INVESTOR DECK

RIGHT APPROACH Ltd

Right Approach Ltd

Buying undervalued UK property at auction, renovating to a high standard, and building a resilient portfolio of sales and long-term rentals.

£75k–£125k

target investor raise

10%

equity offered per £35k investor

THE OPPORTUNITY

A repeatable model for buying undervalued UK property

Right Approach Ltd is a UK construction and property company. We source residential property sold below market value at auction, renovate it to a high standard using our own construction expertise, and either sell for profit or hold as a long-term rental — recycling capital into the next acquisition.

- Construction expertise in-house, reducing renovation cost and delay
- Auction purchases sourced nationwide, not tied to one local market
- Dual exit: sell for a profit, or hold and let for recurring income
- Capital is recycled — each completed project can fund the next

WHAT'S ALREADY IN PLACE

- ✔ Trading construction and renovation company
- ✔ In-house project management and trade contacts
- ✔ Auction house accounts and legal-pack review process
- ✔ Bridging finance relationships in place
- ✔ Pipeline of target auction lots under review

WHY AUCTION PROPERTY

Buying below market value builds in equity from day one

Auction purchases typically complete in 28 days and are priced to sell, which creates an immediate value gap before a single renovation pound is spent. That gap is the foundation of the model — profit is made on the purchase, not just on the eventual sale.

10–20%

typical discount to open-market value at auction

28 days

standard auction completion timeframe

Nationwide

sourcing strategy — not tied to one local market

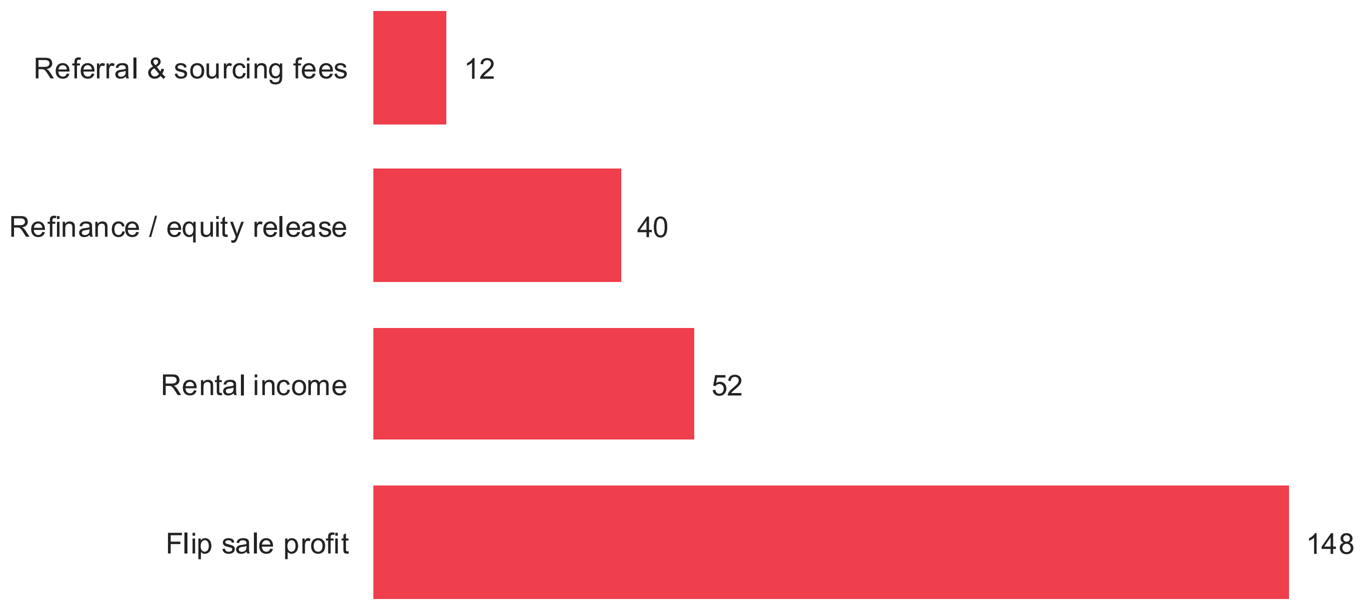
2 exits

sell for profit or hold to let, chosen deal by deal

INVESTMENT THESIS

A mixed flip-and-hold model, not a single-exit strategy

Relying on sales alone concentrates risk in the housing market's timing. Right Approach Ltd blends short-term sale profit with long-term rental income, so returns are not dependent on one exit route.



