

INVESTOR GUIDE

Helping Our Clients Invest **Where The Real Returns Are.**

— YOUR INVESTMENT GUIDE

What's Inside this Guide.

An introduction to what turns a property into a sound financial investment for you. Understand the Property Investor Matrix™ and discover how we can work with you to build a portfolio aligned with your goals.

Returns in property are ultimately generated in two ways: sustainable *cashflow* and *equity growth*. The best investment opportunities consider both. The key is to understand the numbers, the risks, and the work required to unlock their full potential.

01 • STRUCTURE

Monetisation Models

Match the goal to its monetisation model: Buy-to-lets for recurring income, BRRRR for value creation, and HMOs for greater cashflow and wealth creation.

[SEE PAGE 3](#)**02 • RESEARCH**

Market Analysis

Start with demand, then test comparable rents, costs, finance, exit value, and capital employed. Stress-test the numbers before committing.

[SEE PAGE 4](#)**03 • STRATEGY**

Superior Yields

Compare selected Northern and Midlands yields with lower-yielding Southern locations. Consider rental demand, finance, voids, and operating costs — not headline yield in isolation.

[SEE PAGE 5](#)**04 • PROFILE**

The Property Investor Matrix™

The Property Investor Matrix™ helps you identify your investor type. It considers your experience and how involved you want to be, helping you decide whether to outsource your property search, partner on a joint venture or join our supported Earn & Learn® Programme.

[SEE PAGE 6](#)**05 • PARTNERSHIP**

Partnership Models

Partnership Models set out your options with Simplii Invest. We can find your properties to order. You can joint venture on projects with us, or build your knowledge and skills through our Earn & Learn® Programme.

[SEE PAGE 7](#)**06 • ACTION**

Next Steps

Discover the next steps on your property journey. We develop your Investor Profile and create a custom plan based on your investment goals and risk profile. We then work with you to pursue your property investment goals.

[SEE PAGE 11](#)

STRUCTURE

Deal Structures: Match the Investment Goal to the Monetisation Model

The best deal structures aren't always the most fashionable. The best ones are those that align an investor's goals with their available capital, appetite for risk, expected timelines, and how actively involved they want to be.

01 · INCOME FOUNDATION

Buy-to-Let

A straightforward route to recurring rental income and long-term capital participation. It can suit investors seeking a familiar, lower-complexity starting point.

What matters: sustainable rent, realistic voids, finance costs, maintenance, and a tenant profile that supports demand.

02 · VALUE CREATION

BRRRR

Buy, refurbish, refinance, and repeat. This route aims to create equity through disciplined execution — buying well, adding value, and refinancing against the improved asset.

What matters: a defensible end value, scope control, contingency, and enough margin for the plan to survive delay or cost pressure.

03 · INCOME INTENSITY

HMO

Letting by room can improve cashflow, but it also increases responsibility. Regulation, licensing, tenant management, and operational detail become central to the outcome.

What matters: local demand, compliant design, management capacity, and a clear view of the extra work behind the headline income.

NON-NEGOTIABLE RULE #1

Every region within the UK is different. Some regions lend themselves more towards cashflow. Other regions are better for equity growth. Some are good for both. The best approach is to first of all decide what financial strategy you are looking for and then look at the region and monetisation model that will help you to achieve these results.

THE INVESTOR LENS

Cashflow and equity growth are two different goals!

One investment goal is not better than another. They are just different. Some investors want to see a quick return on their investment and require short-term capital uplift. Some investors want to see steady growth over time. Others are looking for cashflow. In some cases, investors may be looking for both, although one is often a trade-off against another. Where to invest is the critical question that follows. As a rule of thumb, the best equity opportunities are in the south, while the best cashflow opportunities are in the north. Pick the region that fits your chosen investment goal, not the other way around.

TAILORED FOR YOU

Custom selected regions and strategies

Not all regions are the same. We work with you to identify suitable regions based on your risk appetite, financial goals and preferred monetisation strategies. Our local relationships can help us secure off-market properties. Properties added to your portfolio are managed locally, so there is no need to travel.

RESEARCH

Market Analysis: Do The Numbers Work?

A good location does not make a good deal. Nor does a good price make an investment viable. Market analysis and deal analysis converts a property of interest into a true investment opportunity.

