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INVESTING IN UK PROPERTIES

For non-UK Residents

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UNDERSTANDING THE BUY-TO-LET PROPERTY MARKET

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UNDERSTANDING THE **BUY-TO-LET** PROPERTY MARKET

Understanding the Buy-to-Let Strategy

The Buy-to-Let (BTL) Strategy is the sole investment method we employ, as we prefer leveraging property to grow our earnings rather than parking funds in low-interest bank accounts. Additionally, BTL properties provide a reliable source of passive income, particularly when fully managed.

What are Buy-to-Lets?

A Buy-to-Let property is purchased explicitly for renting to tenants. During the purchase process, it is essential to declare this intention, as it influences applicable taxes and mortgage options. For instance, obtaining a residential mortgage differs significantly from acquiring a BTL mortgage. While it is possible to convert a residential property into a BTL after personal use, approval from the mortgage lender is mandatory, and frequent conversions may attract scrutiny from HMRC.



UNDERSTANDING THE **BUY-TO-LET** PROPERTY MARKET

Differences in a Buy-to-Let Purchase

Investing in BTL properties requires a calculated approach, devoid of emotional attachments. Prospective investors typically focus on two main objectives:

- 1. Yield Generation:** Many investors aim for yields ranging from 7% to 10%, far exceeding the minimal returns from bank savings accounts. Cash buyers often prefer this straightforward approach, earning monthly rental income without the burden of mortgage repayments.
- 2. Refurbishment and Value Creation:** Others seek higher returns by purchasing undervalued properties requiring modernization or structural changes. After refurbishing, these properties often appreciate in value, enabling the investor to refinance at a higher valuation and withdraw a significant portion of the capital initially invested. The recurring rental income covers the mortgage payments, and the withdrawn capital facilitates further property investments.



UNDERSTANDING THE **BUY-TO-LET** PROPERTY MARKET

The Buy-Refurbish-Refinance Approach

This strategy approach begins with purchasing a property below market value, improving its condition, and refinancing based on the enhanced value.

Although mortgage payments reduce the immediate profit margin, the strategy unlocks capital for reinvestment, enabling portfolio growth.

Key Considerations for BTL Investments

Successfully managing a BTL property requires:

- **Market Analysis:** Identifying regions with high tenant demand and understanding local property values through comparables.
- **Yield Calculations:** Ensuring the property offers a sufficient return on investment.
- **Refurbishment Expertise:** Engaging experienced contractors or gaining hands-on experience for property upgrades.



UNDERSTANDING THE **BUY-TO-LET** PROPERTY MARKET

Navigating Challenges of BTL Properties

The UK property market offers abundant opportunities, but not all properties are suitable for BTL investments.

It is critical to:

- **Focus on tenant-demand areas.**
- **Conduct thorough due diligence on Full Market Value (FMV) and potential yields.**
- **Develop a keen understanding of local market dynamics.**



CONSIDERATIONS FOR BUY-TO-LET PROPERTIES AS A NON-UK RESIDENT

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INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

A Guide to Purchasing UK Residential Property as an Overseas Investor

There are various reasons why individuals living overseas might consider purchasing residential or commercial property in the UK. Whether you are seeking a home base while visiting friends and family, a residence for relatives living in the UK, or simply recognize the value of investing in the robust UK property market, the appeal is undeniable.

Regardless of your motivation, this guide provides an overview of what to expect when purchasing UK property from abroad, including insights on location selection, mortgages, legal considerations, and property management.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Choosing the Right Location for Your Investment

The UK property market continues to appeal to overseas investors due to its stable economy, reliable political environment, and a growing population driving sustained demand for housing.

This dynamic is further bolstered by a housing shortage, making the market ripe for investment opportunities in new and affordable homes.

