

# SMART

SALES & INVESTMENTS  
— THE INVESTORS ESTATE AGENT —

12 Mactaggart Road, Cumbernauld, Glasgow, G67 1JL

[Click for WhatsApp](#)

0141 473 6400

[team@smartsalesandinvestments.com](mailto:team@smartsalesandinvestments.com)  
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This investment opportunity is a 3 bed mid terrace house located in Cumbernauld, in close proximity to local amenities, Glasgow city, Grangemouth etc. with strong transport links. The property itself benefits from spacious living spaces, making it desirable for the SA market, with excellent opportunity to modernise and increase the end value.

This property would make a great investment due to the following:

- Strong SA demand, appealing to both travellers and contractors
- Its proximity to industries with strong contractor demand (Glasgow, Grangemouth)
- Ease of access to Glasgow & surrounding areas, supported by the M80 motorway

**EPC**

**Construction Type**

**Tenanted**

**Size**

**Heating Type**

**Unknown**

**Standard Construction**

**No**

**82 sq. ft.**

**Other**



**BTL,SA**



[Due Diligence Pack](#)



[Street Check](#)

Please **click** on the relevant box to view.



## Home Report:

**£105,000.00**



## Agreed Purchase Price:

**£105,000.00**



## Estimated End Value:

**£105,000.00**

Deposit (25%)	£26,250.00
Stamp Duty	£6,300.00
Legal Fees	£1,000.00
Estimated Refurb	£7,000.00
Buyers Premium (incl. VAT)	£3,600.00
<b>Total Acquisition Costs (Finance)</b> <small>includes 6 months mortgage</small>	<b>£46,380.62</b>
<b>Total Acquisition Cost (Cash)</b>	<b>£122,900.00</b>



## Refurb Estimate

To achieve the end value of **£105,000.00**, Smart Home Improvements recommend considering the following:

- Deep Clean
- Painting
- Roof Repair
- Compliance
- Garden Tidy-Up
- Rubbish Removals
- Furniture (SA ONLY)



These costs are to be used as a guide only.

[Click for Sale Comparables](#)



# Serviced Accommodation Purchase Details

**SMART**

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**Home Report:**

**£105,000.00**



**Agreed Purchase Price:**

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**Estimated End Value:**

**£105,000.00**

Deposit (25%)	£26,250.00
Stamp Duty	£6,300.00
Legal Fees	£1,000.00
Estimated Refurb	£7,000.00
S.A. License	£1,500.00
Buyers Premium (incl. VAT)	£3,600.00
<b>Total Acquisition Costs (Finance)</b> <small>includes 6 months mortgage</small>	<b>£47,880.62</b>
<b>Total Acquisition Cost (Cash)</b>	<b>£124,400.00</b>

**SMART**  
HOME IMPROVEMENTS

**Refurb Estimate**

To achieve the end value of **£105,000.00**, Smart Home Improvements recommend considering the following:

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- Painting
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Want to learn more about the **BTL** investment strategy? [Click here](#) to get our **free guide!**

### Cash Purchase

Net Monthly Cashflow (Profit)	<b>£785.50</b>
Gross Yield	<b>8.98%</b>
Net Yield	<b>8.98%</b>
Return on Capital Employed	<b>21.35%</b>
Net Annual Income	<b>£9,426.00</b>

Rent : **£895**

### Monthly Running Cost

Management Fee (10%)	<b>£89.50</b>
Insurance	<b>£30.00</b>
Factor Fee	<b>£0.00</b>

### Finance Purchase

Net Monthly Cashflow (Profit)	<b>£413.73</b>
Gross Yield	<b>10.23%</b>
Net Yield	<b>4.73%</b>
Return on Capital Employed	<b>11.25%</b>
Net Annual Income	<b>£4,964.76</b>

Rent can be increased to £895.00 with an increase of +12% in line with government guidelines

This is based on a **25% deposit** at an arrangement fee of **3%** and an interest rate of **75.00%**, Please contact a mortgage broker to find rates appropriate to your circumstances.

Want to learn more about the **serviced accommodation** investment strategy? [Click here](#) to get our **free guide!**

Monthly Running Cost	
<b>Management &amp; OTAs (36%)</b>	<b>£982.80</b>
<b>Insurance</b>	<b>£30.00</b>
<b>Factor Fees</b>	<b>£0.00</b>
<b>Mortgage</b>	<b>£371.77</b>
<b>Business Rates</b>	<b>£100.00</b>
<b>Utilities &amp; Wifi</b>	<b>£300.00</b>

Returns @ Target Annual Occupancy	
<b>Anticipated Annual Net Profit</b>	<b>£11,345.16</b>
<b>Money Left in the Deal</b>	<b>£44,150.00</b>
<b>Months Before All Money Out</b>	<b>47</b>

Net Cashflow	
<b>Profit</b>	<b>£945.43</b>
<b>60%</b>	<b>£695.83</b>
<b>70% (Target)</b>	<b>£945.43</b>
<b>80%</b>	<b>£1,195.03</b>
<b>90%</b>	<b>£1,444.63</b>
<b>100%</b>	<b>£1,694.23</b>

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