A GUIDE TO



A BUYER'S GUIDE TO INVESTING WISELY

Investing in property is one of the most popular investment ventures and a reliable way to grow your finances over time. With the right investment opportunity, such as off-plan buy to let, you can generate attractive returns thanks to rental demand, and increase the value of your property due to a high level of capital growth.

In order for your investment to be a success, however, you need to make sure you're in the right hands. This means investing in properties offered by only the most trustworthy and established property investment companies, developers, and contractors. In this detailed due diligence checklist, we provide you with some of the most crucial steps you should incorporate into your research before investing in UK property.



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LOOK FOR COMPANY REVIEWS

Reading online reviews is one of the most useful and essential ways to find out more about a company. Whenever you're considering making a large purchase of any kind, it's always wise to look online for company reviews, and this is especially crucial when it comes to property investment.

During your first stage of company research, be sure to seek out any customer reviews that are available to you. Look on sites like Trustpilot and Google reviews, and pay attention to the overall rating. A 5-star or 4-star average rating shows that the company has compiled a collection of great reviews over time, which is a strong indication that they're a trusted business to work with.

Pay attention to reviews which outline a customer's experience with the company, and look out for references to strong customer service and professionalism. If reviews mention specific members of staff working at the company, this is even more of an indication that the company goes the extra mile for their clients. You should read reviews for every company involved with your property purchase to ensure they're experienced and professional. This includes the property investment company who are selling you the property, the developer behind it, and the main contractor used by the developer.



EXPLORE NEWS & PRESS



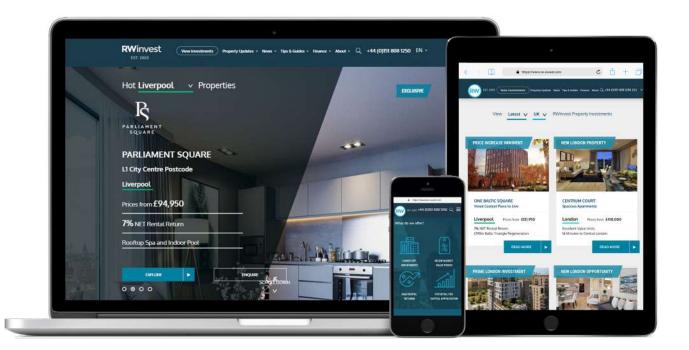
When researching an established business, you're likely to come across stories in the press which mention the company in some way. A reputable and experienced company involved with important development projects should have had a number of articles in the press. This could include news coverage providing evidence of a company's exciting upcoming developments, dedication to the UK's ongoing regeneration scene, or company expansion. If they haven't, then this probably means that they haven't built a sizeable portfolio yet and could indicate that they're less established.

If press stories aren't immediately clear to you, this doesn't mean there's no news out there for the company. Try using Google's News tool and search for the brand name to find a list of the most recent press coverage mentioning the company. If you come across negative news stories relating to the developer, you should be very cautious about choosing to invest with them and make sure you find out the full facts behind the article.

LEARN ABOUT THE COMPANY

If you've looked at reviews and press for the companies involved in the investment process and found no warning signs, it's time to research each company in more depth. Start by heading to the website and reading information on the business and its backstory. These details are usually found on an 'about us' page, and are written to help potential customers and clients feel more knowledgeable about the business and the team behind it. The more information available, the better.

Your first step would most likely be to find out more about the property investment agency who are selling the property. You would then go on to investigate the development company who are behind any opportunities you're interested in, and find confirmation that this is definitely the developer behind the project. Lastly, try and find out about the construction company who have been enlisted to complete the project. Some developers will have their own construction company who they'll use to build multiple projects, while other developers will get a main contractor to build the developments for them. Whichever is the case, the client should do due diligence on the contractor to ensure that they have the relevant experience to be able to build the site efficiently.



Find out information such as how long they've been operating for, where their office or offices are based, their company values, ways they've grown and expanded over time, and evidence of any key members of staff. The amount of time that a company has been established for is an important thing to find out as it shows they're experienced enough to carry out large scale development projects. It is for this reason that investors are advised to work with companies who have been established in the market for a number of years.

If you can't find any evidence of the CEOs or other team members of the company on the website, you should be able to find this information through Linkedin. You should also seek out information on the relationship between the property investment company and the developer. This may be found on the property listing page for individual developments.



CHECK CONSTRUCTION UPDATES & TRACK RECORD

One of the most crucial signs of a good property developer is that they have a strong track record of successfully completing developments. You'll want to know that any past developments have completed on time and to a high standard, as this provides assurance that future developments will be similar.

This kind of information can be found on the property developer's website, and will normally outline the date the project completed, with details of when construction began and how the development progressed over time. Check the completion date of the project against the expected completion date to find out whether the development was completed on time. If a development is 100% tenanted this is also a positive sign as it shows that the property was well-received and generates a high level of demand.