However, choosing the right location is critical to maximizing your investment potential. Here are key factors to consider when selecting a location for your property:

- **Economic Growth:** Focus on areas with robust economic activity, job creation, and infrastructure investment. Cities like Glasgow and Edinburgh, for instance, are benefiting from major regeneration projects, which are driving population growth and increasing housing demand.
- **Tenant Demand:** Areas with strong rental markets, such as university towns (e.g., Glasgow, Edinburgh, Aberdeen) or cities with a thriving professional workforce, are ideal for buy-to-let investments.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Choosing the Right Location for Your Investment

- **Affordability and Yield:** Properties in regions like Scotland, Northern England and South Wales often offer better affordability compared to southern England, alongside attractive rental yields.
- **Connectivity and Infrastructure:** Proximity to major transportation hubs such as railways, motorways, and airports significantly enhances a property's appeal. For example, locations near upcoming projects like the HS2 railway are likely to see increased property values.
- **Educational Institutions:** Properties near top-tier schools, colleges, or universities attract families and students, ensuring steady demand and premium rents.
- **Cultural and Lifestyle Amenities:** Areas with access to parks, shopping centers, cultural landmarks, and dining options tend to attract both tenants and buyers looking for quality living environments.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Choosing the Right Location for Your Investment

- **Future Development Plans:** Research regions with planned development initiatives, such as new business parks, retail hubs, or urban revitalization projects. These improvements often lead to increased property values over time.
- **Local Regulations and Tax Implications:** Be aware of regional differences in property laws and tax requirements, especially in areas like Scotland, where property transactions operate under distinct regulations.

Engaging a knowledgeable **property investment advisor** can help you navigate these factors effectively. An advisor will provide valuable insights into market trends, local regulations, and property management considerations, ensuring your investment aligns with your financial goals and risk appetite.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Mortgages for Non-UK Residents

It is a common misconception that a UK passport is required to secure financing for UK property. In reality, non-UK residents are eligible to obtain mortgages, though the range of options may be more limited compared to UK residents.

Residential vs. Commercial Property Mortgages

Securing a mortgage for residential property is typically more straightforward than obtaining financing for commercial properties. Many lenders focus on residential mortgages and generally require a minimum property value of £150,000 for non-UK residents. Commercial property financing, by contrast, often involves more stringent criteria and higher initial capital requirements, making it less accessible for overseas investors.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Mortgages for Non-UK Residents

Specialist Lenders

Non-UK residents often need to approach specialist lenders to secure a mortgage. These lenders are experienced in working with international clients and are familiar with the unique challenges faced by overseas investors.

However, it is important to note that some banks restrict lending to applicants from certain countries due to international sanctions, regulatory concerns, or geopolitical factors.

Applicants from nations such as Iran, Russia, or Venezuela may encounter additional hurdles but can still explore financing options through niche providers or tailored solutions.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Mortgages for Non-UK Residents

The Role of Mortgage Brokers

Collaborating with a knowledgeable mortgage broker who specializes in non-UK resident financing can significantly simplify the process. Such brokers have established relationships with lenders and an in-depth understanding of the documentation and eligibility requirements for international investors.

By leveraging their expertise, brokers can help identify suitable mortgage products, navigate complex lending criteria, and negotiate favorable terms on behalf of the borrower.

Engaging the right financial advisor or broker ensures a seamless experience and maximizes the chances of securing the ideal mortgage solution tailored to your investment goals.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Documentation Requirements for Non-UK Investors

Non-UK residents seeking to secure a mortgage for UK property must meet specific documentation requirements to demonstrate their eligibility and financial stability.