Illustrative cumulative contribution over 3 years, £k

WHY NOW

- In-house renovation expertise already in place
- Auction market remains price-sensitive to cash-ready buyers
- Bridging finance relationships secured
- Clear, phased use of investor funds
- First target lots already identified

Target raise: £75,000–£125,000 to fund the first acquisitions

The raise funds the purchase and renovation of the first property (or properties), with contingency and working capital built in so the project isn't derailed by cost overruns or completion delays.

Use of funds	Base	High
Auction purchase price (deposit + completion balance)	£42k	£55k
Legal fees, searches, auction and survey costs	£3k	£5k
Renovation and refurbishment	£20k	£33k
Bridging finance arrangement and interest	£4k	£6k
Contingency (10–15%)	£6k	£9k
Working capital and project management	£5k	£17k
Total immediate requirement	**£80k**	**£125k**

£75k

target private investor capital

Any shortfall against the high case is covered by trade credit terms with suppliers and phased drawdown of bridging finance, rather than sitting entirely on investor capital.

DEAL ECONOMICS

Illustrative economics on a single auction property

Figures below are a representative example based on typical auction lots and renovation costs in our target range — used to model returns before a specific property is secured.

Item	Position
Guide / auction purchase price	£55,000
Estimated open-market value (as-is)	£120,000
Renovation and refurbishment budget	£33,000
Total project cost	£83,000
Post-renovation value (GDV)	£125,000
Gross margin if sold	£42,000 (33.6%)
Gross rental yield if held	6.5–7.5% p.a.

“

The margin is built in at purchase. Renovation adds value on top — it doesn't create the deal on its own.

Every acquisition is assessed against this benchmark before a bid is placed.

REVENUE MODEL

Two income channels, one asset-backed strategy

Channel	Basis	Illustrative contribution
Property sales (flip)	Buy below market, renovate, sell at full market value	£55k–£75k profit per property
Buy-to-let rental	Refinance and hold, let to tenants	6–8% gross yield per property
Portfolio refinancing	Release equity from held properties	Recycled into next acquisition

UPSIDE DRIVERS

- Faster auction-to-sale turnaround
- Higher renovation-driven uplift
- Refinancing releasing more equity per cycle
- Wider deal flow through trade contacts
- JV co-investment on larger lots

The model assumes a deliberate ramp-up, not instant scale. Year 1 reflects a single acquisition cycle while auction relationships, contractor capacity and the letting process are established.

PORTFOLIO GROWTH

The rental portfolio compounds as capital is recycled

Scenario	Assumption	Portfolio by Year 3
Conservative	Flip every property, no holds	0 rentals — profit reinvested
Base	Hold 1 in 3 completed properties	2 rental units, £24k–£30k gross p.a.
Growth	Hold 1 in 2 completed properties	3–4 rental units, £42k–£52k gross p.a.

£950–£1,150

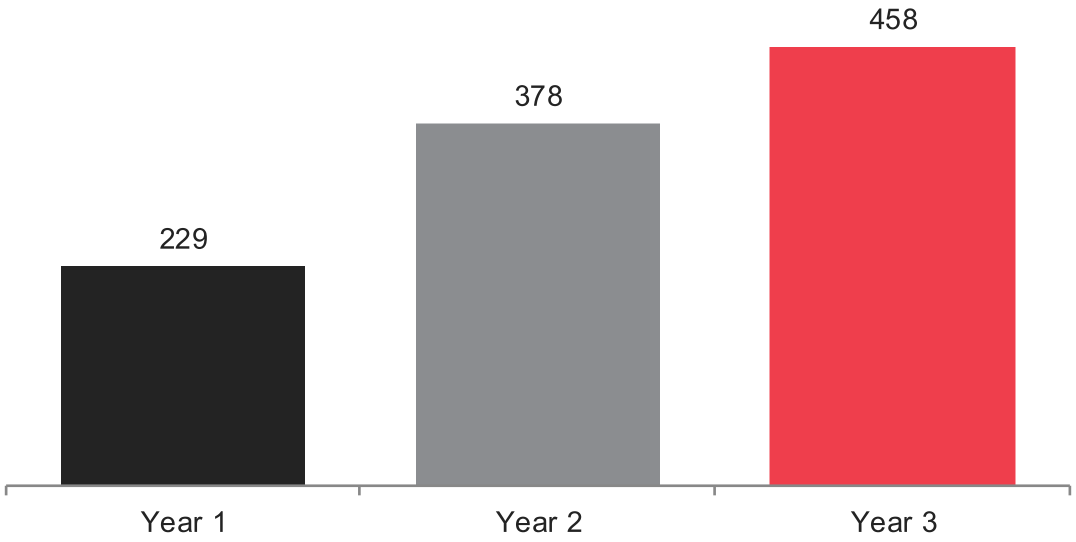
monthly rent range used for a 2-bed unit in the model

1 in 3

base-case ratio of properties held to let vs sold

Base case revenue grows as capital is recycled

Revenue stream	Year 1	Year 2	Year 3
Property sales (flips)	£220k	£350k	£410k
Rental income	£9k	£28k	£48k
Total revenue	**£229k**	**£378k**	**£458k**



Base case excludes any future second-site acquisitions purely for a fee, JV profit share on third-party deals, or portfolio refinancing gains.

