

# Cinch Properties

A property investment company providing access to a diverse range of residential and commercial investments, assisting investors to capitalise on current market opportunities. With a strong focus on property fundamentals, the difference lies in identifying, researching and delivering the investment.

We are in the quick-sale, quick-decision property market. Our investments are off-market and our vendors are ready to part with "Equity", the most important element of their asset, if we perform within the given time. Our investors should make quick, informed decisions to take advantage of these opportunities.

## Products & Services across the UK

- **Distressed Properties:** Direct from vendors ready to give discounts off RICS (Royal Institute of Chartered Surveyors) valuation. Instant Equity for investors.
- **Discounted New Builds:** Apartments or houses from developers with discounts off RICS valuation, providing instant equity.
- **Tenanted Portfolios:** Rented properties, hassle-free investments generating income from day one.
- **Commercial Properties:** Freehold investments with good covenants.
- **Rental Management:** Providing a complete hands-off management solution.

## A Complete Investment Solution

From bespoke sourcing and selling to complete rental management, our service provides a profound solution for an armchair investor.

This approach means our investor can *optimise the opportunity throughout UK*.

- Invest in any part of the country
- Invest based on yield and returns
- Distance doesn't remain an issue
- Prefer hot spots over local regions
- Consider real investment parameters

## What makes us different?

- We give a clear breakdown of costs for each investment offered.
- We have an old-fashioned approach to service. Customer comes first.
- We have built a business around our customers' needs.
- We cherish good business relationships and endeavor to keep them.
- We source, identify and secure quality investment opportunities.
- We are versatile; we sell residential properties from £50k through to commercial investments up to £10m.
- We have adapted our strategy 11 times since September 2007 to survive in this market. We are here to stay.
- We have fair control over each investment that we sell.
- We associate ourselves with similar thinking businesses, this saves time and enables quick growth.
- We have completed over 300 property transactions successfully; we know what it takes to deliver a property deal successfully.



# An Opportune Moment

With house prices being their lowest in the last 15-20 years, arguably this is the best time to enter the property investment market.

– “House Prices to rise by 20% by 2014”

(National Housing Federation, August 2009)

– “Expect slow growth (7-9%) from 2010-2013”

(James Thomas, Jones Lang LaSalle, May 2008)

– Property is expected to provide better ROI than savings. “The base rate cut is an assault on savers who will have seen their interest payments drop by 83% since July 2007”

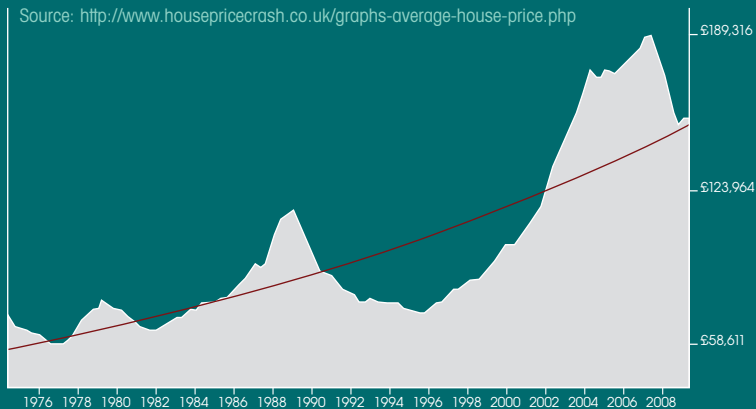
(Adrian Coles, DG, Building Societies Association February 2009)

– “15% rise in number of sales agreed, sales level being driven by cash investors and buyers of family homes who had large equity stakes in their existing properties”

(Hometrack, April 2009)

## House Price Trend - 1975 to 2009

Source: <http://www.housepricecrash.co.uk/graphs-average-house-price.php>



## We are looking for

**Individual Investors:** Active and Serious Buyers who are ready to invest in today's exciting market place.

**Investment Companies and Property Funds:**

Organisations looking to purchase investment properties to add to their portfolio or service their investor buyers.

**Introducing Partners:** We would like to partner with IFAs, Mortgage Brokers, Insurance and other business and finance professionals who can introduce us to investors.

