



# How to Build Your First Property Portfolio

## The Smart Finance Blueprint

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Finance with Stuart is a trading style of Kingston Finance Ltd (FRN: 982690), which is an Appointed Representative of Connect IFA Ltd (FRN: 441505), authorised and regulated by the Financial Conduct Authority.

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## Introduction: Why Smart Investors Still Choose Property

Property remains one of the most reliable wealth-building tools in the UK.

When combined with the right finance, structure, and compliance approach, it can produce repeatable, sustainable results not speculation.

This guide walks you through the key steps to begin or expand your buy-to-let or refurbishment portfolio using sound, finance-led principles.

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# Step 1: Choose a Scalable Strategy

The goal isn't to buy one house — it's to create a repeatable system.

Pick a model that suits your time, capital, and appetite for involvement.

Strategy	Description	Pros	Watch Out For
Buy-to-Let (BTL)	Buy, let, and hold for rental income	Predictable returns, steady tenants	Ongoing compliance duties
BRR (Buy, Refurbish, Refinance)	Add value, refinance, repeat	Recycle capital quickly	Requires upfront funds & lender planning
Flip	Refurbish & sell for profit	Quicker capital release	Market-timing risk

Most beginners begin with BRR or single-let BTL to learn the process safely.

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# Step 2: Know Your Numbers



Item	Example Figures
Purchase Price	£90k–£100k
Refurb Budget	£12k–£18k
End Value (GDV)	115k–£125k
Cash In (Deposit + Fees)	~£30k
Exit Strategy	Refinance @ 75 % LTV
Rent	£650–£725 pcm
Yield	8–9 %
ROCE	12–15 %

Get clarity before you apply



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### **Step 3: Structure It Right**

If you plan more than one property, set up a Special Purpose Vehicle (SPV) company.

Use correct SIC codes (68100 / 68209), open a dedicated bank account, and keep your records clean lenders value clarity.

### **Step 4: Finance That Builds, Not Blocks**

**Bridging / Refurb Loans** – Short-term finance for acquisitions and works (6–12 months,  $\leq 75\%$  GDV).

**Buy-to-Let Mortgages** – Long-term finance post-refurb (interest-only, 125–145 % rental stress test).

**Business Loans / Second Charges** – Fund deposits or refurbishments between projects.

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# Step 5: Build a Reliable Power Team

*A well-chosen team adds more value than the cheapest rate.*

Role	Purpose
Finance Broker	Structures deals, sources lenders
Solicitor	Oversees purchase + refinance
Surveyor	Confirms uplift for lenders
Letting Agent	Verifies rental demand
Contractors	Deliver refurb on budget

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## **Step 6: Compliance The Hidden Key to Long-Term Success**

Finance and compliance go hand-in-hand. Lenders now request evidence of safety and energy documents during refinance – and regulators enforce strict tenant protections.

### **Core Landlord Requirements**

-  EICR – Electrical Installation Condition Report (valid 5 years)
-  EPC – Energy Performance Certificate (min rating E; improvements often required before 2030)
-  Gas Safety Certificate – Annual check by Gas Safe engineer
-  Smoke & Carbon Monoxide Alarms – One per storey plus CO detector near boiler
-  Deposit Protection – Must be registered within 30 days
-  How to Rent Guide – Provide the latest version at move-in

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## Step 6: Compliance The Hidden Key to Long-Term Success

### Understanding Section 21

Section 21 of the Housing Act 1988 currently allows landlords to regain possession of an Assured Shorthold Tenancy (AST) without proving tenant fault – provided correct notice and documentation have been served.

However:

- The Government has announced plans to abolish Section 21 as part of the Renters Reform Bill.
- When it happens, landlords will need to rely on Section 8 grounds (such as arrears or breach of tenancy).
- Staying compliant with deposit schemes, EPC, EICR and licensing conditions ensures you retain the right to issue valid notices while the current law still applies.

•

Tip: View compliance not as red tape, but as portfolio protection – a fully compliant property keeps lenders, tenants, and regulators on your side.

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PM

GB • 1 review

9 Apr 2025

★★★★★

**Great guy - very informed and tenacious!**

As someone recently returned to the UK and self-employed with 2 businesses - aged 58 - getting a mortgage has not been an easy affair, But Stuart has been really great - pursuing a difficult project with vigour and tenacity. Couldn't be happier. What seemed impossible two months ago ins now in place. Couldn't recommend Staurt more highly 6 stars!!!!

