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#### **WELCOME BACK**



www.equaacademy.co.uk





# BROOKLANDS PROPERTY GRAND PRIX

#### **2022 DATES**

13<sup>th</sup> January 10<sup>th</sup> March 12<sup>th</sup> May 14<sup>th</sup> July 8<sup>th</sup> September 10<sup>th</sup> November

6pm – 9pm Mercedes-Benz World

HURB T

Life is NOT a journey to the grave with the goal of arriving safely in a prettily preserved body, but rather to skid in sideways in a shower of gravel and party shards, thoroughly used, utterly exhausted, and loudly proclaiming: "Fuck me, that was BRILLIANT! ANON















#### SOCIAL IMPACT INITIATIVE CORNERSTONE PLACE Richard Kennedy & David Ball

SOS

ACK



#### SUSTAINABILITY INITIATIVE 2022 SUSAN SCHLEE CATHY MOCKE

NEOS

ill



# DEVELOPER OF THE YEAR IAN & MATT KAVANAGH

ill









#### BUSINESS OF THE YEAR RUBY ASHLEY Nicky Carr and Wesley Richards

EOS

ill



#### START-UP OF THE YEAR THE QS COMPANY Jake Suthers

NEOS

ilk



#### **THE QS COMPANY**







# **CONTRACTOR SELECTION**





WWW.THEQSCO.COM



#### WWW.THEQSCO.COM

**ABOUT ME** 



#### FOUNDER THE QS CO.











# **AREAS OF CONCERN**

WILL STAY SOLVENT STICK TO CONTRACT FINISH ON TIME & BUDGET DELIVER SAFELY BANK ACCEPTABLE









### MAIN OBJECTIVES

# START WITH THE END IN MIND >>>





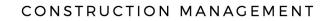




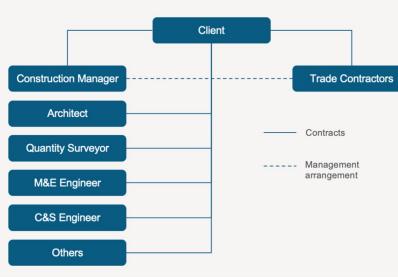
#### DESIGN & BUILD

#### TRADITIONAL





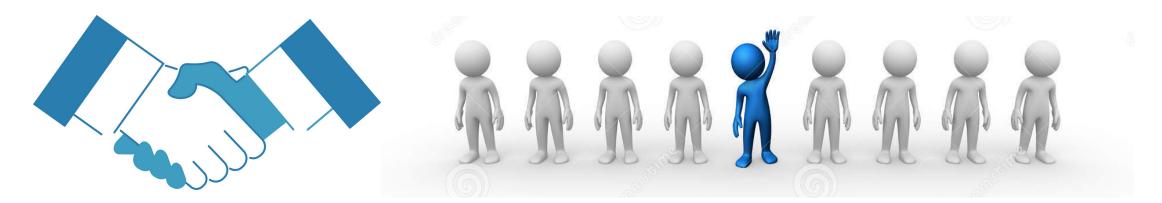






## SELECTION METHODS

#### NEGOTIATE COMPETITIVE TENDER





WWW.THEQSCO.COM



# **OVERALL PROCESS**

- 1. EXPRESSION OF INTEREST
- 2. PRE-QUALIFICATION
- 3. TENDER
- 4. ASSESSMENT & CONTRACT AWARD







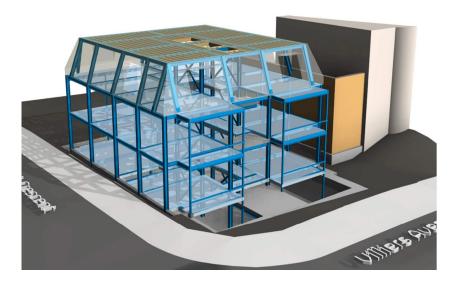


# **PRE-QUALIFICATION**

RELEVANT EXPERIENCE / TEAM H&S RECORD FINANCIAL STANDING PROCESSES & PROCESDURES

INSURANCES







WWW.THEQSCO.COM



# **POWER OF SELECTION**

#### REDUCE RISK TRANSPARENT PROCESS PROFESSIONAL APPROACH

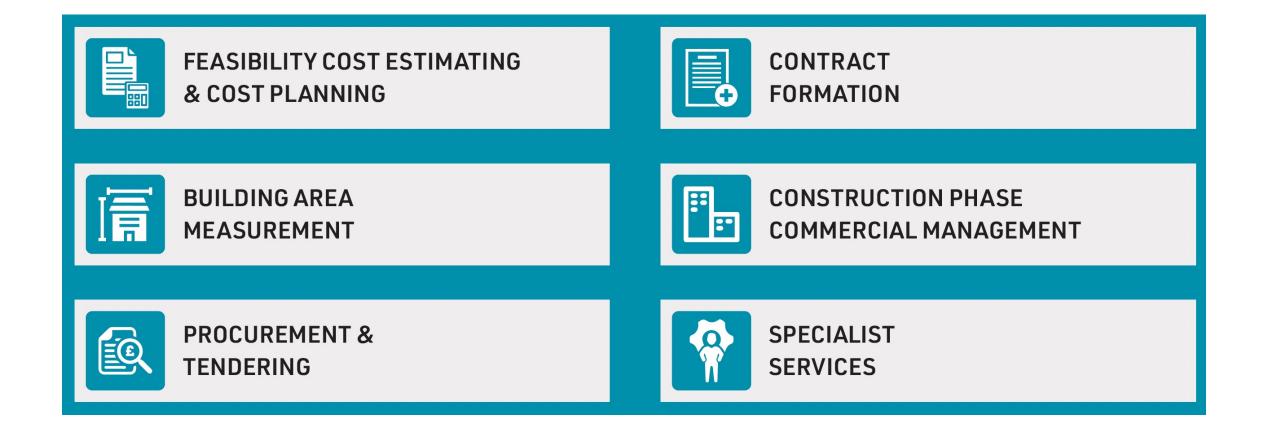




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# THE QS COMPANY









#### THE QS COMPANY

#### **GET IN TOUCH**









07792121724













Too often we enjoy the comfort of opinion without the discomfort of thought