Another thing you should keep an eye on is construction updates for any current off-plan developments, especially if you're thinking of making an investment in the particular property. You can find construction updates on both the website of the property investment company and usually the developer's website. You should normally be able to access details of construction updates for both current and past developments.

Try and find out the date that a development began being marketed to investors. If it was launched a while ago and there's been no sign of construction progress, this can be a negative sign as it shows that the developer might not be keeping to timescales.

FIND OUT ABOUT FINANCIAL HEALTH & FUNDING

The financial health and security of a company is a key factor to include in your research. Before making an investment, you should look for indications of financial stability to be sure that you're making a safe venture.

One piece of information that investors should try and find out is whether or not the developer can provide proof that funding is in place for the development. You would normally need to enquire about this to the property investment agent managing the property, or speak to your solicitor.

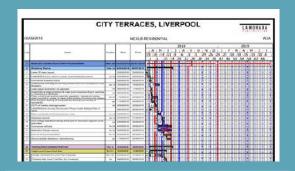
If you do speak to one of the agents behind this investment, this is also a good opportunity to find out whether construction is moving along in keeping with timescales provided. You should also ask whether previous developments have been completed to the agreed budget, which can reveal the efficiency of a company.

ASK FOR IMPORTANT DOCUMENTS

There are certain documents which a developer should be able to provide potential investors before they move forward with their purchase. You will most likely receive these during your first stages of communication with the property investment company you're buying the development from.

One of the most important documents you should be provided with is a construction schedule. This is an in-depth document providing evidence of all progress made on а Similar development. to construction updates, this document can provide peace of mind for those investing in off-plan properties.

You should also ask be to provided with a document which talks about the main contractor's track record, as this is a good way to know whether the property is being developed by a reliable construction company.





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TRUST YOUR FIRST IMPRESSONS

If you've completed research on the above points and feel happy to follow through with the investment, you should arrange a meeting with the property investment company/agent that you've been in contact with.

This is a crucial step as it allows you to make your first impression of the company as a whole. If the meeting is based in the company offices, you can get a feel of the culture and atmosphere within the business. You should also check for any stand-out features such as in-office showrooms that are modelled on offplan developments, as this highlights the company's commitment to keeping its investors as informed as possible.



RWinvest Liverpool Office & In-Office Show Flat

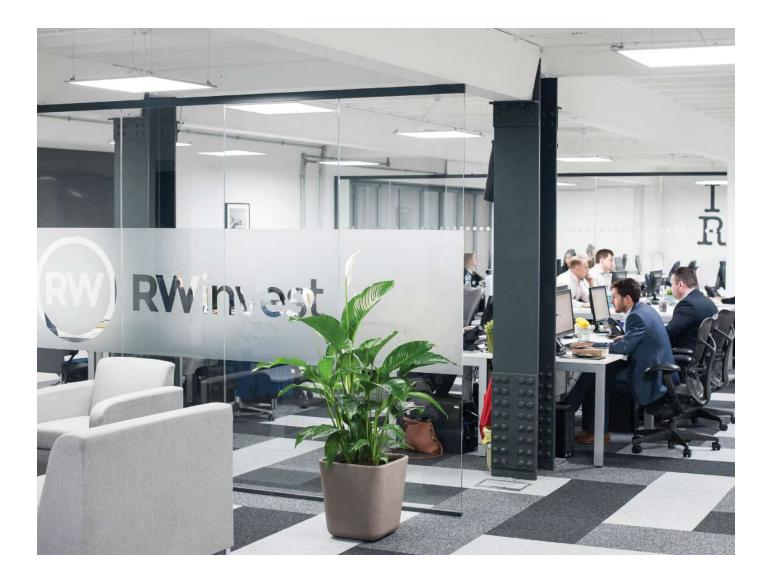
Aside from feeling welcomed and comfortable, your initial experience with the company should also be highly informative and you should feel like you're in good hands with the property consultant leading the meeting. The best property consultants leave their clients feeling at ease and equipped with the knowledge they need to move on to the next step. Any follow up calls or correspondence with additional members of staff should also be representative of a five star service.

RWINVEST

We hope that this guide has opened your eyes to the most important things you should look out for before making a property investment purchase. RWinvest are proud to collaborate with only the best UK developers, including Legacie, Salboy, Berkeley Group, Nexus, and more.

If you're interested in finding out more or you want some information on our latest investment opportunities, please don't hesitate to get in touch.







DISCLAIMER

This literature should be treated as general guidance and not construed as investment advice. Prospective purchasers must rely on their own due diligence. All information and details are given in good faith and are believed to be correct but any intending purchasers or lessees should not rely on them as statements or representations of fact but must satisfy themselves by inspection of the correctness.

Financial illustrations are based on our own assumptions and are not intended to be representations of future performance. Prospective purchasers must rely on their own due diligence.