Lenders require comprehensive verification to ensure compliance with regulatory standards and mitigate risk. The standard documents required typically include:

Essential Documentation

- **Two Forms of Photo Identification:** Accepted forms include a passport, national ID card, or a valid driver's license. These documents must be current and not expired.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Documentation Requirements for Non-UK Investors

- **Proof of Address:** Examples include utility bills, bank statements, or official correspondence that clearly display the applicant's name and address. These documents are typically required to be recent, usually issued within the last three months.
- **Proof of Income and Financial History:**
 - For Salaried Employees: Recent payslips (usually the last three months), an employment contract, and tax returns.
 - For Self-Employed Individuals: Audited financial statements, recent tax filings, and business bank statements are typically required.
 - For Retirees: Pension statements or documentation of other income streams.
- **Credit History:** Non-UK residents may need to provide an international credit report or a detailed overview of their financial standing, depending on the lender's requirements. Some lenders also accept documentation showing consistent payments on loans, rent, or other obligations.
- **Asset and Liability Overview:** A comprehensive statement of all assets, liabilities, and ongoing financial commitments is often requested to provide a complete picture of the applicant's financial health.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Additional Considerations for High-Net-Worth Individuals

High-net-worth individuals, particularly those with diversified income streams or significant global assets, may encounter more complex documentation requirements. This is often the case for individuals with:

- Income derived from multiple international sources.
- Earnings generated from investments, trusts, or business ventures.
- Ownership of extensive property portfolios.

To navigate these complexities, collaboration with a qualified accountant and an experienced mortgage broker is highly recommended. These professionals can:

- Organize and present financial documents in a manner tailored to the lender's expectations.
- Identify and address any potential gaps in the documentation.
- Provide expert advice on structuring income and assets to meet lender criteria.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Streamlining the Process

Investors can further simplify the application process by:

- Ensuring all documents are translated into English (if originally in another language) and certified where necessary.
- Being proactive in supplying additional documentation if requested by the lender.
- Working closely with their financial advisors to maintain consistency and accuracy in the information provided.

Meeting these requirements not only facilitates mortgage approval but also strengthens the applicant's credibility, paving the way for smoother transactions and better financing options.



THE PROCESS TO BUY BUY-TO-LET PROPERTIES AS A NON-UK RESIDENT

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INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Process of Buying Buy-to-Let (BTL) Properties in Scotland for Overseas Clients

The process of purchasing Buy-to-Let (BTL) properties in Scotland as an overseas investor involves several key stages.

Understanding these steps ensures compliance with Scottish property laws while maximizing investment potential.

1. Research and Location Selection

- **Understand the Market:** Familiarize yourself with the Scottish property market, focusing on areas with high rental demand and favorable yields, such as Edinburgh, Glasgow, or Aberdeen.
- **Consider Tenant Demand:** Research factors such as proximity to universities, business hubs, and public transport, which can influence rental income potential.
- **Engage a Local Property Advisor:** Work with a property consultant familiar with the Scottish market to identify suitable BTL properties and regions.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Process of Buying Buy-to-Let (BTL) Properties in Scotland for Overseas Clients

Engage Professional Advisors:

- **Solicitor/Conveyancer:** Engage a Scottish solicitor to handle the legal aspects of the property purchase. They will guide you through Scotland's unique property laws, including the use of "missives" (legal contracts).
- **Mortgage Broker:** If financing is required, consult a mortgage broker experienced in securing loans for overseas investors.
- **Tax Advisor:** Consult a tax expert to understand tax implications, such as the Additional Dwelling Supplement (ADS) and rental income tax obligations.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Process of Buying Buy-to-Let (BTL) Properties in Scotland for Overseas Clients

Financial Preparation

- **Secure Funding: Prepare finances to cover:**
 - Deposit: Typically 25-40% for BTL mortgages.
 - Additional Dwelling Supplement (ADS): Currently 6% of the property purchase price for second homes.
 - Legal Fees and Surveys.
 - LBTT (Land and Buildings Transaction Tax): Varies based on property price brackets.
- **Set Up a UK Bank Account:** While not always necessary, having a UK account can simplify transactions and rental income management.
- **Prepare Documentation: Overseas buyers must provide:**
 - Photo identification.
 - Proof of income and address.
 - Financial statements.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Process of Buying Buy-to-Let (BTL) Properties in Scotland for Overseas Clients

Make an Offer

- **Identify the Property:** Work with your estate agent to shortlist and view potential properties (virtual viewings can be arranged for overseas clients).
- **Submit a Formal Offer:** Your solicitor will submit a written offer on your behalf, following the local "offers over" system, where properties are typically listed at a minimum price and sell for more.

