

SMART

SALES & INVESTMENTS
— THE INVESTORS ESTATE AGENT —

43 Island Street, Galashiels, Selkirkshire, TD1 1NZ

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Opportunity Description

A fantastic opportunity to acquire this ground-floor flat in the heart of Galashiels! This property is perfect for investors looking to add a solid asset to their buy-to-let portfolio or for first-time buyers seeking a great starter home.

- Excellent condition, requiring minimal work before it's rental-ready.
- Prime town centre location, close to the train station—ideal for commuters.
- High yield and strong return on investment.

EPC	Construction Type	Tenanted	Size	Heating Type
E	Standard Construction	No	258 sq. ft.	Electric



BTL



[Due Diligence Pack](#)



[Street Check](#)

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



Home Report:

£50,000.00



Agreed Purchase Price:

£50,000.00



Estimated End Value:

£50,000.00

Deposit (25%)	£12,500.00
Stamp Duty	£3,000.00
Legal Fees	£1,000.00
Estimated Refurb	£500.00
Buyers Premium (incl. VAT)	£3,600.00
Total Acquisition Costs (Finance) <small>includes 6 months mortgage</small>	£21,662.18
Total Acquisition Cost (Cash)	£58,100.00

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HOME IMPROVEMENTS

[Refurb Estimate](#)

To achieve the end value of **£50,000.00**, Smart Home Improvements recommend considering the following:

- kitchen cabinet door & white Goods

Should you wish to obtain a quote from Smart Home Improvements, please [click here](#)



These costs are to be used as a guide only.

[Click for Sale Comparables](#)

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

Cash Purchase	
Net Monthly Cashflow (Profit)	£407.50
Gross Yield	9.78%
Net Yield	9.78%
Return on Capital Employed	23.74%
Net Annual Income	£4,890.00

Rent : **£475**

Monthly Running Cost	
Management Fee (10%)	£47.50
Insurance	£30.00
Factor Fee	£0.00

Finance Purchase	
Net Monthly Cashflow (Profit)	£230.47
Gross Yield	11.40%
Net Yield	5.53%
Return on Capital Employed	13.43%
Net Annual Income	£2,765.64

Rent can be increased to £475.00 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 **5.5%**, Please contact a mortgage broker to find rates appropriate to your circumstances.

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Thank you for taking the time to read this presentation by Smart Sales & Investments.

Should you wish to proceed further, please contact a member of the team via WhatsApp, Email, or Phone.

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