



MCG
INVESTMENTS

WE ARE COMMITTED TO CREATING WEALTH THROUGH PROPERTY

6 months of 2023; The highlights and challenges for MCG Investments

As Managing Director, I would like to take this opportunity to provide you with key highlights, discuss the challenges we have encountered, and comment on the economic landscape in the UK and Northern Ireland, particularly in the property sector.

Key Highlights

1. Strong Growth:

We are thrilled to announce that the first half of 2023 has witnessed strong growth for our buy to hold property portfolio. Our strategic investments, specifically our HMO acquisitions will yield impressive returns, surpassing our initial projections.

2. Expansion into Commercial Property:

During this period, via our shareholding in TEM Investments Ltd we acquired and have since re-furnished our first commercial premises in the fabulous King House, Hollywood.

We have modernised the premises and from fifteen units, we have ten fully tenanted.

This strategic acquisition will further strengthen our position as an emerging property development firm operating across multiple sectors in Northern Ireland.



Tanya McGeehan, Managing Director

3. Business & Brand Development:

During the last quarter we have employed the services of a business growth specialist to work with the MCG team. That work is progressing well and places us in a strong position for the second half of 2023.

I am also delighted to announce our new partnership with Property News who we will be working with over the next few months to create engaging social media content to advocate the reasons, Why to Invest in Northern Ireland.



Challenges

1. Economic Volatility:

As the UK and NI have faced notable economic challenges throughout the year, MCG Investments has not been immune to the challenges. Fluctuations in interest rates, rising construction costs, and supply chain disruptions have added complexities to the property market.

However, our proactive approach and adaptable strategies have enabled us to navigate these obstacles effectively.

2. Delays in completions:

A delay on the sale of some properties during the first two quarters was a frustration for our team.

This puts pressure on the business cash flow and can be infuriating as a professional when buyers (with little reason and zero cost) casually withdraw from conveyancing processes.

There is work to do within the industry including seeking support from The Law Society for NI to prevent this kind of abortive work and cost for all property professionals.

We recognise the importance of acknowledging the economic climate and adapting to its demands. By leveraging our expertise and constantly evaluating market trends, we remain well-positioned to thrive amidst these challenges.

As summer approaches, I would like to extend my warmest wishes to each of you. May your holidays bring relaxation, joy, and renewed energy.

We appreciate your continued trust and partnership, which drives our success.

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OUR SERVICES



We offer a comprehensive property acquisition and development service, specifically designed for investors, aimed at unlocking attractive returns through a variety of carefully crafted property strategies.

Our diverse investment opportunities include the residential buy-to-let sector, buy-to-flip sector, commercial-to-residential sector and more recently, the commercial sector.



We offer a hands-off portfolio building service, joint venture, property buying and also construction project management services. We understand that time is valuable and that a hassle free streamlined approach to property portfolio building is crucial.

We work with a variety of clients from individual investors looking to generate a passive income, high net worth individuals who have significant financial resources and are seeking to invest and grow their wealth; foreign investors who are want to invest in Northern Ireland and taking advantage of the opportunities available here including our competitive property prices, as well as large corporations who want to diversify reserve funds into a different asset class.



We also work with clients who are time poor and require a renovation or refurbishment on their residential home or investment property. We take a strategic approach to project management, leveraging the expertise of our in-house contracting company MCG Construction Services. Our dedicated team of professionals offer a bespoke building and landscaping services, ensuring that every project is executed to the highest standards of quality and efficiency.



MCG INVESTMENTS HELP LARGE CORPORATIONS GENERATE 20% RETURNS

MCG Investments offers large businesses the very niche, unique service of helping corporations sitting with excess reserve funds to generate an attractive return on investment, without having to allocate any of their own time or labour.

The Client confirms the level of funds they wish to invest and MCG Investments will then manage the entire process.

This includes the setting up of a SPV for their property acquisitions; identifying and acquiring the best investment opportunities via different property strategies, including standard buy-to-let properties; HMO's; commercial-to-residential schemes; mixed commercial and residential schemes; social housing etc.

We work with one of our partner brokers to manage the financing of all acquisitions, ensuring we secure the best products available; we will appoint and work directly with the conveyancing lawyers to ensure a speedy turnaround time.

We plan and carry out all required refurbishment works to the property, including the application and management of the statutory requirements to building control and/or planning (if applicable).

We oversee the interior design of the house, including the selection of kitchens, bathrooms, paint colours etc.

We appoint the most suitable letting and management agent and we will approve the tenant for each property, to ensure the best type of tenants are appointed for each property and maximum rental streams are being achieved.

We will organise for the properties to be refinanced after the renovations have been completed to maximise equity in the SPV, to pre-agreed LTV levels.

The client can be involved as little or as much as they wish, however they can be satisfied that the MCG investments team will take care of all of the above with minimum fuss to maximise their investment. .