**Date of experience:** 09 April 2025

NI

Nic

5 reviews • GB

★★★★★

**Stuart at Kingston finance is excellent**

Stuart offered a brilliant service. Firstly, doing the obvious, sorting our mortgage out in a quick and easy to understand way. Secondly though he was also a guiding support throughout the house buying process which, as a first time buyer, was extremely useful. An advocate on your side chasing solicitors and estate agents when needed, giving advice on how to keep things moving too. Would thoroughly recommend!

**Date of experience:** November 20, 2024

MP

MPHair

4 reviews • GB

★★★★★

**Stuart's guidance through finance...**

Stuart's guidance through finance process was great. The support and communication was outstanding. I would thoroughly recommend Kingston Finance.

**Date of experience:** 22 September 2024

NC

Norberto Cana Verde

7 reviews • GB

★★★★★

**Great service and advice**

Stuart was a great professional and always available to answer my questions even on weekends. He was very helpful on all the process. I highly recommend Stuart to anyone who wants to buy a house.

**Date of experience:** 12 March 2025

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## Step 7: The Capital-Recycling Formula

1. Buy below value or add value through refurb.
2. Refinance on the higher valuation (after 6–9 months).
3. Release equity to recover funds.
4. Repeat.

That cycle compounds both cashflow and equity the foundation of portfolio growth.

## Case Study: How One First-Time Investor Turned £30K into a Long-Term Asset — Without Overstretching

When this client approached me, they didn't have experience.

They had ambition...

They had around £30,000 in savings...

And they had one big question:

*"Can I actually make this work without tying up all my cash or making a rookie mistake?"*

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## The Background

This was their very first property investment. They were a self-employed company director, recently mortgage-free, looking for a way to build wealth without taking on unnecessary risk.

They didn't want to gamble. They wanted a strategy.

## The Opportunity

- Location: North East England (strong rental demand, good comparables)
- Property Type: 2-bed flat from a motivated seller
- Purchase Price: £90,000
- Refurb Budget: £13,500
- Cash Required (Deposit + Works + Fees): ~£30,000

We helped them secure the deal off-market, lined up bridging finance for both purchase and works, and worked out the refinance route before they even completed.

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## The Transformation

The property wasn't in bad shape, but it lacked rental appeal.

Within 5 weeks:

- A new kitchen and fresh flooring were installed
- The bathroom was refreshed
- Internal redecoration lifted the whole space
- The garden was cleared and made low-maintenance

We kept costs lean, the finish clean, and made sure everything ticked the compliance boxes: EPC, EICR, Gas Safe all sorted.

## The Result

- Revaluation (GDV): £120,000
- New Monthly Rent: £695
- Yield: 8.6%
- Return on Capital Employed (ROCE): ~18%
- Cash Left in the Deal: ~£5k

They refinanced to a buy-to-let mortgage within 6 months.

Their original capital? Almost entirely back in the bank – ready for the next deal.

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## What Made This Work?

- Smart bridging finance set up before the refurb
- Lender-ready files including rental demand and uplift evidence
- Full compliance from day one
- Clear exit plan backed by numbers

## Client insight

*"I honestly didn't think I'd be able to pull this off. I thought property investing was only for people with huge savings or experience. But having Stuart guide me through every step – from funding to finding the right trades – gave me the confidence to go ahead. Six months later, I've got a fully-let flat, most of my money back, and I'm already looking for the next one. It's been a game changer."*

## Ready to Build Your Own Strategy?

If you've got savings but no clear plan...

Or you've been told you "won't qualify" because you're self-employed...

This is exactly the kind of deal we specialise in.

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## Step 8: Think Long Term

- Review finance & rents every 2–3 years.
- Maintain reserve funds.
- Protect income with insurance.
- Plan tax strategy with a qualified accountant.
- Define your goal — income, growth, or legacy.

## Final Thoughts from Stuart

- Property investing isn't about chasing the next "hot" area it's about building repeatable, compliant systems supported by smart finance.
- As an independent broker and active investor, I help clients structure deals that stand the test of time.

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## 9. Financial Prep Before Applying

- Review your spending habits and clear any outstanding debts.
- Build a realistic budget and set up a savings plan.
- Ensure your credit file is accurate and up to date.
- Request a **DealSense Report**, exclusive to Kingston Finance Ltd. This powerful tool is designed to give you a complete picture of the property you're buying before you commit to surveys, legal fees, or mortgage applications. For just £100, the DealSense Report reviews:
  - Lease length, title details, and tenure
  - EPC rating and lender risk assessments
  - Flood zones, noise issues, and environmental red flags
  - Local planning history and resale potential
  - Area insights including schools, crime, broadband, and transport links

Explore your options with a free expert call



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