READING
PROPERTIES
GROUP LTD

Building Wealth Through Property

READING

HMO & SA INVESTMENT GUIDE



Begin your investment journey

READING PROPERTIES GROUP LTD

Building Wealth Through Property

YOUR TRUSTED PROPERTY PARTNER

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- Meet the Founders
- Our Services
- Why Reading?
- HMO Investment Strategies
- 4x Recent Case Studies
- GDV Valuations & Funding
- 6 Top Tips
- Reading Tour
- Questions





MEET THE FOUNDERS

Professional Experiences Summary

Andrei Varban – IT Product Director / HMO Landlord
•MBA with 12 years in IT Delivery (Vodafone, Shell, Baker Hughes)

Bianca Buretea – Senior Contract Manager / Construction Director • MA Architecture; Interior Design specialisation; 8 years in UK construction.

Portfolio: 25+ completed projects
•14 Owned HMOs in Reading; 10+ delivered for clients

12-Year Property Journey

2015 – First Flip, added value, remortgaged, recycled capital → first B2L acquired.

2017–2018 – Property mentorships; £50k flip profit; launched Reading Design Studio.

2019–2023 – Scaled HMO portfolio through BRR and multiple refurbishment projects.

2024–2025 – Vertical Integration Bianca full-time; founded Reading Refurbishments Ltd; became turnkey HMO specialists

2025-Now – In-house sourcing, design, planning & build for larger developments.



OUR VISION

Building Wealth Through Property: Achieving a minimum 11% yield and a remarkable 20% cash-on-cash return for our clients.



Why

Property is a resilient asset, and BRR lets investors recycle capital and pull most of their money back out.

- Predictable income
- Generational wealth
- Full turnkey solution
- 25+ delivered projects



Challenge

Without the right structure and support, projects become stressful and unpredictable.

Landlords are facing:

- Low returns from standard B2L
- Complex refurbishments
- Increasing regulation
- Tenant issues & turnover



Opportunity

At **Reading Properties,** we support investors from opportunity to completion while staying in control.

Property Advice, Sourcing, Mentoring & Deal Packaging

Design, Drawings & Planning
Construction, Contract Mngt.
Interior Design, Staging, Lettings

OUR SERVICES



Property Sourcing & Coaching

We source HMO/SA deals, provide turn key services and coach investors.

Architecture & Interior Design

We survey, design, obtain approvals, and deliver interiors for commercial and residential clients.

Construction

We execute heavy refurbs, dormers, extensions and HMO-compliant builds with a specialist team and JCT-protected timelines.


WHY
READING
Reading is powered by multinationals, perfectly connected to London,
and leading the South East with surging rental demand.

POPULATION GROWTH

182,900 (2015) with **11.9%** > highest population growth 5 years in S-E

84.2% Highest economically active in S-E



Sources: Reading Census; ONS House Prices in Reading; Housemetric.co.uk; Transportation; Reading Labour; Salary







INCREASING HOME VALUES & RENTALS

£347,000 Avg House Price

15.4% 5Y House Price Growth

35% 5Y Rise in Avg Rents

Sources: Reading Census; ONS House Prices in Reading; Housemetric.co.uk; Transportation; Reading Labour; Salary

13.5m rail – 8.8% passenger growth

22 min to London / 34 min to Heathrow

M4 / M3 Motorway Connections

TRANSPORTATION



Sources: Reading Census; ONS House Prices in Reading; Housemetric.co.uk; Transportation; Reading Labour; Salary



Microsoft, Oracle, Cisco, Huawei, Vodafone

59% In Professional or Managerial roles

£54.2k average salary in Reading

PROFESSIONAL TENANTS

Sources: Reading Census; ONS House Prices in Reading; Housemetric.co.uk; Transportation; Reading Labour; Salary

RECENT DEVELOPMENTS

Station Hill £750 million development

Reading Green Park Station

Shinfield Studios Expansion







Sources: Reading Census; ONS House Prices in Reading; Housemetric.co.uk; Transportation; Reading Labour; Salary