01 Prove demand

Start with the people who will rent it: local employment, transport, amenities, competing supply, tenant preferences, achievable rent, and realistic letting time.

02 Use comparable evidence

Anchor the purchase price, rent, and end value to recent evidence — not optimistic asking prices or a single attractive online listing.

03 Identify value creation

Whether through refurbishment, layout, management, or a better use of the asset, value creation needs a measurable route from cost to outcome.

04 Stress-test the plan

Allow for higher rates, voids, works overruns, slower exits, and lower valuations. A robust deal remains credible after sensible pressure is applied.

**NON-NEGOTIABLE
RULE #2**

Know the numbers before you ever make an offer on a property. A deal is not a deal if you have not done your due diligence. Do you understand your finance costs, build costs and holding costs? What is the return on capital employed (ROCE)? An investment only works when every element of the acquisition, uplift and management has been considered.

**NON-NEGOTIABLE
RULE #3**

Always aim to recover your initial investment within two years. Once the property has been renovated and improved, valued, and refinanced, you should be able to recover most, if not all, of your initial investment from the property. This allows you, not only, to achieve an effective return on investment of infinity, but also to release cash to put into a new property investment opportunity.

UK YIELD SNAPSHOT

Where the Real Returns Are.

A regional view of the supplied best-yield benchmarks — a starting point for conversation, not a substitute for property-level due diligence.



#	REGION	BEST CITY / TOWN	YIELD
1	North East UK #1	Newcastle	9.7%
2	Yorkshire UK #2	Leeds	9.6%
3	East Midlands UK #3	Nottingham	9.0%
4	North West Top 15	Manchester	7.8%
5	West Midlands Top 25	Birmingham	7.2%
6	South East Mid-table	East London / Barking	6.7%
7	South East Lower mid	Guildford / Surrey	6.3%
8	London Lower third	Most boroughs	~5.1%
9	South / Home Counties Bottom 10	Wells / Winchester	3.7-4.5%

Best-yield figures and national-rank comparisons supplied by Simplii. Indicative gross-yield benchmarks only; property-level costs, finance, market conditions, and capital values affect actual returns.

INCOME STRATEGY

Cash Flow Markets: Where Steady Income Rules

Investors seeking reliable monthly income typically look toward secondary and regional markets in the North West, North East, and parts of Yorkshire and the Midlands, including cities like Liverpool, Sunderland, Middlesbrough, and Stoke-on-Trent. These areas tend to offer lower purchase prices relative to rental income, often producing gross rent yields in the 8 to 10 percent range, which allows for positive cash flow even after accounting for mortgage payments, letting agent fees, insurance, and maintenance reserves. The tradeoff is that these markets usually experience slower and more modest price appreciation over time, since population growth, job creation, and overall economic momentum are typically weaker than in London and the South East. This strategy suits investors who prioritise immediate income, want to build a portfolio through reinvested cash flow, or are approaching retirement and need dependable monthly distributions rather than long-term paper gains that require a sale to realise.

