Maple Leaf Financial Services Ltd

Bespoke Financial Solutions

Who are Maple Leaf FS?

- Family run business
- Trading for over 30 years
- Part of the Openwork Financial Network, the second largest in the UK
- 8 staff offering a personal service
- All staff fully trained for the latest compliance/data protection legislation
- Regulated by the FInancial Conduct Authority

Who am I?

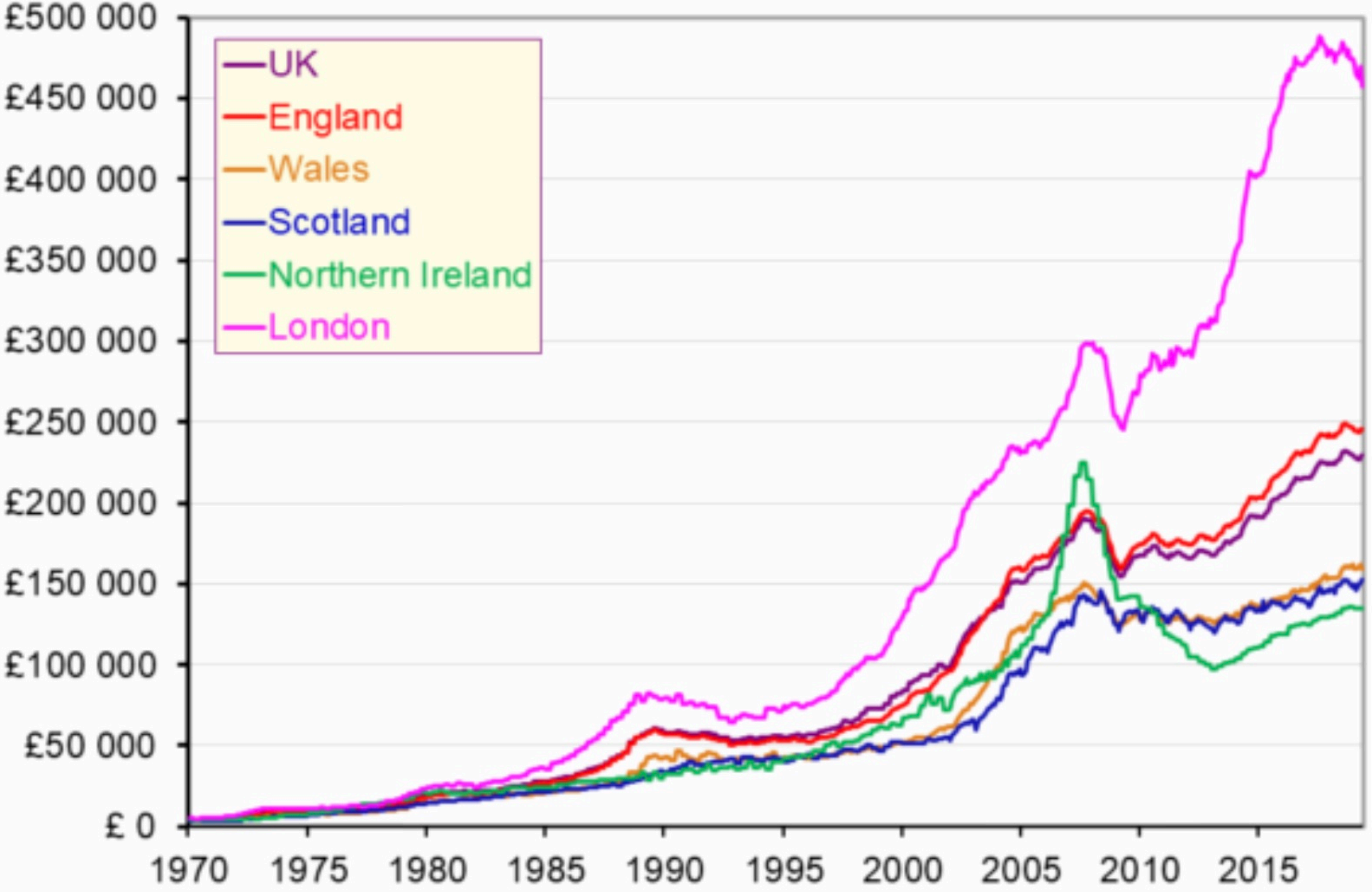
- 24 years experience in the financial services industry
- Fully qualified as financial adviser
- Specialist in property finance, buy to let, commercial & development finance
- Built up extensive contacts within the finance market
- Worked with Dr Rao for 3 years
- Claim to fame - I once bowled Michael Atherton out in an U19 cricket match at Old Trafford

Why invest in property?