READING OPPORTUNITIES



High-End HMOs Rentals

11%+ rental yields ; Up to **£1000/room**

96%+ Avg occupancy rate

BRR – All money out in 2-3 years

Serviced Accommodation

£68-£80/room in town center

Direct to vendor professional bookings

80%+ Avg occupancy rate

Flips

20%+ Return on investment

Commercial to residential

Knowledgeable planning officers

Reading HMO Investment Areas

Recommended Investment Areas – 1000+ viewings

1. Reading Town Centre (RG1): Ideal for commuting professionals
2. Caversham: High residential values; strong flip potential
3. Reading West: Lower prices; attractive rental yields
4. Tilehurst/Green Park Station: Excellent connectivity and rental demand



Areas to Avoid for Lettings

1. Article 4 Area: HMO planning restrictions
2. University of Reading: Low yields due to oversupply
3. Premium residential areas in Earley / Woodley / Caversham: Higher prices can compress yields.
4. Far west Reading West: Lower tenant quality and reduced rental.
5. Cemetery Junction: Oversaturated with HMOs and lower rental rates.
6. Problematic zones (e.g. Lower Caversham, Southcote, Battle Ward): Higher tenant risk and maintenance concerns.

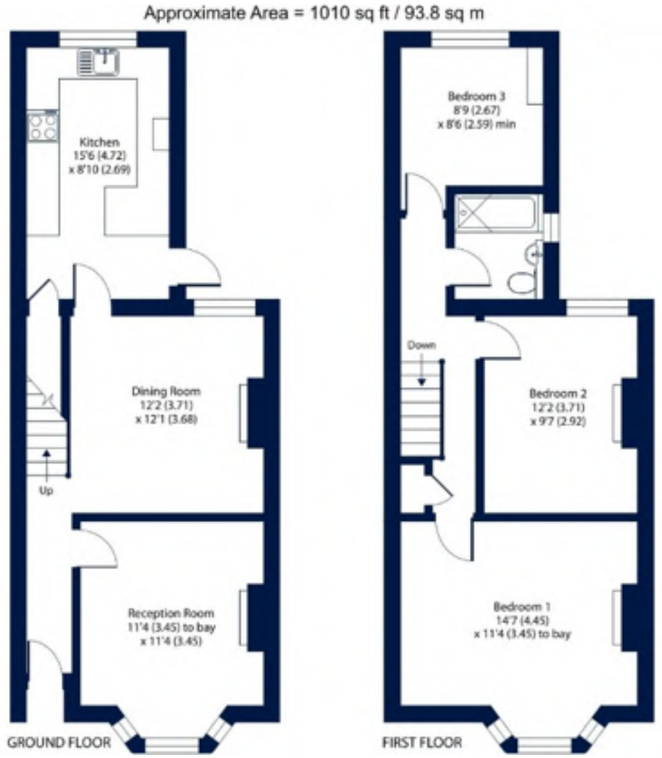


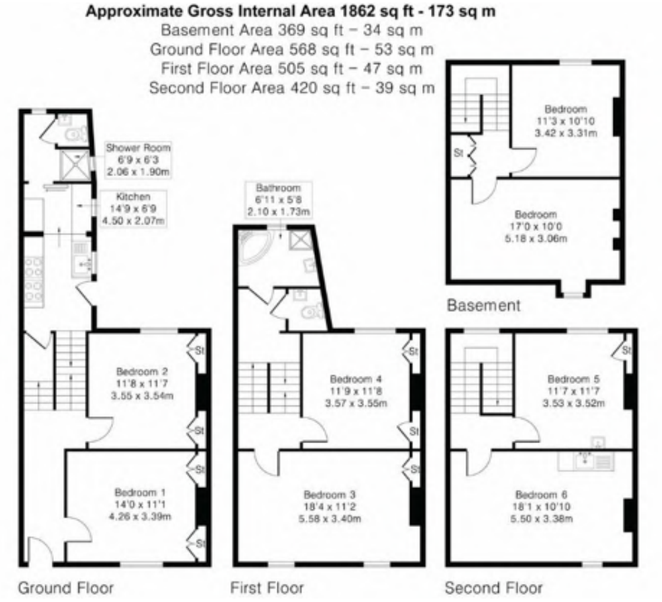












HMO Investment Strategies

Price: Up to **£320k/340k**
Size: **86+ Sqm**
Build & Fees: **£220k** extension+ dormer
£280k L-Shaped Dormer + Planning
Monthly Rental (£875): **£5250/£6125**
GDV: **£630,000 / £735,000**