DETAILED P&L MODEL

Illustrative 3-year P&L: base case

P&L line	Y1	Y2	Y3
Total revenue	£229k	£378k	£458k
Property purchase & renovation cost	(£165k)	(£258k)	(£296k)
Bridging finance interest and fees	(£8k)	(£12k)	(£13k)
Contractor and project management	(£12k)	(£18k)	(£20k)
Letting, insurance and property admin	(£4k)	(£9k)	(£13k)
Marketing, legal, professional fees	(£6k)	(£8k)	(£9k)
Indicative EBITDA	**£34k**	**£73k**	**£107k**
Founder drawings policy	TBC	TBC	TBC
Net cash before tax/debt	TBC	TBC	TBC

Investor return should be based on actual post-completion net profit and cash availability, not headline revenue. Any distribution target is a policy aim, not a guaranteed payment.

Upside depends on turnaround speed, uplift and rental mix

Sensitivity lever	Base	Upside	Impact
Renovation-to-sale turnaround	16 weeks	10 weeks	+1 extra cycle p.a.
Renovation uplift per property	£40k	£55k	+£15k per property
Properties held to let	1 in 3	1 in 2	+£18k p.a. rental income
Purchase discount to market value	15%	20%	+£6k margin per property
Finance cost	Bridging @ market rate	Negotiated preferential rate	Lower cost of capital

The upside case doesn't depend on one heroic assumption. It comes from small improvements across several levers: faster project turnaround, a slightly wider discount at purchase, and a modest shift toward holding rather than selling.

CAP TABLE

Investor structure: 10% equity for £35,000

Illustrative cap table if all three private investor slots are filled.

Holder	Investment	Ownership
Founder / existing owners	Sweat equity + trade expertise + deal sourcing	70%
Investor A	£35,000	10%
Investor B	£35,000	10%
Investor C	£35,000	10%
Total private equity raise	**£105,000**	**30%**
Implied post-money valuation	**£250,000**	**100%**

> **“ At £35,000 for 10%, investors come in before the first property is acquired — ahead of the purchase-price discount and renovation uplift being realised.**

Terms should be attractive, but legally clean

Term	Proposed position
Investment	£35,000 per investor
Equity	10% ordinary shareholding per investor
Profit distribution	Share of net profit on each property sale, plus rental dividends once portfolio stabilises
Buyback option	Company/founder option to buy back shares after month 24
Investor reporting	Monthly acquisition and renovation update + quarterly management accounts
Decision rights	Reserved matters agreed for major changes only (e.g. purchases above agreed criteria)
Exit path	Profit share, dividends, agreed buyback, or future refinancing / sale of the company

RISK MANAGEMENT

Key risks and how we reduce them

Risk	Mitigation
Overpaying at auction	Fixed pre-auction valuation ceiling, legal-pack review, walk-away discipline
Renovation cost overrun	Fixed-price contractor quotes, 10–15% contingency, in-house trade team
Slow sale / exit timing	Dual-exit strategy — hold and let if a sale is slow, conservative GDV assumptions
Interest rate / finance cost	Fixed-rate bridging where possible, conservative interest cover
Planning or building-regs delay	Pre-auction due diligence on title, planning history and permitted development
Tenant or void risk on rentals	Letting agent management and rent-guarantee cover considered per property

EXECUTION PLAN

From funds received to first completed project

1

Weeks 1–2

Funds received, auction house registration, legal-pack review pipeline, contractor tender list drawn up.

2

Weeks 3–6

First property secured at auction (28-day completion), renovation specification and quotes finalised.

3

Weeks 7–16

Renovation works carried out on site, with fortnightly progress reporting to investors.

4

Weeks 17–20

Property brought to market for sale, or prepared and marketed for letting, EPC and certification completed.

5

Weeks 21+

Sale or tenancy completes; net proceeds recycled into the next acquisition, and the cycle repeats.

Timelines depend on auction lot availability, legal completion, contractor lead times and letting or sale demand. This is the operational target, not a guaranteed date.

The ask

We are seeking private investors to fund the acquisition and renovation of the first properties in the Right Approach Ltd portfolio.

£35,000

per private investor

10%

equity per investor

3-5

investor slots targeted

- Confirm interest
- Review legal investor documents
- Agree shareholder terms
- Transfer investment funds
- Receive monthly progress and trading updates

Right Approach Ltd