Conclude the Missives

- **Legal Agreement:** In Scotland, the exchange of missives (a series of legal letters between solicitors) forms a binding contract.
- **Due Diligence:** Your solicitor will carry out checks, including:
 - Reviewing the title deed.
 - Conducting property searches with local authorities.
 - Reviewing the Home Report (a legally required document in Scotland detailing the property's condition, energy performance, and market valuation).



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Process of Buying Buy-to-Let (BTL) Properties in Scotland for Overseas Clients

Arrange Financing

- **Mortgage Approval:** If a mortgage is involved, ensure approval is secured and the funds are available before the completion date.
- **Transfer of Funds:** Arrange for the payment of the deposit, legal fees, ADS, LBTT, and any other associated costs.

Completion

- **Settlement Date:** On the agreed date, the final payment is made, and ownership is transferred. The solicitor will register the property in your name with the Registers of Scotland.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Process of Buying Buy-to-Let (BTL) Properties in Scotland for Overseas Clients

Renting Out the Property

- **Property Management:** Engage a local letting agent to handle tenant screening, rent collection, and property maintenance.
- **Compliance with Legislation:** Ensure the property meets all regulatory requirements, including:
 - Registering as a landlord with the local council.
 - Conducting safety checks for gas, electricity, and fire alarms.
 - Acquiring an Energy Performance Certificate (EPC).
- **Taxation:** Register for the Non-Resident Landlord Scheme (NRLS) with HMRC to ensure rental income is taxed correctly.



INVESTING IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

Process of Buying Buy-to-Let (BTL) Properties in Scotland for Overseas Clients

Ongoing Management and Monitoring

- **Monitor Market Trends:** Keep an eye on property values and rental demand to maximize your investment's potential.
- **Maintain Compliance:** Stay updated with changes in Scottish property laws and tax regulations.

By adhering to this structured process and working with experienced professionals like Gauci Magri & Partners, overseas investors can navigate the complexities of purchasing a BTL property in Scotland and secure a profitable and compliant investment.



HOW WE CAN HELP YOU INVEST IN **BUY-TO-LET** PROPERTIES AS A NON-UK RESIDENT

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ABOUT US

Gauci Magri & Partners

About Gauci Magri & Partners: Your Trusted UK Property Advisors

Gauci Magri & Partners is a boutique consultancy firm specializing in UK property investments, with a particular focus on assisting non-UK residents in navigating the complexities of the UK property market.

Since its inception in 2015, the firm has been committed to empowering clients through expert guidance, tailored solutions, and comprehensive education in property investment strategies.

Our Mission

At Gauci Magri & Partners, we aim to simplify property investments for our clients by offering end-to-end advisory services that ensure informed decisions, compliance with UK regulations, and maximized returns on investments.

Whether you're a first-time investor or expanding an established portfolio, we provide the expertise to achieve your financial goals.



ABOUT US

Gauci Magri & Partners

Our Leadership Team

Stefan Gauci Scicluna and Jennifer Magri, co-founders and Managing Partners of Gauci Magri & Partners, bring decades of experience to the firm, ensuring clients benefit from their unparalleled expertise and personalized approach.

- **Stefan Gauci Scicluna**, Real Estate Accounting Director, specializes in financial planning, property taxation, and compliance for UK property investors. With a background in real estate accounting since 2015, Stefan ensures that clients have a solid financial foundation to build their property investments.
- **Jennifer Magri**, Training and Development Director, oversees client education and development programs, providing essential knowledge on property investment strategies, market trends, and best practices. Jennifer's dedication to continuous learning ensures that clients stay informed and confident in their investment decisions.

Together, Stefan and Jennifer have been collaborating in the business world since 2015, bringing a combined 20+ years of experience to the UK property market.



