SMART

SALES & INVESTMENTS

— THE INVESTORS ESTATE AGENT —

43 Island Street, Galashiels, Selkirkshire, TD1 1NZ

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.

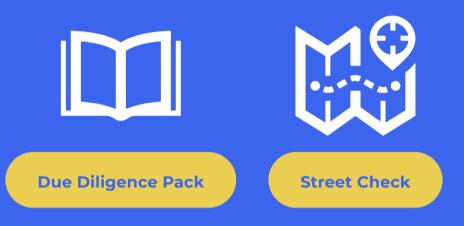
EPC	Construction Type	Tenanted	Size	Heating Type
E	Standard Construction	No	258 sq. ft.	Electric



BTL

Clickable Links





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) includes 6 months mortgage	£21,662.18
Total Acquisition Cost (Cash)	£58,100.00



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

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These costs are to be used as a guide only.

Click for Sale Comparables



Current Buy-to-Let Returns

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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