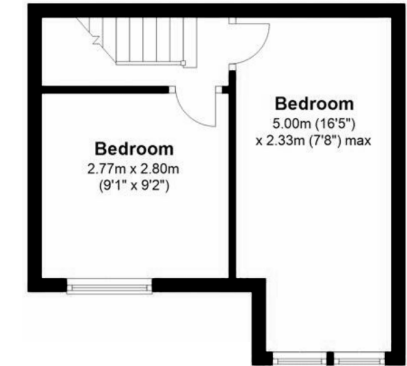
- // Insulate roof and external walls of the property to improve energy performance
- // Create bathroom in basement
- // Re-wire property throughout and install new consumer unit
- // Supply and installation of new modern, designer bathrooms and kitchen
- // New paintwork throughout
- // New carpets and flooring throughout
- // Install new modern furniture

EXIT STRATEGY 01

// The property is located within Burley, a highly-desirable area of Leeds for young professionals and within prime Article 4 area. The property will have strong rental demand and as such we will look to refinance once the works are complete and hold the property long-term within our portfolio.



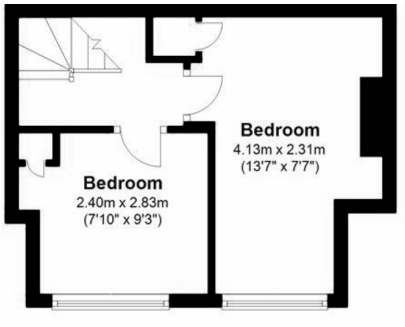
FIRST FLOOR



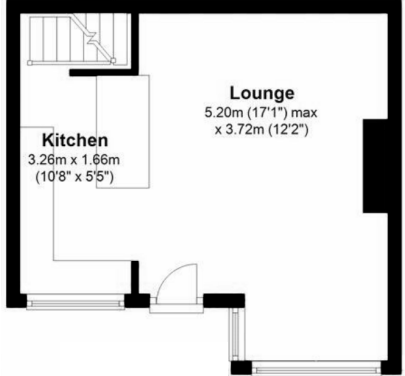
BASEMENT

EXIT STRATEGY 02

// We will complete the works as planned and then look to sell the property to investors as turn-key BTLs. Based on the anticipated rents and comparable values of properties in the area, investors would be purchasing the property with an attractive 9.4% gross yield.



SECOND FLOOR



GROUND FLOOR



INVESTING WITH US

PRIVATE INVESTMENT

We work with select individuals who want to receive great returns on their capital and have their money work hard for them so they don't have to.

We understand investing can often be overwhelming so we use our expertise to make the process simple and straightforward.

We give our investors the opportunity to invest in property via fixed-term loans without the hassle of actually buying a property.

RETURN ON INVESTMENT

We offer fixed returns on investments that will far exceed anything on offer by the banks.

Service and communication is paramount to us, we want to build strong, lasting relationships with our investors. We don't want to work with you once; we want to work with you for years to come.

CURRENT OPPORTUNITIES

FUNDING AMOUNTS

There are opportunities available for you to invest funds towards the projects detailed.

We are looking to raise a minimum of £150,000. This could rise to £450,000 depending on the number of projects we proceed with.

We are looking to work with 1-3 investors on a fixed-term loan basis.

INVESTMENT OPPORTUNITY
£150,000+

RETURN ON INVESTMENT AND SECURITY

- // Minimum loan of £50k
- // Annualised interest return dependant on loan amount and term
- // Minimum loan term of 12 months, up to 5 years to be agreed
- // Interest paid annually or monthly on request
- // Compound interest on multi-year loans
- // Personal Guarantees will be provided by all Directors on any loans agreed

RISK MITIGATION

Below Market Value (BMV) + Uplift

All of the opportunities have been secured BMV and our expected return on refurbishment expenditure is at least £1.66 for every £1 spent meaning we are also creating new uplift value.

When re-valued at the new GDV figures with a loan-to-value of 75%, the money pulled out will exceed your investment.

End-Values

The target future end values used for our calculations are in line with HMO valuations for the area.

Cashflow Forecast

Our property portfolio and design services business combine to provide a strong future cashflow. We do not over-leverage our businesses and keep capital in reserve for unexpected events.

THE PROCESS



“ I HAVE BEEN INVESTING WITH ELITE SINCE 2018, THEY ARE DILIGENT AND COMMITTED TO PROVIDING ME WITH GREAT INVESTMENT RETURNS EVERY TIME. ”

“ I’VE INVESTED IN ONE OF
THEIR PROJECTS AND THEY’VE
PROVED TO ME THERE ARE
PEOPLE IN PROPERTY THAT
ARE WORTH TRUSTING.
THEY’VE TAKEN CARE OF MY
MONEY RETURNING IT BEFORE
THE TIME AGREED AND
STILL HONOURING THE FULL
INTEREST RETURN. ”

TM | LAYE Investor



PROFESSIONAL TEAM

We have access to a wide range of professionals within the industry all working towards the same goal with us.

Our team consists of:

- // **Mortgage brokers**
They give us access to the best mortgage rates on the market
- // **Solicitors**
Ensure our conveyancing goes smoothly and our contracts are watertight
- // **Builders**
We’ve kissed many a frog during our time in architecture so we know what to look for
- // **Consultants**
Give us solid, experienced advice to ensure efficiency throughout planning and build stages
- // **Accountant**
To ensure all financials are managed well + correctly
- // **Designers**
The Elite Team of inhouse designers are at hand to create the best homes



WHY LEEDS

'WELCOME TO GOD'S COUNTY'

Investment Area
Leeds, West Yorkshire

THE NORTHERN POWERHOUSE

- // Leeds is the third largest city in the UK behind London and Birmingham
- // Leeds is the centre of a city region with a £64.6 billion economy, a combined population of 3 million and a workforce of 1.37 million
- // Leeds is the UK's fastest growing city
- // Over the next 10 years, the economy is forecast to grow by 21%
- // Leeds is the UK's second largest financial and legal centre outside of London
- // The city is home to 3 internationally recognised universities, 1 of the largest further education colleges in the UK and Europe's largest teaching hospital trust
- // Leeds Bradford Airport is the UK's fastest growing regional airport

- // Located at the intersection of the national motorway network, Leeds is also just over 2 hours by rail from London KX
- // Leeds Station has undergone £16m worth of redevelopment
- // Leeds Station is the busiest transport hub in the North with 30,000 passengers per day - this number is expected to double by 2050
- // More than £3.9 billion has been invested over the last decade and there is £7.3 billion worth of development planned
- // Leeds will become the new home for Channel 4's new National HQ bringing with it hundreds of new jobs
- // Leeds 2023 has been a year of cultural and community celebrations with a £35m programme of cultural activities



UK's fastest growing city



Largest financial district in the North



Huge student and working population



Major upgrade to Leeds Station



FEATURED ON



“ANDREW AND MARY
ARE BRILLIANT TO WORK
WITH AS THEY ARE OPEN
AND HONEST ABOUT MY
INVESTMENT AND REGULARLY
UPDATE ME ON THE
PROGRESS OF THE PROJECT.”

FN | Investor

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