ABOUT US

Gauci Magri & Partners

Our Services

Gauci Magri & Partners offers a comprehensive suite of services to guide clients through every stage of their investment journey:

1. Market Research and Location Analysis:

- Identifying high-yield investment areas across the UK, including emerging markets and regeneration zones.
- Providing insights into tenant demand, rental yields, and future growth potential.

2. Property Selection and Acquisition:

- Assisting with identifying properties that align with client goals, whether buy-to-let, commercial, or mixed-use.
- Facilitating the negotiation and purchase process, ensuring compliance with UK property laws.

3. Financial Planning and Tax Advisory:

- Offering expert advice on mortgage financing, leveraging, and capital allocation.
- Navigating UK tax requirements, including Stamp Duty Land Tax (SDLT), Additional Dwelling Supplements (ADS), and rental income taxation.



ABOUT US

Gauci Magri & Partners

Our Services

- **Legal and Compliance Support:**
 - Ensuring adherence to UK property regulations and landlord obligations.
- **Guiding clients through the Non-Resident Landlord Scheme (NRLS) and other legal frameworks.**
- **Property Management and Lettings:**
 - Partnering with reputable letting agents to manage tenant relations, rent collection, and maintenance.
 - Providing ongoing support to maintain compliance and maximize rental returns.
- **Investor Education and Training:**
 - Offering workshops, webinars, and personalized coaching sessions to equip clients with the knowledge to make confident investment decisions.
 - Providing market updates and trends to keep investors informed of opportunities and risks.



ABOUT US

Gauci Magri & Partners

Why Choose Gauci Magri & Partners?

- **Expertise in UK Property Market:** With over 10 years of experience, we offer unparalleled insights into market dynamics, legislative changes, and investment strategies.
- **Tailored Approach:** We recognize that every client has unique goals. Our services are customized to meet individual needs and objectives.
- **Comprehensive Support:** From initial market analysis to ongoing property management, we provide full-spectrum services for a seamless investment experience.
- **Commitment to Education:** We believe informed clients make better decisions. Our training programs are designed to build confidence and capability in property investment.

Our Track Record

Since 2015, Gauci Magri & Partners has successfully assisted numerous international investors in entering the UK property market. Our clients range from private investors seeking buy-to-let opportunities for the first time or for their subsequent investments.

Let Gauci Magri & Partners be your trusted partner in navigating the UK property market with clarity, confidence, and success. Contact us today to explore how we can assist in realizing your investment ambitions.

OUR INVESTMENT AREAS

Scotland - Edinburgh, Glasgow, Aberdeen
Properties from £50,000



PAST PROPERTY PROJECTS

Apartment in Glasgow

Description: 2 Bed Flat
Refurbishment - Painting, Carpets,
New Kitchen & Bathrooms
Value - £60,000
Gross Return - 7.4% p.a.
Fully Funded



Terraced House in Edinburgh

Description: 4 Bed Terraced House
Refurbishment - Damp Treatment,
Painting, Carpets, New Kitchen,
Bedroom & Bathrooms
Value - £140,000
Gross Return - 8.4% p.a.
Fully Funded

PAST PROPERTY PROJECTS

Apartment in Glasgow

Description: 2 Bed Flat
Refurbishment - Painting, Carpets
Value - £58,000
Gross Return - 9.4% p.a.
Fully Funded



Apartment in Aberdeen

Description: 2 Bed Flat
Refurbishment - Painting, Carpets
Value - £75,000
Gross Return - 8.2% p.a.
Fully Funded

PAST PROPERTY PROJECTS

Terraced House in South Wales

Description: 3 Bed Terraced House
Refurbishment - Damp Treatment,
Painting, New Kitchen, Carpets &
New Bathrooms

Amount - £70,000

Return - 7.3% p.a.

Fully Funded



End of Terrace House in South Wales

Description: 2 Bed End of Terrace
House

Refurbishment - Damp Treatment,
Painting, Carpets, New Kitchen,
Bedroom & Bathrooms

Amount - £65,000

Return - 6.8% p.a.