GROWTH STRATEGY

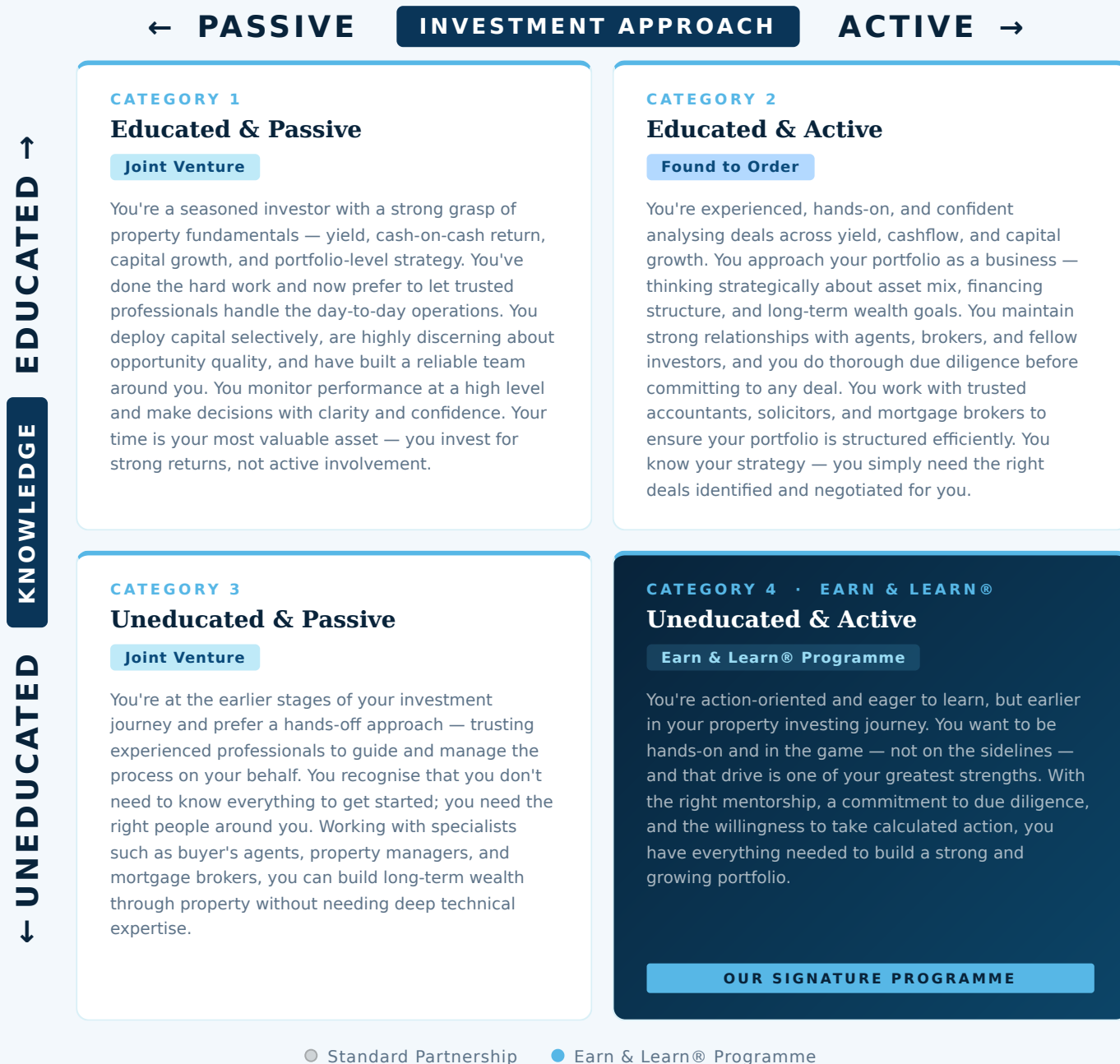
Equity Growth Markets: Where Appreciation Drives Wealth

By contrast, investors focused on long-term wealth building through equity growth generally target London, the South East, and fast-growing commuter and university cities such as Bristol, Cambridge, and Oxford, where strong job growth, constrained housing supply, and population inflows drive property values upward over time. These properties often generate minimal or even negative cash flow in the early years because purchase prices are high relative to achievable rents, meaning investors are essentially betting on future appreciation and forced equity through paying down the mortgage rather than immediate income. This approach works best for investors with strong existing income who can absorb short-term negative cash flow, have a longer time horizon of seven to ten years or more, and are comfortable with greater market volatility and reliance on eventual sale or remortgage to unlock gains. Ultimately, the right choice depends on the investor's financial goals, risk tolerance, and timeline, and many experienced UK investors build balanced portfolios that blend both cash-flowing properties in the North for stability and appreciation-focused properties in the South for long-term growth.

THE PROPERTY INVESTOR MATRIX™

What Kind of Investor Are You?

Every investor has a profile — and a pathway. Understand where you sit, and we'll tailor the right approach for your goals.



What Kind of Investor Are You?

Take our free 30 second Investor Assessment Here:



— PARTNERSHIP MODELS

3 Ways You Can Work With Us.

Whether you're an active deal-maker, a hands-off investor, or someone building their knowledge alongside their wealth — there's a model designed for you.