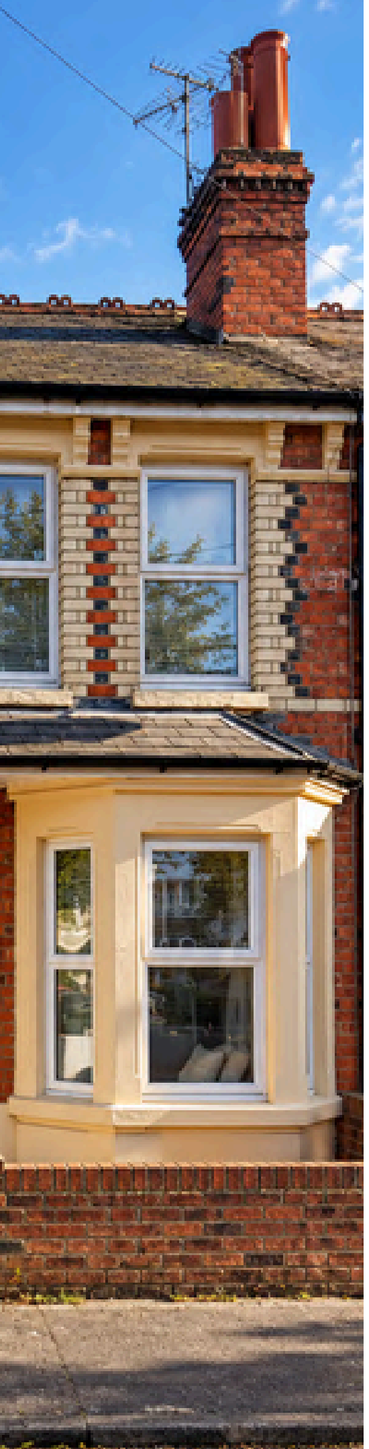
Price: Up to **£430k**
Size: **126+ Sqm**
Build & Fees : **£120k**
Monthly Rental (£900): **£6300**
GDV: **£750,000**



Price: Up to **£500k**
Size: **150+ Sqm**
Build & Fees : **£280k**
Monthly Rental (£925): **£7200**
GDV: **£850,000**



GDV Valuations calculated at 10x annual gross income and rounded down



Catherine RG30

3 to 6 to 7 Bed HMO

Proposed 7-bed, 7-ensuite scheme, subject to planning approval

Purchase Price: £310,000
Stamp Duty & Legal Fees: £21,000
Date of Purchase: November 2025

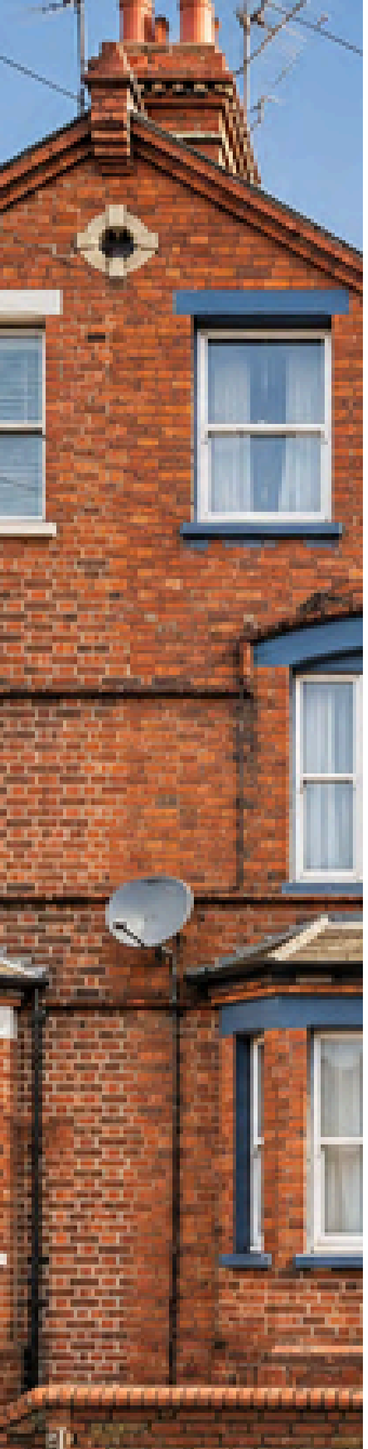
Project & Build Investment

Turn-Key Service Fees: £54,000
Consultant & Compliance Fees : £12,000
Refurbishment & Build Costs : £179,000
2nd fix & Furnishings : £35,000
Total Start-Up Cost = £280,000