John F Kennedy

N MARTIN

BI

JCE

EPOs

DRVET

THE







# Help ! I'm a property investor, not an Accountant. *(All the basics you need to know about Property Tax)*

**Presented by Chris Smith** (*an accountant, and property investor*)





#### To tell you everything you need to know about property tax in 20 mins!

Four Things



## "You must pay taxes. But there's no law that says you gotta leave a tip."– Morgan Stanley

Are you measuring the right ROI? Are you truly maximising long term wealth? Are you leaking unnecessary tax?



Let the numbers speak for themselves:

- £5k/yr saving in tax at 8%, returns £89,022 in 10 years
- £50k/yr saving in tax at 8%, returns £890,221 in 10 years
- Over 20 years it's £2,704,194!
- PS: At 16% it's £7,665,063 !



## Types of Tax

- Income Tax
- National Insurance
- Value Added Tax
- Stamp Duty
- Corporation Tax
- Capital Gains Tax
- Inheritance Tax



### Income Tax

### 2021-22

- Tax Year: 6th April to 5th April
- Personal Allowance: £12,570
- Tax Rates: <£37,500 20%
- >£37,500 40%
- •>£150,000-45% !
- Self Assessment Dates: 31st January (in the following year!)



### National Insurance Contributions

It is important:

- Men and Women 35 years
- Incapacity Benefit, State Pension, Maternity Allowance
  - Class 1: Employee (£170/wk threshold) (12% / 2%)
  - Class 2: Self Employed (£3.05/week)
  - Class 3: Voluntary (£15.40/week)
  - Class 4: Annual Profit (9% on £9,568 to £50,270 + 2%)



### VAT

- £85,000
- VAT Standard Rate is 20%
- Very Complex especially with property.
- Income from residential property letting is exempt from VAT
- Commercial letting is standard rated (if opted to tax)
- Furnished Holiday Lets are standard rated.
- For Business Where is the customer?
- For Personal Where are you?



## Stamp Duty

#### Residential property

The rates apply to the portion of the total value which falls within each band.

Consideration (£)	Rate (%)
0 - 125,000	0
125,001 - 250,000	2
250,001 - 925,000	5
925,001 - 1,500,000	10
1,500,001 and above	12

+ 3% On second property

Possibly 15% for Companies if over £500k

#### Non-residential property

The rates apply to the portion of the total value which falls within each band.

