

Buy To Let Portfolio Business Plan

Please complete this form, providing us with information on how your Portfolio is structured and how you manage it, as well as your future plans. This information will be used to help us with our lending decision.

1. Application number

Please quote the 8-digit application number.

2. Portfolio strategy

Investment strategy - what is the primary purpose of your portfolio?

Main source of income from rent

Capital gains - from future sale of property

Supplementary source of income from rent

Retirement income

Other (please specify).

Current portfolio tenant profile - tick all that apply

Single family residence

DSS tenants

Professionals

Local Authority/Housing Association

Multiple occupants (non-student)

Student let

Corporate let

Other (please specify).

3. Contingency planning

‘How much of your total rental income across your portfolio do you set aside to cover rental voids and unexpected expenses **on average per annum?**’

None

Less than 10%

10-20%

20%+

Please give the current value of the fund

4. Future strategy of your portfolio

How many properties do you plan to **buy** in the next two years?

How many properties do you plan to **sell** in the next two years?

Over the next two years, do you plan to change the amount of rent you charge your tenants?

Yes - increase their rent

Yes - reduce their rent

No - leave as is

Anticipated increase

Anticipated decrease

1-5%

1-5%

6-10%

6-10%

11%+

11%+

5. Annual Cashflow Forecast

The figures provided below should be based on your FULL BTL portfolio. For the last 12 months please tell us the total gross rental income received and provide a breakdown of total expenditure. For the next 12 months please tell us your anticipated total gross rental income and expenditure, taking into consideration the future strategy detailed in section 4.

Income Last 12 months Next 12 months

Gross Annual Rental Income Received

Expenditure Last 12 months Next 12 months

Annual Mortgage Payments

Letting Agency Fees and Costs

Annual Ground Rent and Service Charges

Rates, Utilities, Council Tax, Insurances

Maintenance, Repairs and Home Improvements

Other

Total Expenditure

Net Cash Flow (Income – Total Expenditure)