CORPORATE PORTFOLIO CLIENT CASE STUDY



In today's rapidly changing business landscape, companies are constantly seeking ways to maximize their returns whilst minimizing risks. One effective strategy for achieving this balance, is to diversify and invest business funds across different asset classes. By spreading the risk, companies can protect themselves from market fluctuations and potentially secure substantial returns.

Diversifying business funds across different asset classes is a prudent approach to managing risk and maximizing returns. Property investments can offer a compelling option for companies sitting with excess business funds.

SEE BELOW MCG INVESTMENTS CORPORATE CLIENT CASE STUDY



13x Buy to Let
Investment Properties

TOTAL COMPANY CAPITAL INVESTED
£406,000

TOTAL MONTHLY GROSS RENT
£7,550

TOTAL ANNUAL GROSS RENT
£90,600

PORTFOLIO GROSS YIELD
9.72%

TOTAL GROSS ROCE %
22.32%

Our property sourcing includes identifying and acquiring lucrative property investment opportunities, on behalf of individual investors or companies.

We help our clients to build a long-term property portfolio and therefore long term wealth.

We will spend time researching the property market, analysing market trends and investment potential. We will actively search for properties that will generate healthy returns on investment.

MCG Investments are hired as consultants to help investors identify the best properties to meet their specific investment criteria but in a completely hands-off approach. We want to save the investor valuable time and money to concentrate on running their core day-to-day business.

Once you become a client of MCG Investments, you immediately avail of the extensive network of professionals needed to help build a successful property investment portfolio.

WHAT IS A CONSTRUCTION PROJECT MANAGEMENT SERVICE?



Our comprehensive Construction Project Management service will enable you to take a hands-off approach to your renovation, refurbishment or extension project. We take care of your building project from start to finish and will ensure that each project meets its own timeline and budget.

We will provide you with regular progress pictures and reports, ensure you are compliant with all/any statutory regulations, and liaise with architects, building control inspectors, structural engineers, planning consultants etc as and when is necessary, on your behalf.

Let us show you the value of entrusting your project to our expertly managed team. We now have a number of different delivery teams across Belfast, giving us the capacity and impetus to manage any size of job. Our supply chain is tried and tested and consistently deliver high quality work.

Our wider team of professionals, including architects, planning consultants, quantity surveyors and engineers, bring an abundance of experience and knowledge to the table, allowing us to efficiently deliver all our projects in half the time of a self-managed project. We have a proven track record of delivering a first-class turnkey investment service.

Why not schedule a call to find out more and allow MCG Investments to take control of your renovation, extension, or refurbishment project and TAKE THAT ENTIRE STRESS AWAY FROM YOU!



These photos are from an extensive renovation project we completed for a private client on their family home off the Ormeau Road.

August 2022



We were appointed as contractors to carry out an extensive renovation and two-storey extension to the rear of this property on behalf of a client off the Falls Road. We ensure all works are fully compliant with current building regulations and will only hand the property back over to the client, when it is building control approved and ready for tenants to move into.

We were able to add a bathroom upstairs and take away the old bathroom which was downstairs, they allowed the property to have a separate kitchen, living dining space.



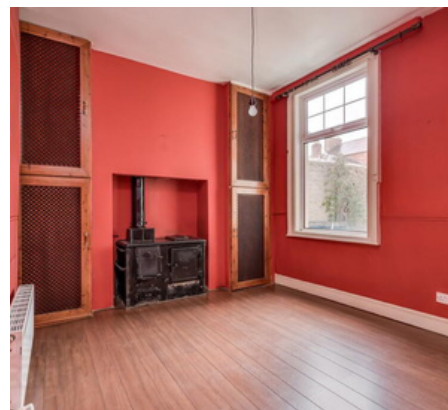
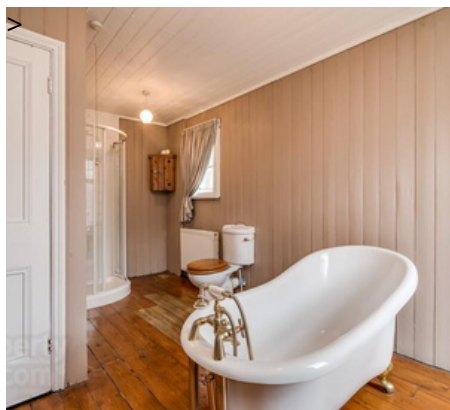
UPDATE ON RECENT ACQUISITIONS

> SITE 1 - PONSONBY

A stunning 5 bedroom, end terraced property currently undergoing an extensive refurbishment project.

This is a project which TE Property, alongside business partner Elizabeth McErlean are carrying out.

We will be converting this property into an HMO and have already carried out substantial works to this property.