Consideration (£)	Rate (%)
0 - 150,000	0
150,001 - 250,000	2
Over 250,000	5



### Corporation Tax

- Charged on Company Profits
- Accounting Period Basis
- Basic Rate: 19% (25% from April 22 for +£250k)
- Dividends
  - First £2k tax free.
  - 7.5% (8.75% from April 22) for lower rate
  - 32.5% (33.75% from April 22) for higher rate
  - 38.1% (39.35% from April 22)
- Company's can be very tax effective



### **Capital Gains Tax**

- Payable by individuals
- Annual exemption is £12,300
- Standard Rate is 10%
- Higher Rate is 20% (if total income above basic rate)
- Entrepreneurs Relief 10% on qualifying  $\pounds 1m$
- 18% and 28% for certain residential property
- Payable within 60 days (after 26<sup>th</sup> Oct 2021)



### Inheritance Tax

- The big one ! 40% on taxable estate (36% where 10% left to a charity)
- Standard Allowance £325,000
- Main Residence Relief £175,000
- Lifetime transfers tapered (20% from year 3)
- Business Property Relief 100% (50% land and buildings)
- Transfers between spouses/civil partners exempt
- Gifts (small £3k, or £250 etc)



### Expenses

... incurred wholly and necessarily.....

Capital Allowances

- Management Fees
- Employment
- Consultants/Advisors
- Travel
- Equipment
- Personal Expenses



The Four things:

- Think long term
- Think of tax as an extra ROI opportunity
- Keep good records
- Get advice!



Further Help and Advice

GMS FC www.gmsworld.co.uk 01473 229800 Or chris@gmsfc.co.uk



### **Important Information**

- This presentation pack necessarily represents only part of the information which we considered in preparing our work, being that which we considered to be most relevant to our understanding of your needs, in the light of this engagement.
- The information in this presentation pack will have been supplemented by matters arising from any oral presentation by us, and should be considered in the light of this additional information.
- If you require any further information or explanations of our underlying work, you should contact us.
- The information in this presentation pack is confidential and contains proprietary information of GMS FC. It should not be provided to anyone other than the intended recipients without our written consent.
- Anyone who receives a copy of this presentation pack other than in the context of our oral presentation of its contents should note the first two points above, and that we shall not have any responsibility to anyone other than our client in respect of the information contained in this document.





When my son, James, was doing homework for school, he would have five or six windows open on his computer, Instant Messenger was flashing continuously, his mobile was constantly ringing, and he was downloading music and watching the TV over his shoulder. I don't know if he was doing any homework, but he was running an empire as far as I could see, so I didn't really care Sir Ken Robinson

Red Br

TOTAL

TOTAL





#### **James Nazir**







#### CAPITAL ALLOWANCES

## Content

Who are we	What are Capital Allowances	Our mission
What we do	Do you qualify	
Financials	What is the process	
Who we work with	Find out more	



We are James Nazir & Co, a two partner firm with a combined 30 years dual tax/surveying experience and we offer a partner led service for all capital allowances clients.

James Nazir & Co was formed in 2013 and already has a sterling reputation with clients throughout the UK and EEA.

Meet the partners here - <u>https://www.jamesnazir.com/team</u>

## What we do



**Property Purchases -** We help UK business owners that own UK commercial property claim back up to 45% of their property purchase price to use as a source of tax free income.



**Property Refurbishment** - We help clients who have spent money refurbishing their commercial properties claim up to 100% of the costs back, tenants included!!



HMRC Tax Credit - We help our clients increase cash flow, unlock tax refunds from HMRC and provide further tax relief for future years.



**Ethical Fee** - We help our clients by not stretching their cash-flow and provide alternative billing options to suit the needs of the individual or business.

## Financials

We work tirelessly to provide our clients with maximum capital allowances from their expenditure and to date over £12.9M pounds in actual tax relief has been identified by us.

We have an excellent relationship with HMRC and as such no claims have been rejected or downgraded.

**Expenditure Analysed** 

251M

A combination of purchase prices, new builds and refurbishments. Capital Allowances

63M

The average capital allowances claim is worth £160,000.

Actual Tax Relief

**18.9M** 

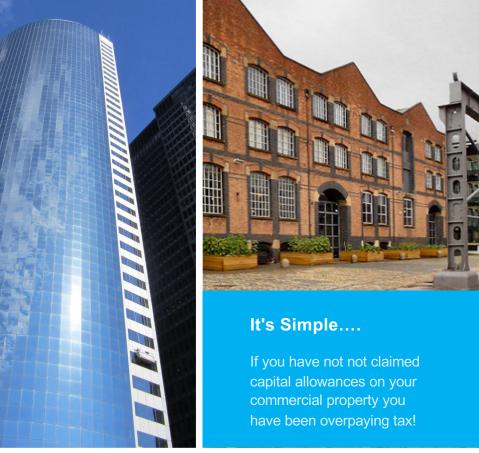
Actual tax relief gained by our clients over the past 5 years.