Key Metrics

Estimated Value: £675,000
Estimated Gross Yield: 11.70%
Estimated Cash-on-cash Return: 25.52% per annum
All Money Back in approximately 3.9 Years
Gross Monthly Rental: approx. £5,775
Monthly Profit: approx. £2,400





Prospect RG4

3 to 6 Bed HMO

Purchase Price: £425,000
Stamp Duty & Legal Fees: £32,500
Date of Purchase: July 2024

Project & Build Investment

Turn-Key Service Fees: £37,800
Consultant & Compliance Fees: £10,800
Refurbishment & Build Costs : £150,000
2nd fix & Furnishings : £30,000
Total Start-Up Cost = £228,600

Key Metrics

Estimated Value: £650,000
Estimated Gross Yield: 9.37%
Estimated Cash-on-cash Return: 11.31% per annum
Gross Monthly Rental: approx. £5,400
Monthly Profit: approx. £2,200





Vachel RG1

6-bed, 6-ensuite Serviced Accommodation

Purchase Price: £460,000
Stamp Duty & Legal Fees: £33,000
Date of Purchase: March 2025

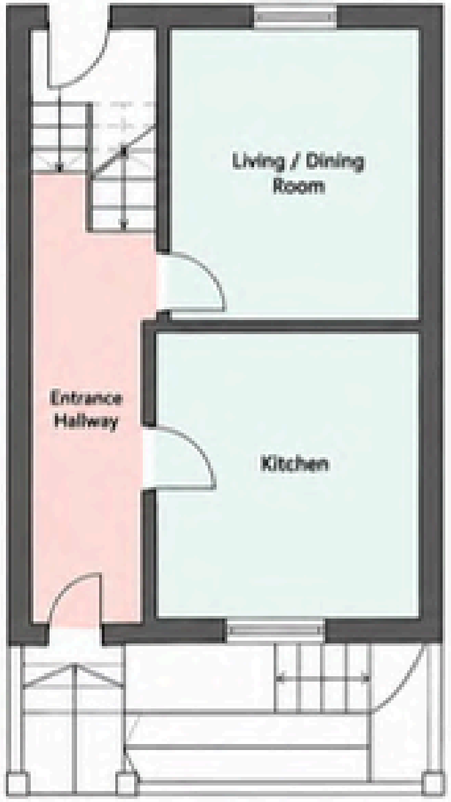
Project & Build Investment

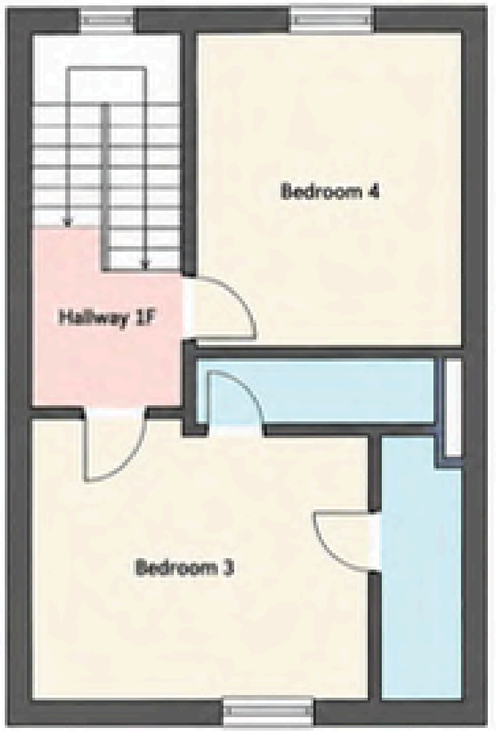
Project & Build Investment:
Turn-Key Service Fees: £42,000
Consultant & Compliance Fees: £12,000
Refurbishment & Build Costs : £120,000
2nd fix & Furnishings : £30,000
Total Start-Up Cost = £204,000

