Your Property Associates Ltd

Investor Prospectus – May 2025





Welcome to Your Property Associates

Your Property Associates Ltd (YPA) connects investors with high-potential, ethically sourced UK property deals.

We specialize in Buy-to-Let (BTL) and Buy-Refurbish-Refinance-Rent (BRRR) strategies in Surrey, Middlesex, Greater London and beyond.

Our mission is to help everyday people build long-term financial freedom through smart, transparent investing.

Why Invest in Property?

Property is one of the most stable and proven asset classes available.

Key Benefits:

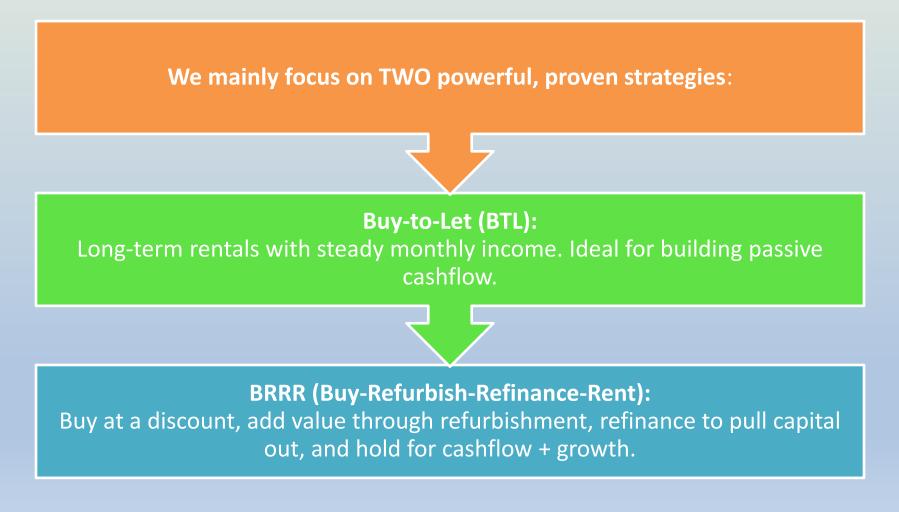
 ✓ Capital growth over time
 ✓ Reliable rental income (cashflow)
 ✓ Ability to leverage

✓ Ability to leverage mortgage finance

✓ More control than stocks or crypto

✓ Tax-efficient structures available

Our Specialist Investment Strategies BTL & BRRR



Where We Source & Why

We focus on sourcing in:

- Surrey
- Middlesex
- Greater London
- South-East England

Why?

- ✓ Strong rental demand
- ✓ Regeneration projects
- ✓ Transport links & commuter appeal
- ✓ Below-market-value opportunities
- \checkmark Proven capital growth potential



Top 5 Investment Hotspots Surrey & Middlesex (2025)

1. Sunbury-on-Thames – 12.5% growth in 2024, UK's highest

2. Ashford (Surrey) – Affordable, high tenant demand

3. Staines-upon-Thames – Corporate access, great yields

4. Farnborough – £100m+ regeneration underway

5. Camberley – £200m town centre redevelopment

Figures for illustrative purposes only. Always seek independent financial advice before investing.

Surrey & Middlesex Sample Deal Metrics

Sunbury: £350k | £1,600 rent | ROI 5.5% Ashford: £300k | £1,500 rent | ROI 8% Staines: £325k | £1,725 rent | ROI 9%

Farnborough: £275k | £1,350 rent | ROI 7% Camberley: £280k | £1,400 rent | ROI 7.4%

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Investor Deal Strategy Examples – BRRR & BTL

Strategy 1: BRRR – Ashford (Surrey)

Purchase Price: £270,000 Refurb Cost: £20,000 Total Spend: £290,000 End Value (Post-Refurb): £325,000 New Mortgage (75% LTV): £243,750 Total Cash In: £98,500 Cash Pulled Out on Refinance: £41,250 Money Left In the Deal: £57,250 Monthly Rent: £1,500 Monthly Mortgage Payment: £1,112 Net Cash Flow: £388/month **ROI (Return on Cash Left In):** 8.1%

Strategy 2: Buy-to-Let – Camberley

Purchase Price: £285,000 Deposit (25%): £71,250 Stamp Duty & Fees: £9,750 Total Cash In: £81,000 Mortgage (75% LTV): £213,750 Monthly Rent: £1,600 Monthly Mortgage Payment: £1,153 Net Cash Flow: £447/month Annual Cash Flow: £5,364 **ROI (Return on Cash Invested): 6.6%**

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The YPA Investor Process





Ready to take the next step?

Next Steps & Contact Info

Join our vetted investor list for early access to high-yield UK property deals

- Let us source your next high-return property
- info@yourpropertyassociates.co.uk
 www.yourpropertyassociates.co.uk

Let's build your legacy together!



Your Property Associates Ltd is fully insured and compliant with ICO, AML and PRS regulations.