## Who we work with From warehouses to skyscrapers

We work with business owners and investors from many different sectors but one thing they all have in common is that they knew nothing about the benefits of capital allowances until they met us.

#### Types of property we work on:

Retail unit, industrial unit, warehouse, restaurant, gymnasium, office, hotel, furnished holiday let, farm, public house, nightclub, apartment complex, leisure centre, medical practice, bed and breakfast and more....



# What are capital allowances

Capital allowances are sums of money a UK business can deduct from their net profits in order to lower tax. When buying a commercial property it is a common misconception that the purchase of the building does not qualify for tax relief in the form of capital allowances. However, embedded in the property, will be fixtures like **kitchen units**, **bathrooms suites**, **ironmongery** etc and integral features such as **electrical** and **lighting installations**, **heating systems** and **ventilation**, which are qualifying assets for the purposes of capital allowances. These items can represent a significant proportion of the cost of the building and can substantially reduce your tax bill.

## **Do you qualify** HMRC set the rules, not us!

If you wish to claim capital allowances there is a baseline criteria that needs to be met in order for you to benefit from this generous tax relief.

#### Criteria:

- Must hold the property as an investment
- Must have a qualifying business trade/activity
- Must be a taxable entity (personal or corporate)
- Own the freehold or long lease interest
- Must have paid a capital sum



## What is the process Diligence - site inspection - report

The process can be completed within a timeframe that suits you and your professional advisors but on average it takes 2 - 3 weeks.

- **01** | Compile a precise audit trail of the property history
- 02 | Agree to terms and sign contracts
- 03 | Complete a site inspection
- 04 | Produce a build cost schedule for the property
- **05** | Sign off and send the final capital allowances report



## Refurbishment

### Freeholder or Tenant

Capital allowances can be claimed on refurbishment works whether you own the commercial property or not.

#### Who can claim:

- Freeholder
- Long lease holder
- Short lease holder



Serviced Accommodation

Purchase Price - £315,000

Capital Allowances - £89,000

Tax Relief - £16,910 19% corporation tax payer



Retail/Upper Office

Purchase Price - £890,000

Capital Allowances - £258,000

Tax Relief - £103,240 40% personal tax payer



Industrial Unit - Portsmouth

Purchase Price - £214,000

Capital Allowances - £73,900

Tax Relief - £14,041 19% corporation tax payer



Office Refurbishment

Refurbishment Cost - £361,000

Capital Allowances - £187,200

Tax Relief - £37,440 20% personal tax payer



### **NEW – SUPER DEDUCTION**

A new "super deduction" of 130% is available to limited companies incurring expenditure on qualifying plant and machinery (P&M).

Annual Investment Allowance has been extended to 31<sup>st</sup> March 2023! This will cover expenditure incurred between 1 April 2021 and 31 March 2023 and is only available to incorporated businesses because it offers tax relief against corporation tax. Commercial property landlords are excluded though!!!

Expenditure on 'special rate assets' (e.g. hot and cold water systems and other 'integral assets') will attract a lower 50% rate of tax relief.

## Find out more



#### Call us on 0843 005 9711

Feel free to give us a call on the number above and we will be more than happy to assist with any questions you may have.

#### Find out if you qualify

Request a completely free audit of your property here https://www.jamesnazir.com/doigualify





#### visit us on social media

We have accounts on facebook, twitter, linkedIn and Instagram, so come follow us and see what we have been up to.

## "Our mission is to make claiming capital allowances a viable option for all businesses, however small the expenditure, there is always huge benefit". Matthew Simmends, MD of James Nazir & Co



# Ski Mastermind EQUAACADEMY







# **Ski Retreat**

#### **COURCHEVEL, FRENCH ALPS**

- 17 21 Feb 2022
- 600km+ piste for all abilities
- Fully catered chalet
- Evening Mastermind group
- Facebook Message or

mark.stokes@equassas.co.uk



# PITSTOP TEA AND COFFEE



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#### **Equa**Academy

EquaAcademy www.equaacademy.co.uk

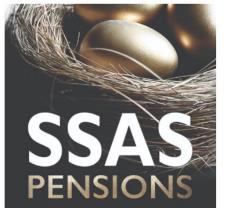


HOW 10 ENTREPRENEURS UNLOCKED THEIR PENSIONS – WITHOUT WAITING TO RETIRE



\*Small Self-Administered Scheme

LOUISE RIGHTON MARK STOKES



CREATING EXTRAORDINARY LEVELS OF COMPOUNDING WEALTH

MARK STOKES





# // Michael Halfpenny









#### **Company Overview**



With offices in London, Belfast and South Shields, we've built a reputation for excellent customer service