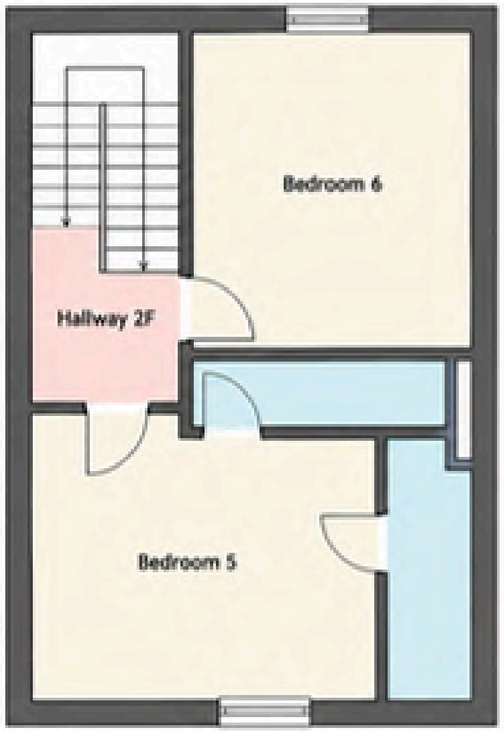
Key Metrics

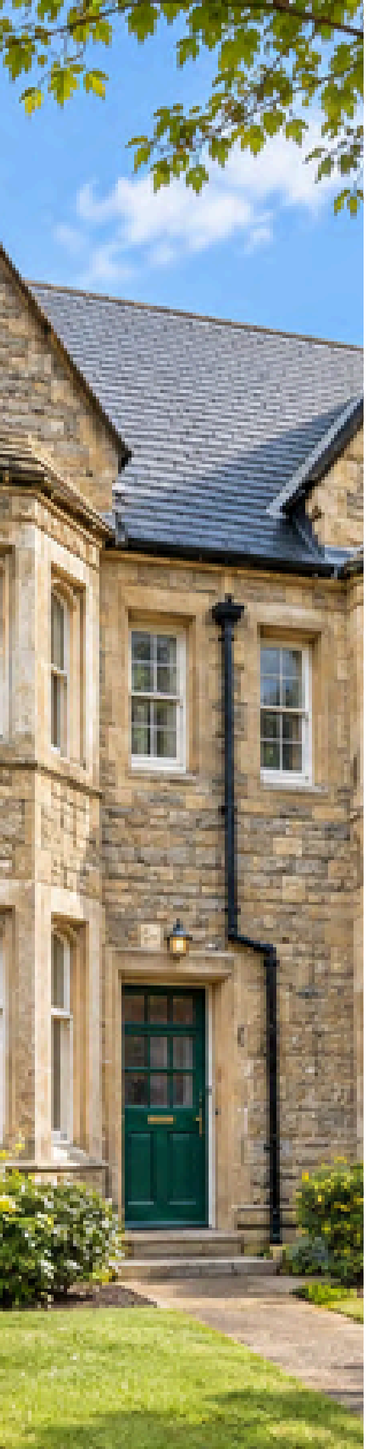
Estimated Value: £650,000
Estimated Gross Yield: 12.29%
Estimated Cash-on-cash Return: 13.21%
All Money Back in approximately 7.5 years
SA Gross Monthly Rental: approx. £7,200
Monthly Profit: approx. £2,700











Carlisle House RG1

3 x 2-bed apartments and 1 x 5-bed apartment

Purchase Price: £720,000
Stamp Duty & Legal Fees: £62,000
Date of Purchase: January 2026

Project & Build Investment

Turn-Key Service Fees: £42,000
Consultant & Compliance Fees: £12,000
Refurbishment & Build Costs : £469,350
2nd fix & Furnishings : £27,000
Total Start-Up Cost = £550,350

Key Metrics

Estimated Value: £1,575,000
Estimated Gross Yield: 12.43%
Estimated Cash-on-cash Return: 47.41% per annum
SA Gross Monthly Rental: approx. £14,000
Monthly Profit: approx. £6,650





