

Name:

Application Ref:

PORTFOLIO LANDLORDS - BUSINESS PLAN

For Limited Company Buy-to-lets please complete this form for each director.

Experience

Career Background

Landlord Experience

Operating Model

Tenant profiles - state % of tenants in each category

<input type="text"/> %	Single family residence	<input type="text"/> %	Student let	<input type="text"/> %	Multiple occupants
<input type="text"/> %	Social housing provider	<input type="text"/> %	Let to company	<input type="text"/> %	Other (please specify)

Property Types - state % of each type

<input type="text"/> %	Single resident Properties	<input type="text"/> %	HMOs	<input type="text"/> %	Multi-Unit Freeholds
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Property management - please tick all that apply

<input type="checkbox"/>	Letting Agents	<input type="checkbox"/>	Self - Managed	<input type="checkbox"/>	Other (please specify below)
<input type="text"/>					

Initial tenancy agreement period

<input type="text"/> %	6 - 12 months	<input type="text"/> %	13 - 36 months	<input type="text"/> %	More than 36 months
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Average length of tenant occupation

<input type="checkbox"/>	< 12 months	<input type="checkbox"/>	12 - 24 months
<input type="checkbox"/>	25 - 36 months	<input type="checkbox"/>	> 36 months

Supporting business infrastructure

(Professional Service Providers - letting agents, accountant, solicitors, property management, cleaning service providers, etc)

Cost of Operating the Business

Do you expect any of your fixed or variable costs of operating the business to increase, decrease or remain the same over the next 5yrs? Please provide reasons.

Voids and Tenant Arrears

Details of any voids, tenant arrears or evictions

How these were managed and plans put in place to mitigate these in the future

Rental Income

Do you expect your rental income to increase, decrease or remain the same over the next 5 years?

Please provide reasons.

Future Strategy

What are your plans for your portfolio over the next 5 years?

Additional Information

PORTFOLIO LANDLORD CASHFLOW FORECAST

Summary of all BTL properties in the portfolio

	Previous 12 months	12 month Forecast
Income		
Rental Income		
Capital Introduced		
Profit from Sales of Property		
Government Grants		
Other income (itemise below)		
Total Income (A)		
Expenditure		
Initial Purchase Costs*		
Mortgage Payment		
Tax Liability		
Letting Agent Fees		
Legal & Professional Fees		
Insurance		
Maintenance, Repairs & Improvements		
Ground Rent & Service Charge		
Council Tax (if not paid by tenants)		
Utilities (if not paid by tenants)		
Advertising & Marketing		
Cleaning & Gardening		
Rent Voids & Arrears Allowance		
Licensing Fees		
Electricity & Gas Safety Certificates		
Other Costs (itemise below)		
Total Expenditure (B)		
Net Cash Flow (A-B)		

*Include if the property was purchased within the last 12 months or planned to be purchased in the next 12 months

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Special Situations. Everyday

PORTFOLIO LANDLORDS - PERSONAL ASSETS & LIABILITIES

Please complete this page for each applicant.

ASSETS

	Address	Value £ (Based on recent valuations)
Residential Property		
Other Residential, Holiday Homes or Commercial Property		
	Details (Type, Provider, Maturity date)	Value £
Cash & Deposit Accounts		
Stocks & Shares		
Life Policies		
Vehicles		
Art / Jewellery / Antiques		
Ownership Stakes in UK Business	Company Name and % Stake owned	Value of stake
Other Assets not listed above		
TOTAL ASSETS		

LIABILITIES

	Address	Owe £
Residential Property	<input type="text"/>	<input type="text"/>
Other Residential, Holiday Homes or Commercial Property	<input type="text"/>	<input type="text"/>
	Details (Type, Provider, Maturity date)	Owe £
Loans / HP/ Leases	<input type="text"/>	<input type="text"/>
Credit Card	<input type="text"/>	<input type="text"/>
Overdraft	<input type="text"/>	<input type="text"/>
Other Liabilities not listed above	<input type="text"/>	<input type="text"/>
TOTAL LIABILITIES	<input type="text"/>	<input type="text"/>
NET ASSETS (Assets less liabilities)	<input type="text"/>	<input type="text"/>

Once completed please upload this form in our Intermediary Mortgage Portal against the checklist requirement for "Portfolio Landlord - Business Plan"