### **ICW Insurance Services**



- 10 and 12 year warranty options
- A-Rated Insurance
- In-house Underwriting
- Upper limit of £50million
- Serving 97% of all UK mortgage lenders



# International Construction Warranties

- We operate a Consumer Code for New Homes certified by the Chartered Trading Standards Institute.
- The ICW Consumer Code for New Homes protects homebuyers and ensures homes are built to the highest standards





## **ICW Technical Services**

We are a RICS chartered surveying company built on three simple principles to underpin our success:



Reliable

Responsive



Robust

# **ICW Building Control**

We specialise in providing a fully licensed and insured Building Control Service with excellent customer service with Approved Inspectors across England and Wales

#### Consistent

Competent





**Compliant** 

## **ICW Customer Portal**

Allowing you to quickly and efficiently see the stage works have progressed to in the system:

- See live and completed projects
- Subjectivity sign-off
- Uploading of certification
- Review Reports
- Arrange an inspector
- Organise a new project





# How do I get a Quote?



1. An application completed

2. A set of plans



# What else may be asked for?

- Structural Condition Report
  - Scope of Works
  - Ground Investigation Report
  - Contamination Report
  - CV of past Work
  - CCG (in case of SPV)





# Tatiana Preobrazhenskaya

#### LAND MATTERS



# LAND MATTERS



#### LAND MATTERS

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# CREATING VALUE THROUGH STRUCTURING & PLANNING

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# About Us







Qualified actuary with 10 years of experience in Big 4 consultancy and global insurance and reinsurance groups



Specializing in capital management and assetliability management of insurance groups and pension schemes



Property owner, developer, landlord and experienced investor



Founder and director of Land Matters and now SSAS Trustee



Strategy to pursue development opportinities, where value could be added through planning or prior approval

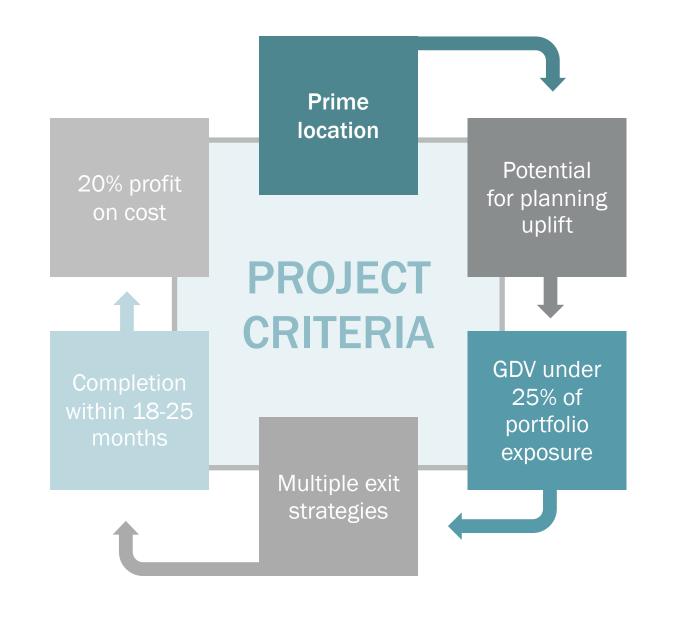


Mother of two©



# Project Criteria

We have created a tried and tested structured process to assess each potential development with a view to delivering the best returns for our investors.



#### **Projects Summary**

#### Old Oak Lane, NW10

#### SURBITON, KT1

#### LEATHERHEAD, KT22















# OLD OAK LANE Ealing

Purchased derelict Victorian cottage and garage with planning permission for demolition and build of two 70sqm terraced cottages

Increased size of each dwelling to 85sqm by extending accommodation into each loft



Project Appraisal	
GDV	£1,200k
Acquisition Costs	£480k
Build Costs	£338k
Professional Fees	£46k
Other Costs	£32k
Funding Costs	£85k
Profit	£219k
Profit on cost	23%
Investor ROE (annualised)	31%









Planning granted for 2 x two bedroom cottages (@70 sqm each)



# **Planning Uplift**









 Build 2 x Three Bedroom cottages and increased size of each dwelling to 85sqm by extending accommodation into each loft



