

✨ One for Me, One for You – Building Wealth Side by Side ✨

Also Known as 14me14U

The "One for Me, One for You" approach is a flexible and mutually beneficial model, particularly well-suited for partners with different investment goals and exit strategies.

🌱 How It Works 🌱

🎯 Different Objectives, Different Outcomes 🎯

In a joint venture, it's common for each party to have unique goals and timeframes. This model allows each partner to pursue their own ambitions while still collaborating:

- 🏠 One partner might focus on paying off the mortgage.
- 📁 The other might concentrate on leveraging mortgages to release equity and expand the property portfolio.

📊 Example Scenario 📊

Instead of jointly owning 10 properties (50:50 each), both partners can benefit from individually owning five properties each. This setup simplifies ownership and allows for tailored strategies:

1. Joint Ventures: When collaborating on a project, such as buying and refurbishing a house to turn it into serviced accommodation for contractors, the partnership structure can vary:

- 👤 Joint ownership of two properties (50:50).
- 🏠 Simpler arrangements where each partner owns individual properties.

📝 Steps to Implement 📝

🏢 Company Structure 🏢

To facilitate this model, a limited liability partnership (LLP) or limited company (LTD) is established. This creates a clear framework for managing investments:

- 🔄 **For Every Property Invested:** One property is allocated to the investor, and another to the partner.
- 🤝 **Win-Win Situation:** Both parties benefit equally—one for me, one for you.

Practical Execution




Initial Investment

-  **Borrowed Amount:** £160,000

Property Purchase and Refurbishment

- **Purchase Price:** £175,000 (including refurbishment costs and fees).
- **Investment by Investor:** The investor lends £160,000 to the LTD, securing the first charge on the property.

Transformation and Refinancing

-  **Timeline:** Within three months, the property is converted to serviced accommodation.
-  **Property Valuation:** In 6-9 months, the property is valued at £220,000.
-  **Mortgage Arrangement:** A mortgage of £165,000 is arranged, freeing up the investor's £160,000 for the next deal and £5,000 extra.

Ongoing Investment

- **First Deal:** The investor retains the title and cash flow from the initial property.
- **Subsequent Deal:** The partner retains the title and cash flow from the second property.

If all parties are satisfied, the process can be repeated indefinitely, creating a scalable and sustainable investment strategy.

Get in touch with us to find out more. info@visionpropertyinvestment.co.uk