



INTO PROPERTY
INVESTING



YOUR FIRST 90 DAYS AS A PROPERTY INVESTOR

ACTION CHECKLIST



VISIT OUR WEBSITE:
www.intopropertyinvesting.com



How to Use This Checklist

This guide breaks down your first 90 days into clear steps. Work through each stage in order, tick items off, and go at a pace that suits your availability and resources.

FOUNDATIONS (DAYS 1-30)

Set your objectives

- Identify your main investment goal : monthly income, long-term growth, or a mix of both.
- Choose your investment timeline : e.g., 5, 10, or 15 years.
- Decide how involved you want to be : fully hands-on or mostly managed by others.

Choose your investment strategy

- Select your core approach : e.g., single lets, HMOs, flips, or rent-to-rent.
- Pick 1-2 target locations : for example Warrington, Preston, Bolton, etc.
- Research local rental demand, average rents, and any licensing requirements.



Set up the business basics

- 🕒 Open a dedicated bank account for property activity.
- 🕒 Decide on an accounting method or tool (e.g., Xero, QuickFile, Wave).
- 🕒 Create a basic finance excel sheet for income and expenses.
- 🕒 Speak to an accountant experienced in the UK property sector.

Understand your time value

- 🕒 Determine your ideal hourly value.
- 🕒 Track how you spend your time for one week.
- 🕒 Identify work that could later be delegated.

Build your knowledge and network

- 🕒 Join at least one property networking community or meet-up.
- 🕒 Follow 3–5 established UK property professionals online.
- 🕒 Spend 30–60 minutes daily on focused learning, not random scrolling.



SYSTEMS & DIGITAL BACK OFFICE (DAYS 31–60)

| Set up your digital infrastructure

- Activate Google drive or Microsoft one drive : email, storage, calendar. No need to pay at this stage!
- Create an organised folder system such as: Strategy & Goals / Finance & Tax / Properties / Tenants / Marketing.

Choose your operating tools

- Select how you will track and manage properties - with a spreadsheet or software like Coho.
- Use a task management system (e.g., Asana or Google Tasks).
- Use a password manager and activate two-factor authentication where possible.

Protect your data

- Check if your email has been exposed in any breaches.
- Update weak passwords to strong, unique ones.
- Set up backups : online and offline copies.
- Draft a simple privacy statement and check basic ICO requirements.

Start documenting your processes

- Write simple standard procedures for:
 - property viewings
 - making offers and purchases
 - responding to tenant enquiries
- Record short walkthrough videos of your processes.
- Store processes in a shared, organised space.



DEAL FINDING & ANALYSIS (DAYS 61–90)

Define your purchasing criteria

- Set your maximum price and minimum acceptable ROI or cashflow.
- Choose the property type : e.g., 3-bed terrace or 4-bed HMO.
- Decide the refurbishment level you're prepared for : light, medium, or heavy.

Build your deal pipeline

- Compile a shortlist of 10–20 properties weekly that meet your criteria.
- Track each opportunity with core details such as:
 - address
 - asking price
 - agent or owner
 - current status (viewed, offered, rejected, etc.)

Analyse deals accurately

- Use a reliable ROI or deal calculator.
 - Factor in all costs including stamp duty, legal fees, surveys, refurbishment, furnishings, finance interest, and a contingency buffer.
- Only move forward with deals that meet or exceed your minimum numbers.

Develop your support team

- Speak to at least:
 - 1-2 mortgage brokers
 - 1 solicitor
 - 1 accountant
- Start a contact list of trusted tradespeople:
 - builders
 - electrician
 - plumber
 - handyman
 - cleaner or caretaker

ONGOING HABITS

- Weekly: review your finances and property pipeline.
- Weekly: update your deal tracker.
- Monthly: improve one system or SOP.
- Monthly: reassess goals and make adjustments if needed.

WHAT TO DO NEXT

You now have a realistic 90-day plan to get started. The next step is building a reliable digital back office to support your portfolio. Download the “Property Back Office Setup Blueprint” to see recommended tools, systems, and processes for running your property business efficiently.