01

ACTIVE & EDUCATED INVESTORS

We Find Properties For You To Order

You know your strategy — you simply need the right deals found and negotiated for you. We find investment properties to your exact criteria, tailored to your preferred model — whether that is buy-to-let, HMO, serviced accommodation, or property flips. Every deal is pre-assessed, financially modelled, and independently verified before it ever reaches your inbox. You retain full control over whether to proceed — we simply do all the legwork. Our team operates across the UK, drawing on established off-market broker networks to access deals that never reach the open market. Once you approve a deal, we handle negotiation and heads of terms directly with vendors and agents. A dedicated case manager guides you from offer acceptance all the way through to legal completion. This is active investing done to your exact standards — without the hours of searching yourself.

02

PASSIVE INVESTORS

Joint Venture Partnerships

You provide the capital — we handle everything else. Choose the model that suits your goals: a guaranteed fixed annual return or a full profit share on exit. From the moment your capital is deployed, our team takes complete ownership of every aspect of the project — sourcing, development, management, and exit strategy. You receive regular project updates and transparent reporting throughout, so you always know exactly where your money is working. All joint ventures are underpinned by formal legal agreements drawn up and signed before any funds are transferred, giving you full legal protection at every stage. Our track record spans residential, HMO, and commercial developments, with every decision built around maximising returns and minimising risk. This is high-quality property investment working entirely for you — completely hands-off.

03

ACTIVE INEXPERIENCED INVESTORS

Introducing Our Exclusive Earn & Learn® Programme

Designed for investors who want to build genuine property expertise alongside their wealth — not just read about it. You are mentored through live deals from start to finish, working directly alongside our experienced team as an active participant at every stage of the process. This is not a course or a classroom — it is real-world education through real transactions, with a profit share paid to you on every deal you complete. You gain hands-on experience across sourcing, due diligence, negotiation, finance, and project management — the complete skill set of a professional property investor. Places on the programme are strictly limited and awarded by application only, ensuring every participant receives focused, high-quality mentorship. By the time you graduate, you will have the knowledge, the network, and the track record to invest independently and with confidence. Involvement is completely free — your only investment is your time and commitment.