All the walls in one of the bedrooms in this property were covered in plasterboarding which was in very poor condition. We were therefore sceptical as to what might be hiding behind them. We decided to have the whole room stripped back to bare brick to investigate further.

We have since fitted new thermal boards and skimmed the walls to be like new.

This is an example of the type of problem you can come across with older, run-down properties which then require extra funds to remedy.

As this will be an HMO property one of the legal requirements are that there is a separate toilet and shower room for tenants, this bathroom was a large space and therefore we were able to create two separate washrooms.



UPDATE ON RECENT ACQUISITIONS

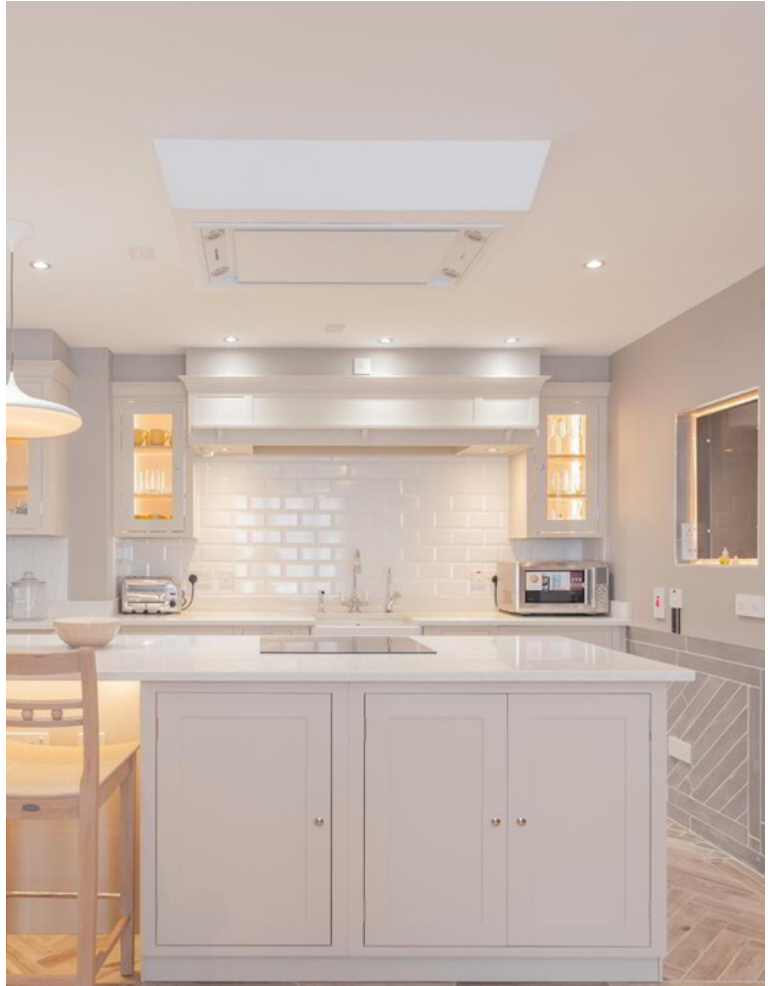
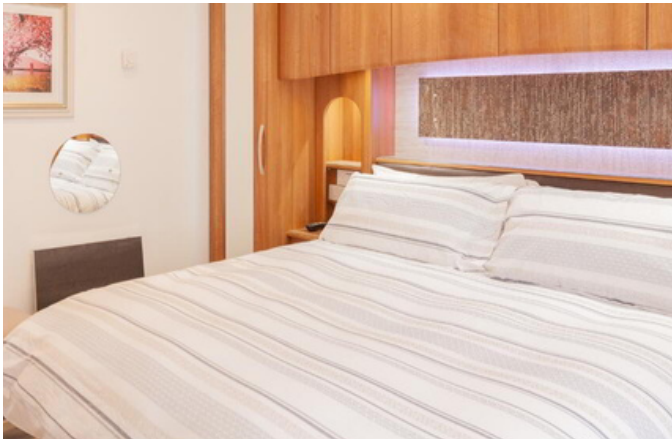
> SITE 2-CLIFTON DRIVE

We are excited to unveil the stunning refurbishment of our 4 bedroom HMO property in North Belfast.

This was a joint HMO Conversion project with TE Property, alongside business partner Elizabeth McErlan.

We have already welcomed new tenants this week after the property was listed with Cairns and Downing for little under two weeks.