What is your motivation?

What do you want to achieve from your property investments?

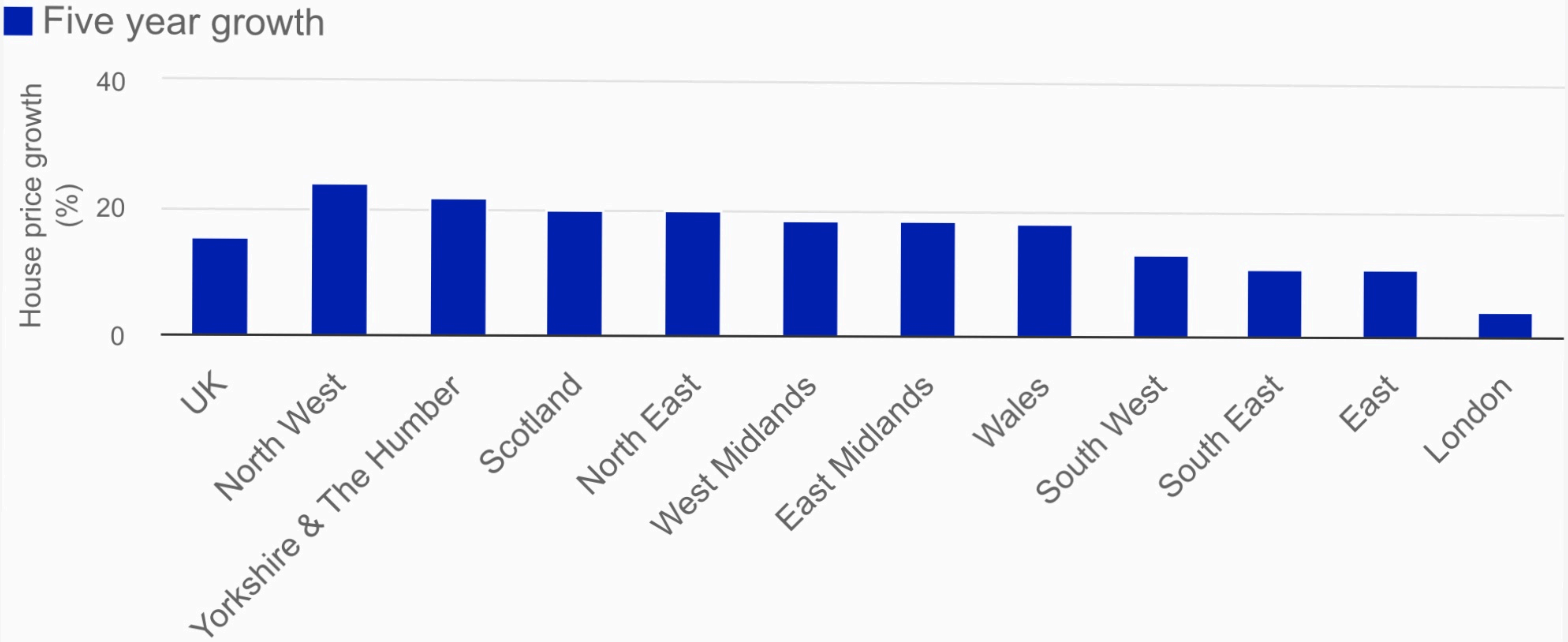
- Long term capital growth
- High income/yield
- Combination of capital gains and income
- A legacy for family/children
- Retirement income or supplement retirement income
- Give something back to society and the community, special needs, homeless,



Source: *UK House Price Index: reports* (Office for National Statistics)

