

# SMART

SALES & INVESTMENTS  
— THE INVESTORS ESTATE AGENT —

14b Eastfield Crescent, Dumbarton, Dunbartonshire, G82 1DU

[Click for WhatsApp](#)

0141 473 6400

[team@smartsalesandinvestments.com](mailto:team@smartsalesandinvestments.com)  
Copyright © 2024 - SMART Sales & Investments Ltd

# Opportunity Description

Smart Sales & Investments is delighted to present this exceptional two-bedroom flat, development opportunity in the highly desirable Dumbarton area of Glasgow. This property offers an outstanding investment opportunity for an array of buyers including investors, first time buyers and down sizers.

EPC	Construction Type	Tenanted	Size	Heating Type
D	Standard Construction	No	55 sq. ft.	Gas



**BTL,BTL Refinancing**



[Due Diligence Pack](#)



[Street Check](#)

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

# BRRR Buy-to-Let



**Current Value: 60,000.00**



**Agreed Purchase Price: £60,000.00**



**Estimated End Value: £85,000.00**

Deposit (25%)	£15,000.00
Stamp Duty	£3,600.00
Legal Fees	£1,000.00
Estimated Refurb	£20,000.00
Buyers Premium (incl. VAT)	£6,000.00
<b>Total Acquisition Costs (Finance)</b> <small>includes 6 months mortgage</small>	<b>£46,874.64</b>
<b>Total Acquisition Cost (Cash)</b>	<b>£90,600.00</b>



[Refurb Estimate](#)

To achieve the end value of **£85,000.00**, Smart Home Improvements recommend considering the following:

- Full Internal Renovation Required

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](#)





**Current Value: 60,000.00**



**Agreed Purchase Price: £60,000.00**



**Estimated End Value: £85,000.00**

Deposit (25%)	£15,000.00
Stamp Duty	£3,600.00
Legal Fees	£1,000.00
Estimated Refurb	£20,000.00
Buyers Premium (incl. VAT)	£6,000.00
<b>Total Acquisition Costs (Finance)</b> <small>includes 6 months mortgage</small>	<b>£46,874.64</b>
<b>Total Acquisition Cost (Cash)</b>	<b>£90,600.00</b>



[Refurb Estimate](#)

To achieve the end value of **£85,000.00**, Smart Home Improvements recommend considering the following:

- Full Internal Renovation Required

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 **buy, renovate, rent, refinance (BRRR)** investment strategy? [Click here](#) to get our **free guide!**

Monthly Running Cost	
<b>Management Fee (10%)</b>	<b>£67.50</b>
<b>Insurance</b>	<b>£30.00</b>
<b>Factor Fees</b>	<b>£0.00</b>
<b>Mortgage</b>	<b>£300.95</b>

Returns	
<b>Net Monthly Refinanced Cashflow (Profit)</b>	<b>£286.55</b>
<b>Net Annual Profit</b>	<b>£3,438.60</b>
<b>Money Left in After Refinance</b>	<b>£26,850.00</b>
<b>Money Pulled Out Upon Refinance</b>	<b>£18,750.00</b>
<b>Months Before All Money Out</b>	<b>94</b>
<b>Return On Investment</b>	<b>12.81%</b>



**Rent: £675.00**

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.

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

### Cash Purchase

<b>Net Monthly Cashflow (Profit)</b>	<b>£587.50</b>
<b>Gross Yield</b>	<b>11.75%</b>
<b>Net Yield</b>	<b>11.75%</b>
<b>Return on Capital Employed</b>	<b>15.46%</b>
<b>Net Annual Income</b>	<b>£7,050.00</b>

**Rent : £675**

### Monthly Running Cost

<b>Management Fee (10%)</b>	<b>£67.50</b>
<b>Insurance</b>	<b>£30.00</b>
<b>Factor Fee</b>	<b>£0.00</b>

### Finance Purchase

<b>Net Monthly Cashflow (Profit)</b>	<b>£375.06</b>
<b>Gross Yield</b>	<b>13.50%</b>
<b>Net Yield</b>	<b>7.50%</b>
<b>Return on Capital Employed</b>	<b>9.87%</b>
<b>Net Annual Income</b>	<b>£4,500.72</b>

Rent can be increased to £675.00 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.

# SMART

SALES & INVESTMENTS  
— THE INVESTORS ESTATE AGENT —

14b Eastfield Crescent, Dumbarton, Dunbartonshire, G82 1DU

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.

[Click for Email](#)

[Click for WhatsApp](#)

[Click for Phone](#)

Interested in receiving investment opportunities tailored specifically to you?

[Click Here](#)