## Buyer Advantages

- **Good Rentable Locations:** Investments sourced have good rent potential with normal tenants or Local Housing Authorities.
- **Tenanted Properties:** Properties offering rent from day one.
- **Furniture Packs:** Vacant properties can be furnished at competitive rates.
- **Tenant Find and Management:** We can help with finding a tenant and provide complete management.
- **Rent Insurance and Eviction:** Property reports, rent insurance and tenant eviction.
- **Improved and Refined products:** Our deals are always in tune with the market, we adapt our investments to fit the current requirements.
- **Quick and Speedy Completions:** Our team of brokers and solicitors try to make sure that we get timely completions.

## We offer

- **Well-researched Investments:** Our properties go through 2 stages of market research before being released to investors.
- **Widespread Network:** A sourcing network of property professionals spread across UK.
- **Positive Cashflow Properties:** All of our investments stack on rent against mortgage.
- **Instant Equity:** 15% to 20% below today's market value. House price trends show that the market has already dropped by 20% on average in the last 2 years. A further 15% to 20% off current market value means investors buy 35% to 40% below the peak value of 3rd Quarter 2007 (Avg. Price: £189,316 July 2007, £151,151 January 2009).  
Source: <http://www.housepricecrash.co.uk/graphs-average-house-price.php>  
Halifax House Price Index: August 2007 to August 2009 (Down by 19.42%).  
Source: <http://www.housepricecrash.co.uk/#predictions>
- **Better and Higher Yields:** Although not always necessary, our investments offer 7% + yield.
- **Investment Angles:** Our investments offer various investment angles. Investors benefit from Equity, high yields, refurbishment and development opportunities, short leases, good covenants, etc.
- **Guaranteed Equity:** We will offer you investments guaranteed below an independent RICS valuation.



# Our Caring Approach... Experience Pays

## Our Values

- **Conservative Valuations:** The properties are valued carefully to avoid down-valuations.
- **Margin for Down-Valuations:** Our deals are subject to valuation we ensure there is room to negotiate with the vendor in case the property gets down valued.
- **Low Fall-Through Ratio:** Strict measures are taken to ensure deliverability of the deals, for example regular vendor updates to keep them on board.
- **Control and Deliverability:** We do not forward lists of properties received from other investors, receivers, banks or estate agents, deals from these sources entertain bidding wars and they are not deliverable. Our deals are direct from vendors and are fully secured before offered to our investors.
- **Every Step of the Way:** We work closely with all our clients from reservation to completion to ensure they are completely happy with the purchase.
- **Cautious and Prudent:** We consider hidden factors while sourcing and deliving investments. These factors may not be apparent to investors and, if not looked into, could play a vital role in deals falling through before completion.

## Our Network

52 Property Finders, 18 Buyer Introdurers, 3 Satellite Offices  
Access to over 1,000 field agents and representatives across the country.

## Our Team

- **Dedicated Staff:** We have specialist Sourcing Managers, Acquisition Managers, Client Care Professionals and Case Facilitators.
- **Customer Satisfaction:** Wherever possible we go through hoops to make our clients happy.
- **Extended Team:** Our Brokers, Solicitors and Finders know what deadlines and sensitive timely completions mean.
- **A Group Effort:** Our internal and extended team is co-ordinated and understands the importance and urgency of performance.

## Existing buyer profile

We continue to successfully service the following relationships:

IFAs, Mortgage Brokers, Pension Advisors.

Land and Property Investment Companies

Property Investment Funds

Private Family Funds

Syndicate Investment Funds

High Net-Worth Individuals: Doctors, Insurance and Stock Brokers, Accountants, Investment Bankers, Directors and Business Entrepreneurs.

# Partner with us

We pay out a referral fee of between £500 and £1,000 for each investor introduced, resulting in a successful completion. Complete confidentiality means your investors will not know you are an associate partner.

We would love to discuss this further, please feel free to ask us any questions that you may have.

Terms and conditions available on request.

## Cinch Properties

Acorn House  
74-94 Cherry Orchard Road  
Croydon, Surrey  
United Kingdom  
CR0 6BA

Tel: +(44) 208 726 0333  
+(44) 208 681 8339 (switchboard)

Email: [investors@cinchgroup.com](mailto:investors@cinchgroup.com)

Web: [www.cinchgroup.com](http://www.cinchgroup.com)