#### **OLD OAK LANE** Ealing











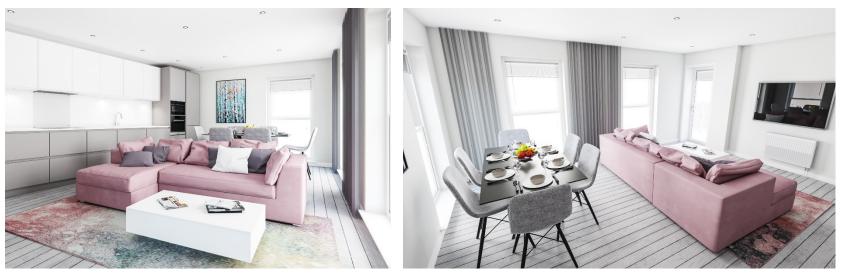
# CASE STUDY KINGSTON UPON THAMES

Purchased unoccupied 1-storey hairdressing salon with planning permission for demolition and the build of a 4-storey dwelling to accommodate two 2-bed duplex apartments

Extended footprint to accommodate three 2-bed and one 1-bed apartments



Project Appraisal	
GDV	£1,670k
Acquisition Costs	£400k
Build Costs	£620k
Professional Fees	£42k
Other Costs	£46k
Funding Costs	£105k
Profit	£457k
Profit on cost	27%
Investor ROE (annualised)	49%





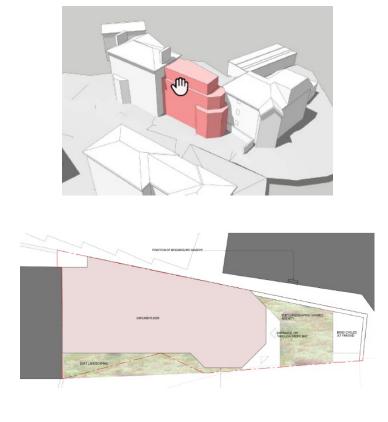
# Planning Uplift – Step 1



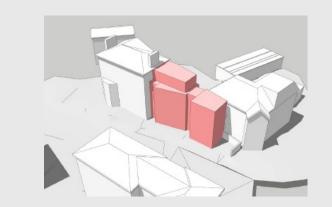
PLANNING Uplift – £175k



# Planning Uplift – Step 2

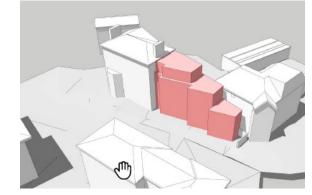


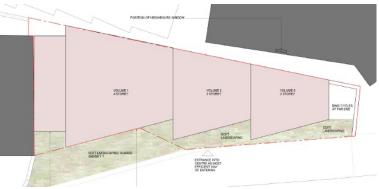
















#### **FINAL SCHEME**





# HIGH STREET Leatherhead

Purchased 6-storey office block with prior approval for 11 units; at the time of purchase only 9 units could be realised due to existing leases

Negotiated a deed of surrender with tenants to enable the development of all 11 units

Optimised layout to create a 12th unit further enhancing the GDV





	Funding Costs	£163k
CAFE ROYAL	Profit	£614k
	Profit on cost	28%
	Investor ROE (annualised)	38%
-		



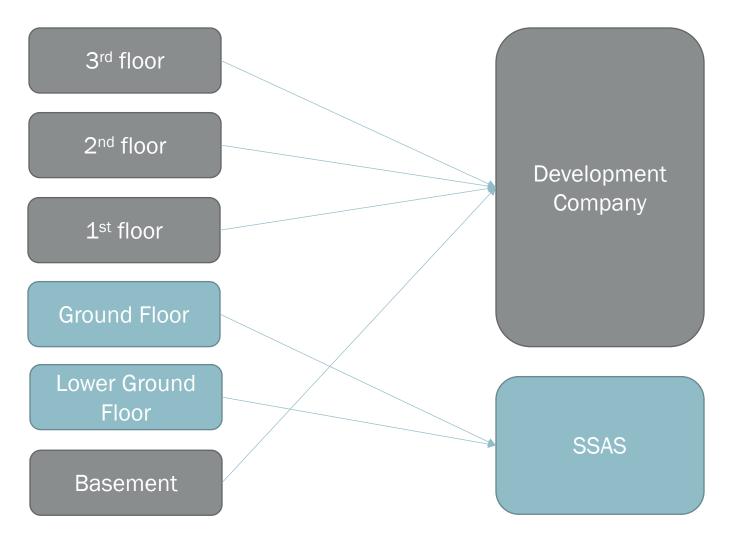


# **Planning Uplift**





# **Structuring Uplift**



The development includes value adding parts and non-value-adding parts.

