

# Business Plan

Only required for portfolios of 4 or more properties.

## 1. Full names

Applicant	Full name	or	Company name	Director(s) name(s)
1				
2				
3				
4				

## 2. Background

Summary of relevant career background & experience in respect of investment property and any other property ventures.

## 3. Property schedule

Please complete the 'Zephyr Homeloans Portfolio Overview' document, which can be found at [www.zephyrhomeloans.co.uk](http://www.zephyrhomeloans.co.uk) and attach it to this Business Plan. Alternatively, if you have your own spreadsheet that contains the same information, you can submit this instead.

## 4. Current investment strategy

### Details of:

What is the main reason for your investment in property?

Tenant profile e.g. student, white/blue collar etc.

How are the properties managed in respect of rent collection?

How are the properties managed in respect of finding tenants?

How are properties maintained?

Do you employ any staff (full or part time) or have any plans to do so in the future?

Details of service providers (e.g. accountants, letting agents, solicitors, maintenance engineers etc.)

Accountant / Tax experts	
Letting agent	
Solicitor	
Maintenance	
Lenders	

## 5. Future investment strategy

Are you planning to grow your portfolio? If yes, when and where?

How will you fund any growth and cover deposits / buying costs?

What property types are you considering purchasing in future?

What is your source of funding for any future capital expenditure (roof repairs, new kitchen, new bathroom, boiler repairs etc.)?

Have you experienced any of the following; Tenancy void? Tenant late payments or default? Eviction action? If yes, please explain how these were dealt with

What contingency plans are in place to cover property void periods?

What is your longer term exit strategy?

## 6. Funding requirements

Confirmation of the total aggregate borrowing required over the next 12 months.

£

## 7. Any other comments to support the proposal