Savills five-year house price forecast

2020-2024

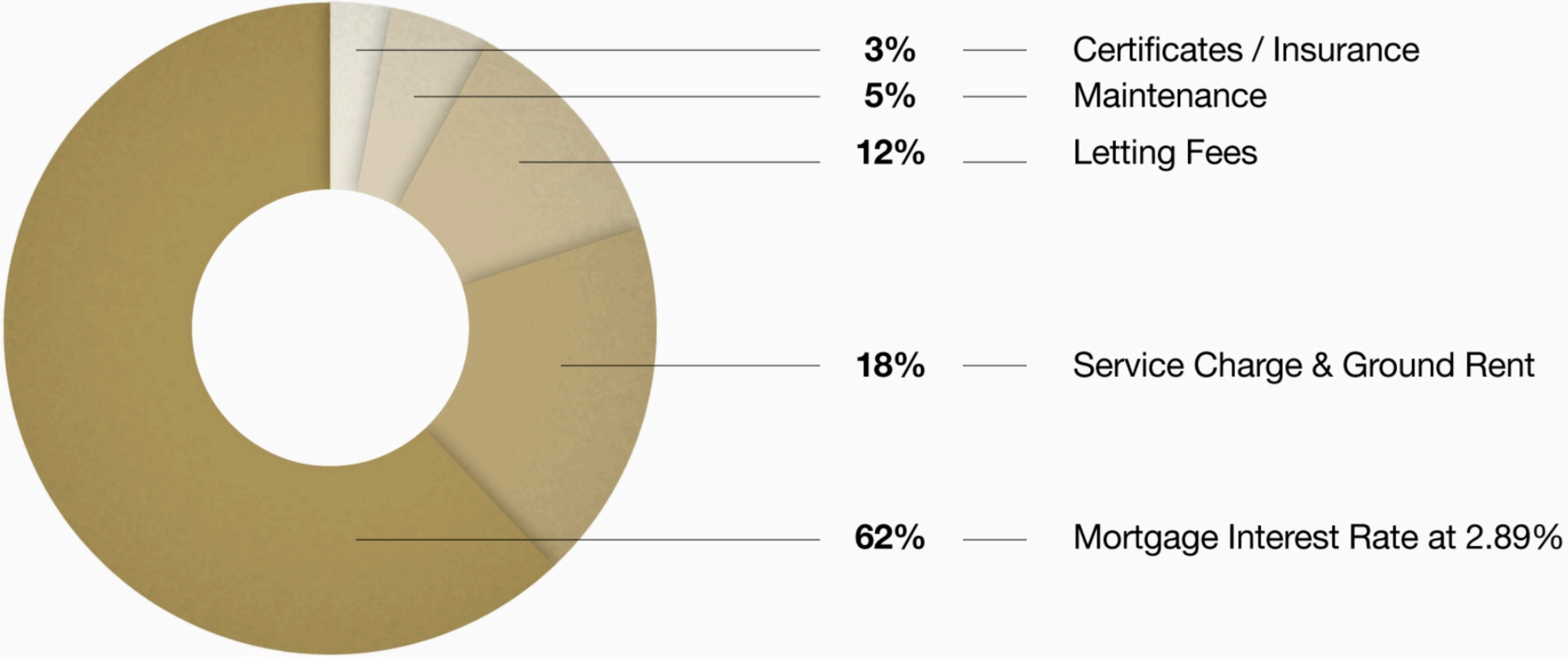


SOURCE: SAVILLS

UK's Best Investment Locations

University cities dominate

Costs Of A Landlord



Research the area you intend buying throughly

- Local employers
- Schools and universities
- Transport links
- Future infrastructure development
- Access to green areas such as parks, open spaces
- “Soft” lifestyle facilities - coffee shops, bars, restaurants, shopping and cultural facilities

Types of investment property

- Standard Buy to Let
- House in multiple occupancy
- Multi unit block
- Semi - commercial
- Commercial
- Development

How to purchase your property

Which is best?

Limited Co/SPV

Personal

Speak to a good finance adviser and accountant

- Everybody has different requirements regarding their property investments
- Understand the implications of Capital Gains Tax, Inheritance Tax, Stamp Duty Land Tax and Income Tax
- Where will the deposit money for the property purchases becoming from?
- Will you eventually sell the properties or pass them to family
- Growth shares for children/fund school or university fees
- If you get this decision wrong the implications can be expensive

Obtaining Finance

- Credit profile
- Experience
- Size of deposit
- Salary and income
- Interest only or repayment
- Location & condition of property
- Fixed rate or variable rate

Protect yourself and your property investments

- Buildings insurance
- Life cover for mortgages
- Critical illness
- Income protection
- Rent protection

It can be done

- 2008 IT contractor earning £75,000
- Started building portfolio
- Now owns property valued at £76 million
- Owes £32 million, £44 million equity
- Rental income of over £5 million a year

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