Moving the commercial parts to SSAS helps to increase the profitability of the remaining scheme and the resulting debt to equity ratio.

Reduced amount of equity increases the developer returns.

SSAS has capacity to leverage up to 50% of its net asset value. Raising debt for commercial unit could be cheaper than raising development finance.

SSAS receives secure attractive return.



# **COMPLETED UNITS NOW 90% SOLD**



# Find out more



If you would like to hear more about our projects, please email us today to find out more



info@land-matters.co.uk



www.land-matters.co.uk



### @landmatters8



@landmatters8



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100

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or www.EquaAcademy.co.uk

# PROPERTY DEVELOPERS



	DEVELOPERS PROGRAMME	MASTERMIND	MENTORSHIP
Education			
Group calls with Mark & Nigel			
Brooklands Property Grand Prix			
Monthly Mastermind			
1-2-1 mentoring			

# Jonathan Newsham

**DUNORE UTILITY CONNECTIONS** 

### DUNORE UTILITY CONNECTIONS



ARRANGING UTILITY CONNECTIONS FOR YOUR DEVELOPMENT PROJECTS

### DUNORE UTILITY CONNECTIONS

### OUR SERVICES

### We offer support for all utilities:





Electricity

Gas

### Utility connections

- New supplies
- Temporary supplies
- Alterations
- Upgrades
- Diversions
- Disconnections





Water



### Metering

- New installations
- Meter upgrades
- Relocating existing meters
- Disconnections
- Removals

# Connecting a new housing development

### **IMPORTANT STEPS**

- Has a utility survey been carried out?
- Soil/ground report? Contaminated/additional cost
- What does the local utility infrastructure look like?
- Are any diversions or disconnections needed?
- Development size vs local infrastructure
- Gas vs electricity vs renewable solutions for heating.

# Connecting a new apartment development

### **IMPORTANT STEPS**

- Determine your load requirements
- Gas or electric heating?
- What utilities are on site? Can these be utilised?
- Location for meters (gas, electricity, water)
- Any lifts, pumps or disturbing loads?

### Risks to consider

- Re-enforcement/upgrading network
- Point of connections location
- Timescales for diversion's/disconnections
- Traffic Management/Road closures
- Network timescales for delivery
- Metering SLA's

### OUR PROCESS

### Example new connection process

### THE CHALLENGE

Arranging new or upgraded utility connections to a new or existing development/ site



### OUR SOLUTION

Provide the clientwith end-to-end support with applications and siteworks until the job is complete

### OUR STRATEGY

Fully understand the requirements on site



Single point of contact Great savings of TIME & MONEY

### UTILITIES IS OUR BUSINESS

When you choose Dunore Connections, you'll find:

- No pressure and no obligation
- Expert support and advice
- End-to-end project management
- Single point of contact and full account management
- Less stress and fewer unnecessary costs
- More time to focus on running your business
- We become a key part of your supply chain



Get intouch:

01933 427601 advice@dunore-connections.co.uk dunore-connections.co.uk



### **Nigel Greene EQUAACADEMY**





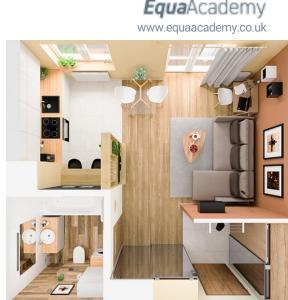


## "Start with the end in mind"

What's YOUR exit?
Sell?
Hold?
or Something else?



- ✓ STRONG demand in location.
- ✓ YOUR product aligns with market needs, size, outside space, parking, amenity etc.
- ✓ COMPETITION, what is YOUR USP?
- $\checkmark$  ABILITY to mortgage clear on what is needed.









- Align **YOUR** Search Criteria (Hunting License) with **YOUR** exit.
- **BUILD** the opportunity pipeline and fill the hopper.
- **START** to analyse deals.