UPDATE ON RECENT ACQUISITIONS

> SITE 3 - BASS BUILDINGS

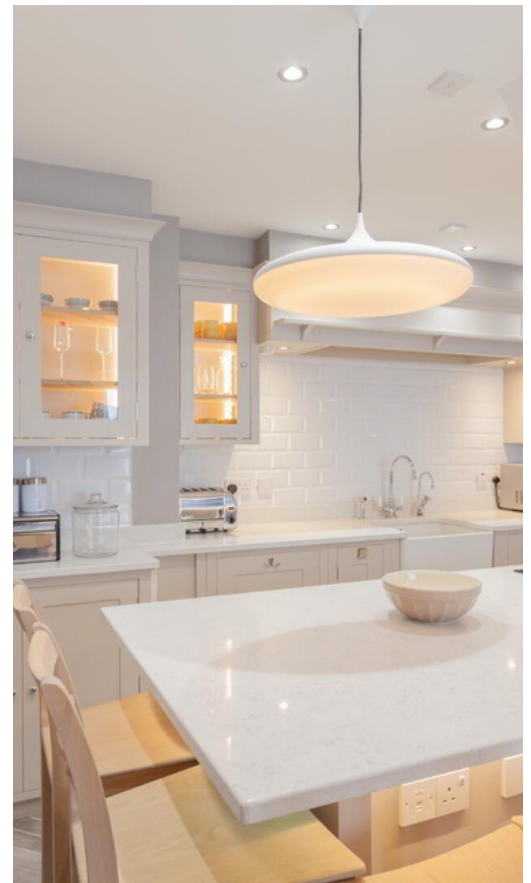
This is a new area of focus for MCG Investments and we are very excited to confirm that we have successfully secured our very first Air B&B in a fantastic location right in the heart of Belfast city centre and are actively pursuing the acquisition of more, similar type properties for our clients and the MCG portfolio.

This is a 4 bedroom, city centre apartment, centrally located and finished to an immaculate standard.

A special thanks to our acquisitions officer, Philip Rees and our superb conveyancing solicitor Abbey Cairnduff from Tughans solicitors for assisting us with this.

Huge thanks to Clare Stokes, Head of Property Finance at Whiterock Capital Partners for helping us secure bridging finance to make this one happen.

We were also delighted to work with Shane Donnelly & James Martin again at Ortus Secured Finance who we are building relationships with for the long term despite the short-term nature of this bridging loan.



UPDATE ON RECENT ACQUISITIONS

> SITE 4 - ROSEBERY

Our MCG Construction team have been busy completing the refurbishment of this two bedroom terraced property, which we sourced and acquired for a portfolio building client.

Our team carried out all of the refurbishment work on this property including; a full damp proof course was installed, a new kitchen with appliances, new bathroom suite and flooring, new internal doors fitted throughout, electrics upgrade, re-painted throughout and installed new flooring throughout, the ground floor was also completely re-plastered.





client Testimonials

Due to client confidentiality some clients prefer to keep their name anonymous.

PORTFOLIO BUILDING CLIENT


As a busy business owner I was looking a way to invest in property without spending hours on property pal and visiting properties. I researched a few property investment specialists in Belfast and MCG came out on top.

After a very positive call with Tanya, she was able to point me in the right direction and give me the guidance that I needed.

We have now invested in 2 deals with MCG and couldn't be happier with how everything was handled. Our two BTL properties came with tenants in them so we where cash flowing from day one.

We look forward to doing more deals with MCG in the future.

5 STAR REVIEWS

Have a read through our most recent client testimonials 

Receiving Client feedback is key for us as a company so that we can improve and develop our services.

PORTFOLIO BUILDING CLIENT

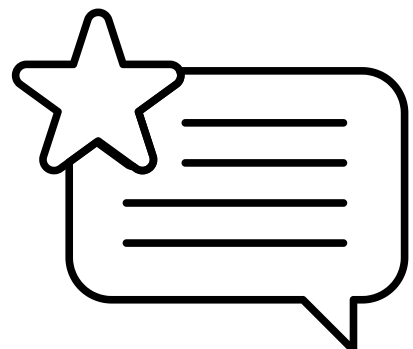
Pleasure working with you and your team Tanya! I would be more than happy to recommend MCG anytime!

I am really enjoying following the MCG progress, what you're doing is fantastic and it's great to see local entrepreneurs do well!

PROJECT MANAGEMENT CLIENTS

Having previously managed the renovation of BTL properties for our own portfolio we knew we didn't currently have the time to dedicate to this property, that's when we decided to employ the expertise of Tanya and her team at MCG Investments. They managed the complete renovation of our property from initial strip out through to turn key finish. The finished result is superb and a tenant moved in within a week of MCG completion. We would like to thank Tanya and her team.

Jenny and Sean McKee





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Please note, MCG Investments is a member of the UK Property Ombudsman; we have all relevant commercial insurances in place to protect our clients and we are registered with the ICO for Data Protection. Client confidentiality is of utmost importance to us. We are not FCA regulated and we do strongly advise all clients to seek their own independent financial and legal advice, before entering into any investment agreement. A copy of our Risk Guide is provided on our website <https://mcginvestments.co.uk/compliance/>

