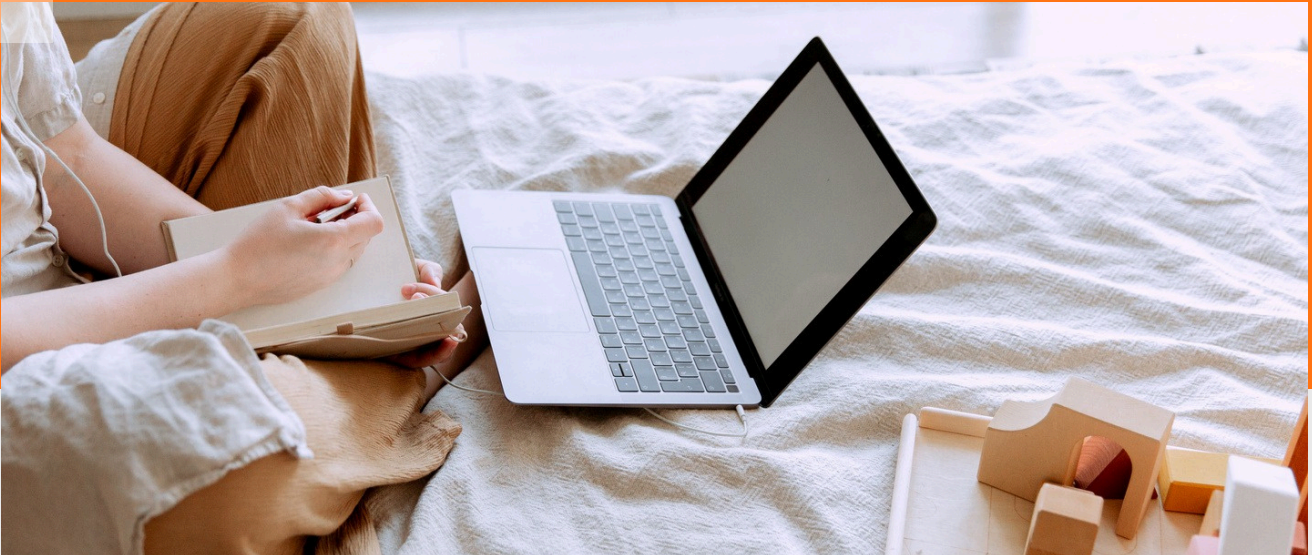


# THE FIRST PROPERTY FRAMEWORK

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How to Find, Fund and Structure Your  
First Investment Property in the UK

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# Introduction

Buying your first investment property is not about luck.

It is about structure.

Many professionals earn well but delay investing because they lack clarity, not capability. This framework is designed to give you a simple, strategic starting point.

Property should not be emotional.

It should be intentional.



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# BEFORE YOU BUY – THE 3 FOUNDATIONAL QUESTIONS

Before viewing Rightmove. Before speaking to an agent.  
Before making an offer.

Ask yourself:

### 1. What Is My Strategy?

Are you buying for:

- Long-term rental income (Buy-to-Let)?
- High cash flow (HMO)?
- Capital growth?
- BRR (Buy, Refurbish, Refinance)?

If you don't define the strategy first, the deal will define it for you.



## 2. What Is My Capital Position?

How much do you realistically have access to?

Consider:

- Deposit
- Stamp duty
- Legal fees
- Refurbishment costs
- Contingency (minimum 10%)

Many first-time investors underestimate the full cost of entry.

Clarity protects you.

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### 3. What Is My Exit Plan?

Every property should have a clear exit:

- Hold long-term?
- Refinance after refurb?
- Convert to HMO?
- Sell for profit?

If the exit is unclear, the risk increases.

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# WHERE DEALS ACTUALLY COME FROM

Good deals are sourced. They are rarely found by accident.

Here are the main channels:

## 1. Estate Agents

Build relationships. Be known as serious and finance-ready.

## 2. Direct-to-Vendor

Marketing directly to property owners (letters, networking, word of mouth).

## 3. Auctions

Can offer below-market value opportunities but require preparation and speed.

## 4. Networking

Many off-market opportunities come through relationships.

Opportunity follows visibility.

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# UNDERSTANDING THE NUMBERS (SIMPLIFIED)

Before buying, test the deal.

At minimum, calculate:

- Purchase price
- Refurbishment cost
- Total investment
- End value (after works)
- Expected rental income

Ask:

Does this property:

- Generate positive cash flow?
- Provide enough return for the risk?
- Support my long-term strategy?

If the numbers do not work on paper, they will not work in reality



# FUNDING YOUR FIRST PROPERTY

There are several ways investors fund deals:

### 1. Personal Savings

Traditional and straightforward.

### 2. Joint Ventures

Partnering with someone who provides capital while you provide knowledge and execution.

### 3. Bridging Finance

Short-term finance often used for refurbishment projects.

### 4. Refinance (BRR Strategy)

After adding value, you may refinance and pull capital back out.

Funding is not the obstacle.

Structure is.

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# UNDERSTANDING EXIT STRATEGIES

Your exit determines your profit.

### Buy-to-Let

Lower cash flow, stable, long-term.

### HMO (House of Multiple Occupation)

Higher cash flow, more management, stronger income.

### Flip

Buy, refurbish, sell.

### BRRR

Buy, refurbish, refinance, recycle capital.

Each strategy has:

- Different risk levels
- Different income profiles
- Different time commitments

Choose based on capacity, not excitement.

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# COMMON BEGINNER MISTAKES

Avoid these early errors:

1. Buying emotionally
2. Underestimating refurbishment costs
3. Ignoring compliance (especially HMOs)
4. Failing to plan refinance from the beginning
5. Overleveraging without contingency

Property rewards patience and discipline.

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# FINAL THOUGHT

Your first property is not about becoming wealthy overnight.

It is about:

- Learning the process
- Building confidence
- Creating momentum
- Developing a repeatable system

Wealth in property is built through:

Consistency.

Clarity.

Stewardship.



## Next Steps

If you would like deeper training on:

Structuring BRR deals

Transitioning into HMOs

Scaling responsibly



Scan the QR code below or visit:

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