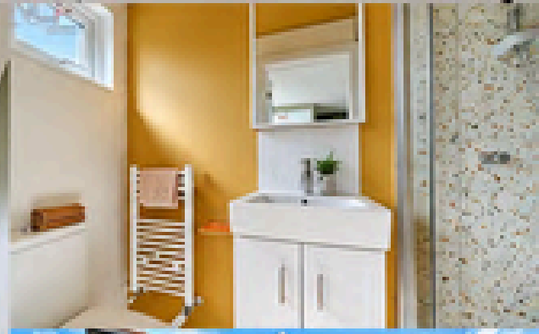






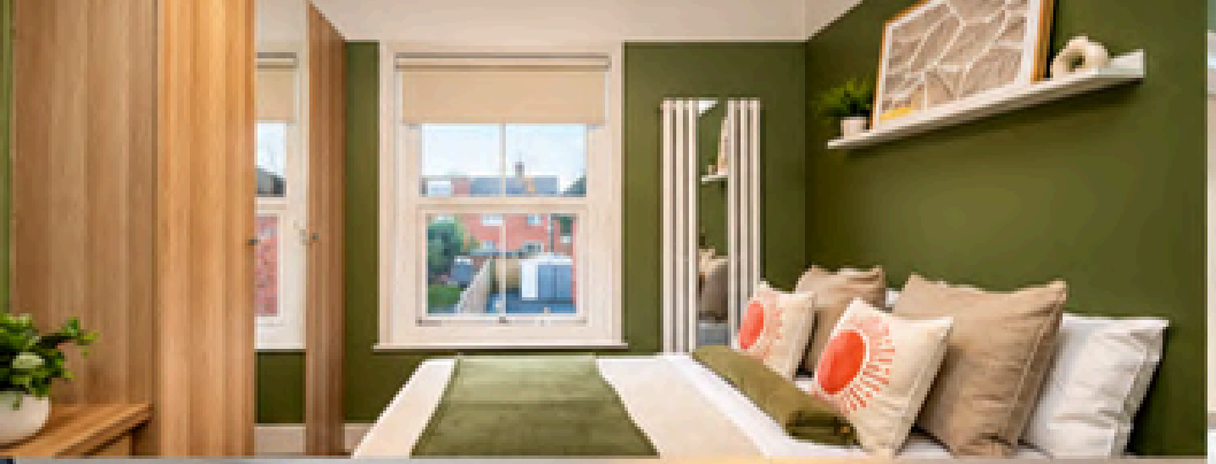









HOME












LET THE
GOOD
TIMES
ROLL




















DO NOT FLUSH
SANITARY PRODUCTS
OR WET WIPES
DOWN THE TOILET.










GDV Valuations & Funding



GDV Valuation

1. 6+ beds / ensuites for commercial valuation
2. Provide quality shared living spaces
3. Design for HMO use, not easy family conversion
4. Use a Red Book valuation for GDV
5. Provide comparables, rent roll & works
6. Aim for full occupancy before valuation
7. Use HMO-experienced valuers & lenders
8. Refurbish smartly — prioritise added space



Funding

1. 70% LTV bridging + development funding
2. Raise private or JV finance
3. Use short-term personal finance where appropriate
4. Access specialist development finance
5. Fill gaps with mezzanine/second-charge finance
6. Explore crowdfunding/P2P lending
7. Release equity through remortgaging
8. Vendor finance/lease options/delayed completion

Top Tips

1 Property is a people business

Find motivated sellers, solve real problems, and create spaces with a clear strategy in mind.

2 Strengthen every deal with external insight

Use your mentor, broker, network and builder to identify risks and opportunities.

3 Protect the Build & Planning Phase

Use a JCT Minor Works Contract, reputable builder and experienced planner to minimise project risk.

4 Adopt a value mindset, not a cost mindset

Focus on outcomes and speed, quantify the value of your time, and leverage others to accelerate your journey.

5 Use creative deal structures

Delayed completions, lease options, vendor finance and title splits to unlock win-win solutions.

6 Speed beats perfection

Take action, release underperforming assets and reinvest in higher yield opportunities as markets evolve.

Join Free Reading HMO & SA Property Tour!

SCAN ME!