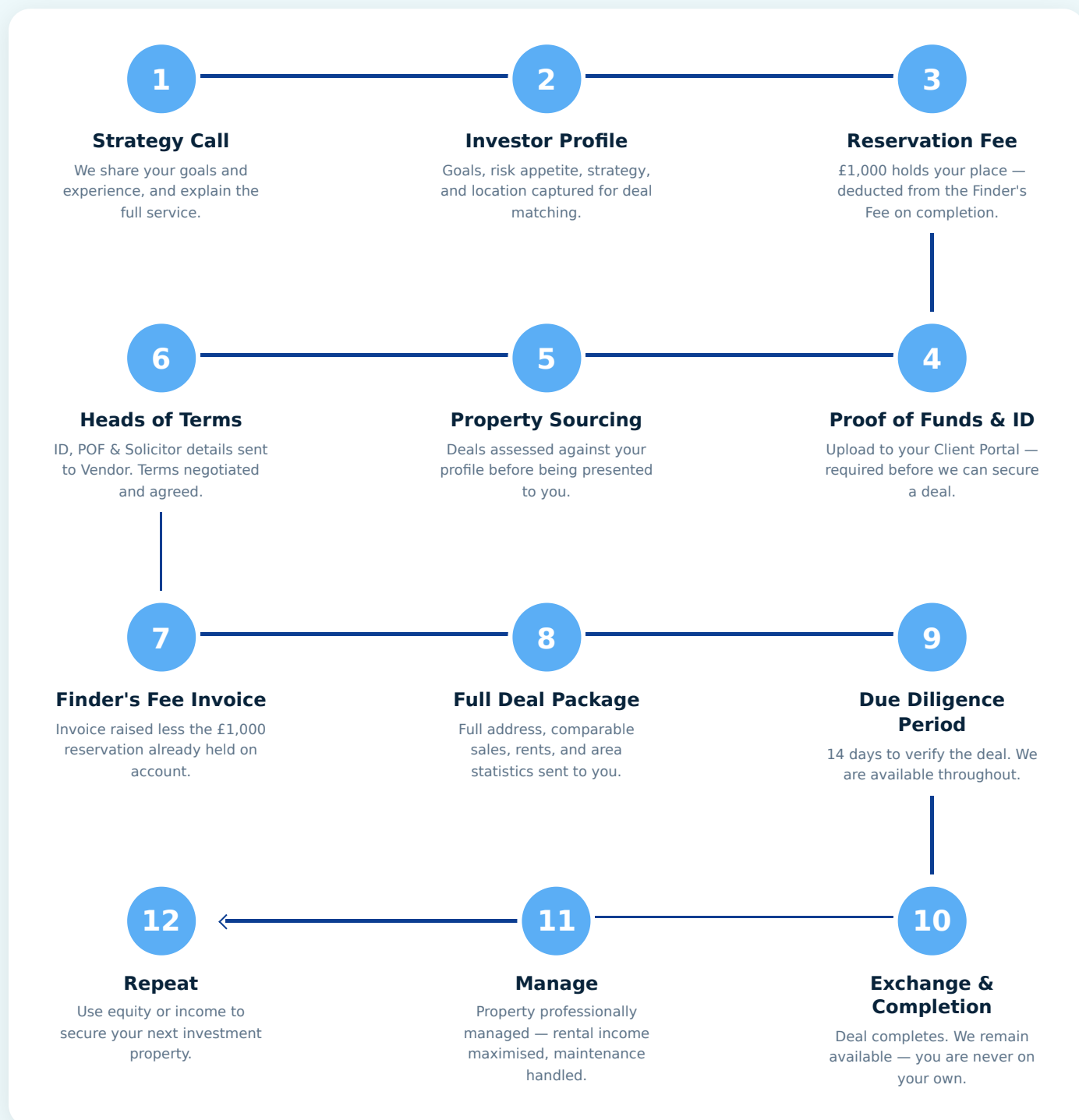
01

OPTION 1

ACTIVE & EDUCATED INVESTORS

We Find Properties For You To Order.

You know your strategy — you simply need the right deals found and negotiated for you. Here is the exact process we follow, from your first conversation through to deal completion.



02

OPTION 2

PASSIVE INVESTORS

Joint Venture Partnerships.

You provide the capital — we handle everything. Choose the joint-venture model that suits your financial goals and investment timeline.

PARTNERSHIP AT A GLANCE — YOUR ROLE VS OURS

AREA	YOUR ROLE	OUR ROLE
Sourcing	None required	Full responsibility
Due Diligence	Review & approval	Execution & analysis
Development & Mgmt	None required	Day-to-day oversight
Capital	Provided as agreed	Deployed & managed
Risk Mitigation	Supported by our expertise	Primary team focus
Returns	% of profit / cashflow	% of profit / cashflow

JOINT VENTURE - MODEL ONE

Guaranteed Investment Model - GIM

Earn a fixed annual return secured against the project — the safest, most predictable way to invest in property.

£50k

MIN. INVESTMENT

8%

ANNUAL INTEREST

3 mo.

NOTICE PERIOD

JOINT VENTURE - MODEL TWO

Full Profit Sharing

Invest in our development projects and share the profit on exit — ideal for investors seeking higher returns.

£25k

MIN. INVESTMENT

50/50

PROFIT SPLIT

On Exit

RETURN PAID

◆ We Handle All Sourcing

We identify, evaluate, and bring the deals to you — leveraging off-market broker networks and proprietary tools so you never have to find a property yourself.

◆ Rigorous Due Diligence

Every project undergoes thorough financial modelling and risk assessment before a single pound is deployed — you review and approve, we execute.

◆ Zero Operational Burden

No contractors, tenants, or site visits. We manage all development and day-to-day oversight — you stay completely hands-off throughout the project.

◆ Your Capital, Expertly Deployed

You provide the agreed capital — we deploy and manage it across every stage of the project, ensuring it works as hard as possible for both parties.

◆ Risk Is Our Primary Focus

Identifying and mitigating risk is central to how we operate. Every decision we make is designed to protect your investment and maximise the outcome.

◆ Shared, Transparent Returns

Profit and cashflow are split fairly and transparently. Our returns are tied directly to yours — we only win when you win.

03

OPTION 3

ACTIVE INEXPERIENCED INVESTORS

Earn & Learn[®] Programme.