Fully Funded



HOW THIS WORKS FOR NON-UK RESIDENTS

How Investors Can Work with Gauci Magri & Partners

- At Gauci Magri & Partners, we streamline the property investment process for our clients, ensuring a seamless and efficient experience. Below is the step-by-step process for how investors can partner with us to build their UK property portfolio:
- **Step 1: Initial Registration and Due Diligence**
 - **Investor Due Diligence Form:** The first step is for the investor to complete our Investor Due Diligence Form, providing essential details for compliance and initial assessment.
 - **Reservation Fee:** A reservation fee of £500 (€575 or \$650) is required. This fee secures our services to source three investment-grade properties tailored to your requirements.



HOW THIS WORKS FOR NON-UK RESIDENTS

How Investors Can Work with Gauci Magri & Partners

Step 2: Documentation Submission

- The investor provides the following documents:
 - Copy of Passport or Identity Card.
 - Proof of Residence (e.g., utility bill or official correspondence).
 - Bank Statement for Proof of Funds.

These documents ensure that we meet regulatory standards and confirm the investor's financial readiness.

Step 3: Property Search and Shortlist

- **Property Sourcing:** We begin the search for investment-grade properties starting from £50,000 (€60,000) and above.
- **Comprehensive Analysis:** We provide detailed information on three carefully selected properties, including market analysis, yield potential, and investment viability.
- **Investor Review:** The investor reviews the properties and selects the one that best aligns with their goals.

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HOW THIS WORKS FOR NON-UK RESIDENTS

How Investors Can Work with Gauci Magri & Partners

Step 4: Sourcing Agency Fee

Once the investor selects their property:

- **Sourcing Fee Payment:** The remaining sourcing agency fee is payable, calculated at 3% of the property purchase price (minimum £2,000 (€2,450 + VAT) per deal).

Step 5: Property Purchase Process

- **Legal Representation:** We initiate the purchase process with UK solicitors to handle legal and contractual requirements.
- **UK Company Setup (if applicable):** For investors requiring a corporate structure, we:
 - Establish a UK company.
 - Open a UK business bank account for the investor to transfer funds and manage the property purchase.



HOW THIS WORKS FOR NON-UK RESIDENTS

How Investors Can Work with Gauci Magri & Partners

Step 6: Mortgage Assistance

- **Mortgage Broker Coordination:** If financing is needed, we collaborate with a mortgage broker to secure the best mortgage terms for the investment.

Step 7: Property Management and Tenant Acquisition

- **Renovations and Upgrades:** If required, we oversee any necessary upgrades to ensure the property is rental-ready.
- **Tenant Placement:** We secure reliable tenants to begin generating rental income.
- **Property Management:** Gauci Magri & Partners will manage the property on behalf of the investor, handling tenant relations, maintenance, and other operational needs.



HOW THIS WORKS FOR NON-UK RESIDENTS

How Investors Can Work with Gauci Magri & Partners

Step 8: Rental Income and Financial Management

- **Rental Income Transfers:** All rental income is deposited directly into the investor's UK company bank account.
- **Tax Compliance:** We coordinate with a UK accountant to manage all tax matters, ensuring compliance with HMRC throughout the year.

Why Work with Gauci Magri & Partners?

Our end-to-end service ensures that investors receive expert guidance at every stage of their UK property investment journey. From sourcing and purchasing to management and compliance, we simplify the process, allowing you to focus on building a profitable portfolio with confidence.

Contact us today to begin your investment journey!



CONTACT US FOR A FREE CONSULTATION

Contact Us

If you're interested in learning more about purchasing property in the UK with us, we'd be delighted to assist you. Schedule a Free Consultation to explore how we can help you achieve your investment goals.

- **Email us:** admin@gaucimagri.com
- **Send us a WhatsApp message:** +356 99881025

We look forward to hearing from you!



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Please note that while every effort has been made to ensure the accuracy of this guide, regulations and legislation are subject to change, and some updates may not be reflected here.

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