## **Commercial Broker**

- Lending terms
  - LTV
  - Interest %
  - Fees





## **Residential Agents**

- Check Demand
- Resell Values
- Selling Fees
- Management Fees





Plot	Туре	Floor	Beds	Parking	Sqm	Sqft	Marketing Price	£/Sqft	Net Achievable	£/Sqft
1	Apartment	Ground	3	None	98	1,055	£275,000	£261	£265,000	£251
2	Apartment	Ground	1	None	50	538	£155,000	£288	£150,000	£279
3	Apartment	First	1	None	57	614	£165,000	£269	£160,000	£261
4	Apartment	First	2	None	72	775	£200,000	£258	£195,000	£252
5	Apartment	First	2	None	83	893	£220,000	£246	£215,000	£241
6	Apartment	First	1	None	60	646	£170,000	£263	£165,000	£255
7	Apartment	Second	1	None	60	646	£170,000	£263	£165,000	£255
8	Apartment	Second	2	None	76	818	£205,000	£251	£200,000	£244
9	Apartment	Second	2	None	86	926	£230,000	£248	£225,000	£243
10	Apartment	Second	1	None	55	592	£160,000	£270	£155,000	£262
	Average			70	750	£195,000	£262	£189,500	£254	
Total					697	7,503	£1,950,000		£1,895,000	

Please note prices provided are approximate, based on the plans/information provided and a standard specification, and are subject to change with market conditions





## <u>Quantity Surveyor (or local</u> contractors)

- Cost Plan
- £/m2 Rates
- Exceptional Items







## **Professional Team**

- Solicitor
- Planning Consultant
- Architect & Design
- Tax Specialist
- Accountant





# Time to Analyse the scheme!!





## **Collate and Review all documents**

✓ Drawings
 ✓ Specifications
 ✓ Approvals
 ✓ Conditions





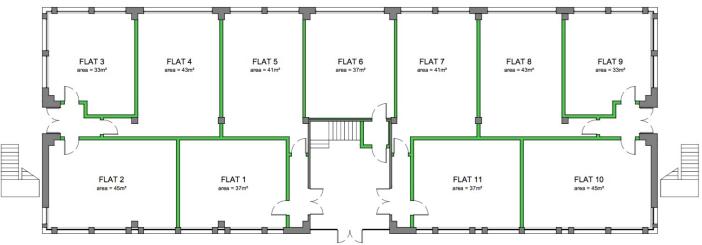


### Gross Development Value → Drawing "Take off"

✓ Unit reference ✓ Size

✓ Location

✓ Features



PROPOSED GROUND FLOOR PLAN (scale 1:100)



### Range of Values (Low to High)

- Low Representative Sold Comps (12mths / ¼ mile)
- High Local Agent Views





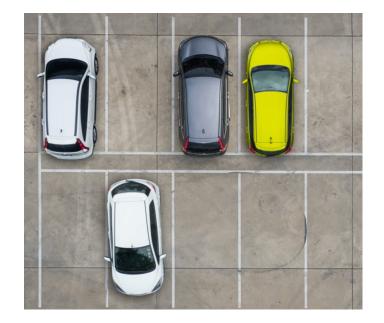






Gross Development Value ➤ Any Additional Value?

Residual Parking spaces
 Outside space (patios etc.)
 Storage Units





## **Build Costs**

- Conversion Costs
- New Build Costs
- Exceptional items
- Contingency





## **Professional Fees & Costs**

- Conveyancing Costs
- Funding Costs
  - sts **D** Planning Fees
- Reports / Surveys
  Local Authority Fees and Costs
- SPV Set-up
  Utility Costs
- PM, CM & Design Marketing and Exit Cost







**Other Costs** 

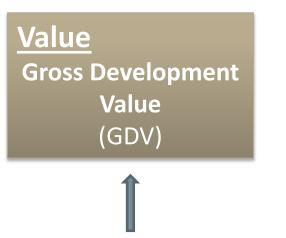
# Cost of FundsCost of Exit (Hold or Sell)







## **The Development Equation**



Add more

value ?

### **Costs**

- Land / Building Value (offer price)
- Building Cost + Contingency
- Professional Fees and Costs
- Cost of Sales / Cost of Refinancing
- Cost of Funds





Reduce cost ?



1:50

[Matrix]

## Finally, the Site Visit

✓ First Impressions
 ✓ Check the actual GIA m2
 ✓ Note any exceptions
 ✓ Floor to ceiling heights
 ✓ Incoming utilities – location and capacity



## THANKS & HAPPY DEAL ANALYSING!





# BROOKLANDS PROPERTY GRAND PRIX

### **2022 DATES**

13<sup>th</sup> January 10<sup>th</sup> March 12<sup>th</sup> May 14<sup>th</sup> July 8<sup>th</sup> September 10<sup>th</sup> November

6pm – 9pm Mercedes-Benz World

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