Our exclusive programme for investors who want to build their knowledge and their wealth — at the same time. We coach and mentor you through real deals from start to finish, under our guidance, with a profit share on completion. Involvement is **absolutely free** and strictly on an application basis. Because we have limited resources dedicated to this programme, we cap the number of investors we work with at any given time — securing your place early is strongly recommended.

◆ Hands-On Mentorship

We coach you through every step of a live deal — from sourcing and due diligence through to exchange and completion.

◆ Real Deals, Real Returns

You're not paying for a course. You earn a profit share on every deal you complete with us — learning while you earn.

◆ Application Only

Places are limited and strictly by application. We work closely with each investor to ensure the programme is the right fit.

◆ Build Your Portfolio

Each deal adds to your experience, your knowledge, and your growing property portfolio — setting you up for long-term success.

◆ No Upfront Costs

There are no fees, no course costs, and no hidden charges. Your only commitment is your time and your willingness to learn.

◆ Access to Our Network

Gain direct access to our network of solicitors, brokers, contractors, and sourcing agents — relationships it would take years to build alone.

◆ Structured Deal Flow

We bring the deals — you learn how to evaluate, negotiate, and close them. Every project is a structured learning opportunity with real financial outcomes.

◆ Confidence to Invest Independently

By the time you complete the programme, you'll have the skills, knowledge, and track record to pursue deals entirely on your own terms.

◆ Ongoing Support

Our mentorship doesn't end at completion. Programme graduates remain part of our investor community with continued access to guidance and opportunities.

◆ Negotiation Skills

Learn how to negotiate deals, manage vendors, and secure favourable terms — skills that will serve every property transaction you make for the rest of your life.

◆ Understanding of Finance & Funding

Gain a working knowledge of how property finance works — bridging loans, refinancing, and deal structuring — so you can maximise returns on future investments.

◆ A Proven System You Can Replicate

Walk away with a repeatable, battle-tested system for finding, funding, and completing property deals — ready to apply independently from day one.

NEXT STEPS

How To Use this Investor Guide.

Use this guide as a practical starting point for your property journey. We can discuss your goals, relevant opportunities and the level of support that fits your investment approach.

01

Explore This Guide

Read this guide to understand our process, explore your options and note the questions you would like to discuss with us.

02

Book a Strategy Call

Schedule a private 30-minute Strategy Call with our team. We will explore your goals, experience level and available capital so we can identify which programme may suit you.

03

Investor Profile

Following our call, we review your Investor Profile and assess which programme may fit your needs: property acquisition, a joint venture, or our Earn & Learn® Programme.

04

Invitation

If your application is successful, you will receive your Investor Profile and a formal written invitation confirming your acceptance onto one of our programmes.

05

Start Working Together

We schedule your onboarding, introduce you to the team and help you get started on your first deal and property portfolio.

Why Work With Simplii Invest®

A truly hands-off service: we research, negotiate, refurbish, manage and let — while you retain full visibility and decision-making control.



Rigorous Compliance

Documented processes and due-diligence checks help you understand how each opportunity is assessed before you commit.



Off-Market Access

We identify high-yield opportunities before they reach the open market, delivering entry prices and net returns that are simply unavailable through mainstream retail channels.



PRS Registered

Registered with the Property Redress Scheme, we operate within a recognised industry accountability framework — giving you a formal route of redress if ever needed.



PI Insured

We carry comprehensive Professional Indemnity insurance, adding a further layer of protection for you should any professional dispute or claim arise.



Fully Managed

Sourcing, legal, refurbishment, tenancing, and ongoing property management are all handled for you — a genuinely hands-off investment with full income visibility.



Joint Venture Opportunities

Qualified investors may enter direct JV structures, participating in both the rental income and equity upside of our managed projects under a clearly defined legal framework.



HMRC AML Supervised

Supervised by HMRC for Anti-Money Laundering purposes, every transaction undergoes thorough financial due-diligence — helping you understand the checks required before you proceed.



Clear Next Steps

We discuss your goals, create your Investor Profile and explain the next steps so you can make an informed decision.

YOUR NEXT STEP

Your Strategy

Explore your goals with our team



SCHEDULE AN APPOINTMENT

Book a Strategy Call

Scan the QR code to choose a convenient time.