We’re always looking for great partnerships and new investment opportunities. Let’s explore your next high-yield HMO project.

https://readingproperties.eventbrite.co.uk

See live HMO & SA projects at every stage, learn proven BRRR strategies, and access exclusive off-market deals.





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READING PROPERTIES GROUP LTD

Building Wealth Through Property

JOIN OUR WHATSAPP COMMUNITY

CONNECT | LEARN | GROW



Be part of a supportive network of like-minded people, sharing knowledge, opportunities and real property insights.

SHARE KNOWLEDGE | GET REAL INSIGHTS | DISCOVER OPPORTUNITIES | GROW TOGETHER

JOIN TODAY →

Our Services

READING PROPERTIES GROUP LTD
Building Wealth Through Property

READING DESIGN STUDIO Ltd
Designing Beautiful Spaces

READING REFURBISHMENTS LTD
Refurbishments Done Right

1. Property Sourcing & Coaching

- Identifying the ideal Reading properties ready for profitable HMO conversions
- Leveraging relations with suppliers and negotiating best price
- Offering coaching and mentoring

2. Architecture & Interior Design

- Measure property and provide advice
- Create existing and concept drawings
- Obtain building regulations and planning
- Delight through interior design and staging
- Covering both commercial and residential clients

Invest
Design
Build
Grow

3. Contract & Project Management

- Schedule of works and bill of materials
- Create tender documentation
- Check suppliers and set up contracts
- Handle the logistics, ensuring your project stays on track and within budget.

4. Heavy Refurbishments

- Back to brick (new heating, pluming, full rewire)
- Extensions, loft conversions, l-shaped dormers
- Expertise in HMO regulations and compliance
- Local team of specialized builders
- JCT Contracts with penalties for any delays

Start Your Journey Today!

Free 30-min Intro Call

Property Advice Session

£49

- 60-minutes one-to-one property advice
- Personalised Guidance
- Property Investment Insights
- Clear Next Steps

Deal Analysis

£500

- Deal analysis template
- 2x Calls + Site Visit
- Strategy & Risk Analysis
- Finance & Refurb Advice

Sourcing

£6000

- Investment Criteria
- Sourcing BMV Property
- Intro to Power Team
- £1000 discount - 2nd deal

Premium Mentorship

(Max 4 clients/year)

£6000

- Strategy Analysis
- Mentorship to Completion
- Monthly Calls & Site Visits
- Free Networking Events

Design Package

£12000

- Architectural Drawings
- Interior Design
- Schedule of Works
- JCT Contract Creation

Do you know someone looking to build wealth through property?

Refer them to us and receive a **£3000 introduction bonus** when they sign up!

Full Packages

Full Sourcing, Mentoring, Design & Contract Management Package

£42000

- Sourcing + Premium Mentorship
- Architectural Drawings + Interior Design
- Contract Management
- Staging & Photography
- Planning, Surveys & Fees extra £12k

3 to 6 bed HMO Refurb Costs

£230000 + VAT*

Party wall surveyor, private building control, structural engineer	£14k
Scaffolding + 3m extension + loft conversion (dormer) + solar panels	£110k
Internal works (electrics, fire system, plumbing, heating, windows, insulation, plastering, decorating) and external works (new shed, fencing, and paving)	£70k
2nd Fix Materials (furniture, lighting, kitchen, bathroom + Installation)	£36k
Project & site management + 1 year warranty included On time completion or £1000/week penalties	

For a 3–7 bed HMO requiring planning and an L-shaped dormer, allow additional fees of **£60k.**

*5% VAT applicable for some refurbishment works only if converted property was a residential one (C3 to C4)

Figures are illustrative and based on a typical project. Final quote will be provided upon request.

Let The Numbers Speak!



Our Portfolio

14

Properties in Reading



Average Room Rental

£850

Bills Included



Successfully Completed

25+

Projects



We Have More Than

16

Experts

Contact us

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5 Knighton Close, Reading, RG4 7SZ

Compliance

Company Registration: 13210607

Public Liability & Professional Indemnity Insurance (Policy: 702884474

ICO Data Protection License: ZB788898

Property Redress Scheme Membership: PRS049860

Anti-Money Laundering Supervision: XZML00000205057

