

THE MISTORIA GROUP



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Mistoria Group



"Having worked with the Mistoria Group on 3 properties and with another 2 to 3 currently in the pipeline, MSS Real Estate is thrilled with the working relationship it has with Mistoria. The Mistoria Group have provided MSS Real Estate with a full property investment service, ranging from the sourcing of potential assets, through refurbishment and all the way to the letting and management of the properties.

Mistoria Group provide a high quality of service to their clients/partners, not only demonstrated by the high finish of the properties post renovation, but also by the fact that investors are kept continuously informed with all workings/procedures that are being carried out on their properties. These works come in on time and on budget.

With the excellent structure and team Mistoria have in place, lead by Mish Liyanage, MSS Real Estate are looking ahead to a huge expansion of its student accommodation portfolio aided by the services of the Mistoria Group. With the strong amount of opportunities on offer in the market and the fact that Mistoria have a team dedicated to finding the very best properties, there is huge potential for MSS Real Estate and Mistoria to be at the forefront of the student accommodation property market for years to come."

Mr ME, May 2013

The Mistoria Group is one of the leading property companies in the North of England offering unrivalled service in property investment, sourcing, renovations and lettings. Specialising in finding properties substantially below current market values, the properties are then renovated to the highest industry standards and rented or sold on behalf of investors.

With more than 100 years of industry experience as landlords, investors, project and letting managers, we have delivered profitable investments to a large base of individual and institutional clients, many of whom return time and again to invest with us. So, whether you are looking for a home to rent, undertaking a renovations project, have a property to let or exploring investment opportunities, we have a service for you.

Comprising a selection of bespoke companies dedicated to servicing the needs of clients who demand the very best possible results in all aspects of property investment, we can offer:

- Arm Chair Portfolio Building — Mistoria Group
- Property Investing — Mistoria Investments
- Renovations, Furnishing and Maintenance — Mistoria RFM
- Landlord and Tenant Management — Mistoria Lettings
- Surveys and Project Management — Mistoria Surveying Services
- Property Sourcing and Sales — Mistoria Estate Agent
- Accountancy and Taxation — MCC
- International Sales — Mistoria International
- Managing Utility Bills — Mistoria Utilities
- House Clearance / Cleaning — Mistoria Spotless

Our particular areas of expertise include:

- Development of high yield student and professional accommodation portfolios
- Refurbishment of dilapidated commercial and residential property portfolios
- Turn-around of under-performing property assets to maximize yield returns
- Financial audit, appraisal and solutions proposals for property portfolios and property companies in distress or consistently failing to achieve targets

To find out more about the Mistoria Group, you can visit the website www.mistoriagroup.com or call one of the team on 0800 500 3015.



"I was interested in buying a property to earn a supplementary income. I had neither the time nor the knowledge to search for an appropriate property. Mistoria found me a property which needed a lot of renovation work. They came up with a plan, rebuilt it and renovated it to a high standard. It is now fully let, earning me the income I need."

Mr KA, Investor, March 2013

Mistoria Investments

With returns from banks at an all-time low and share portfolios and pension funds under performing, there has never been a more judicious time to invest in property. Mistoria offers a complete property investment solution to both private and institutional clients, with a focus on 'high-yielding' student and professional accommodation.

If you are seeking to diversify or simply looking at property as an alternative investment opportunity, Mistoria can offer you a choice of bespoke property investment products.

The benefits of using Mistoria Investments include:

- 'Turn-Key' delivery of a high yielding student and professional accommodation property, delivering a strong monthly cash-flow and annual 'cash' net-yield in the region of 7-12% (these returns will be as high as 35% if geared)
- Unlike many other investments, you will own the assets, hence your capital is secure
- All aspects of operating these production intensive assets are dealt with by our chartered building professionals and ARLA qualified lettings team
- More than 100 years combined property experience result in ensuring your asset portfolio is performing to its maximum potential
- All financial management, from acquisition through to delivering your rental flow are handled by our team of qualified and highly professional chartered accountants

To find out more about Mistoria Investments, you can visit the website www.mistoriagroup.com/about/mistoria-invest/ or call one of the team on 0800 500 3015.

Mistoria RFM

Renovations, Furnishings And Maintenance

Undertaking a renovations project can be a daunting task. At Mistoria RFM, we understand that time is money and choosing the right professionals, builders and materials can take considerable planning. Offering a complete renovation service, our experience covers:

- Refurbishing properties for landlords for the rental market
- Re-roofing and external decoration
- Re-wiring, plumbing, heating installations and joinery
- New kitchens, lofts, garages and cellar conversions

Benefits of working with Mistoria Renovations include:

- 12 months warranty on all work undertaken with competitive prices on materials
- Regular project updates with supporting images, from planning through to execution

Once complete, Mistoria Furnishing can prepare your asset for the student and professional rental market. We know the higher the specification, the greater the rental prospects and the higher the yields, so our team can provide a range of interiors to suit every style and budget. Benefits of using Mistoria Furnishing include:

- Variety of quality packages from Platinum, Gold, Silver and Bronze to suit every budget.
- Up to 12 months warranty on extensive range of furniture, white goods and blinds
- Easy and convenient ordering process: Online, Telephone or Email.

Our maintenance service offers clients total security through a service-focused maintenance contract. Working with the team at Mistoria Lettings, our maintenance team is available day or night, 365 days per year, ensuring your asset is kept in the best possible condition. Benefits of using Mistoria Maintenance include:

- 24/7 response times and all queries dealt with by qualified, experienced tradesmen
- Landlord approval will be first obtained for repairs over £150
- All work is covered by a 12 month component and installation guarantee

Mistoria Maintenance is also available for individual contract work. Whether you are seeking an expert to fit your new boiler, plumb your washing machine, build a new storage solution for your property or re-wire your electrics, we are happy to quote for the job.

To find out more about Mistoria RFM, you can visit the website www.mistoria.co.uk or call one of the team on 0800 500 3015.



"I have a number of rental investment properties and following a referral from a business colleague, contacted Mistoria Furnishing seeking urgent assistance in bringing a prestigious apartment back to its original high standard. The previous tenant had left the property in a rather undesirable state and a rapid turnaround was required. Mistoria Furnishing responded immediately identifying the scope of work which included supply and installation of new furniture and soft furnishings, steam cleaning of all areas and removal of rubbish. Amazingly the apartment was ready within 48 hours and Mistoria Furnishing truly went above and beyond what was originally requested. I was impressed with the speed and efficiency and would highly recommend them to anyone."

Mr MS, January 2013



"We have received a very friendly, efficient and professional service from Mistoria Lettings from the very outset. In particular, Mike Howard has been more than accommodating to us as Landlords in Northern Ireland. On one occasion he met with us in Liverpool and we viewed our property (which was maintained to a very high standard indeed). Mike explained in great detail the measures he and his team would be putting in place to secure tenants for the following year. Mike from Mistoria has been more than diligent in replying to any queries we may have had regarding rental payments. Rental payments have always been made on time without delay. We have been advised at every stage of work required, carried out and our authority was sought at each stage. We would have no hesitation whatsoever of recommending Mistoria Lettings to future Landlords and we most certainly will be asking Mistoria to act on our behalf with any additional property we may let in the future. A truly professional service."

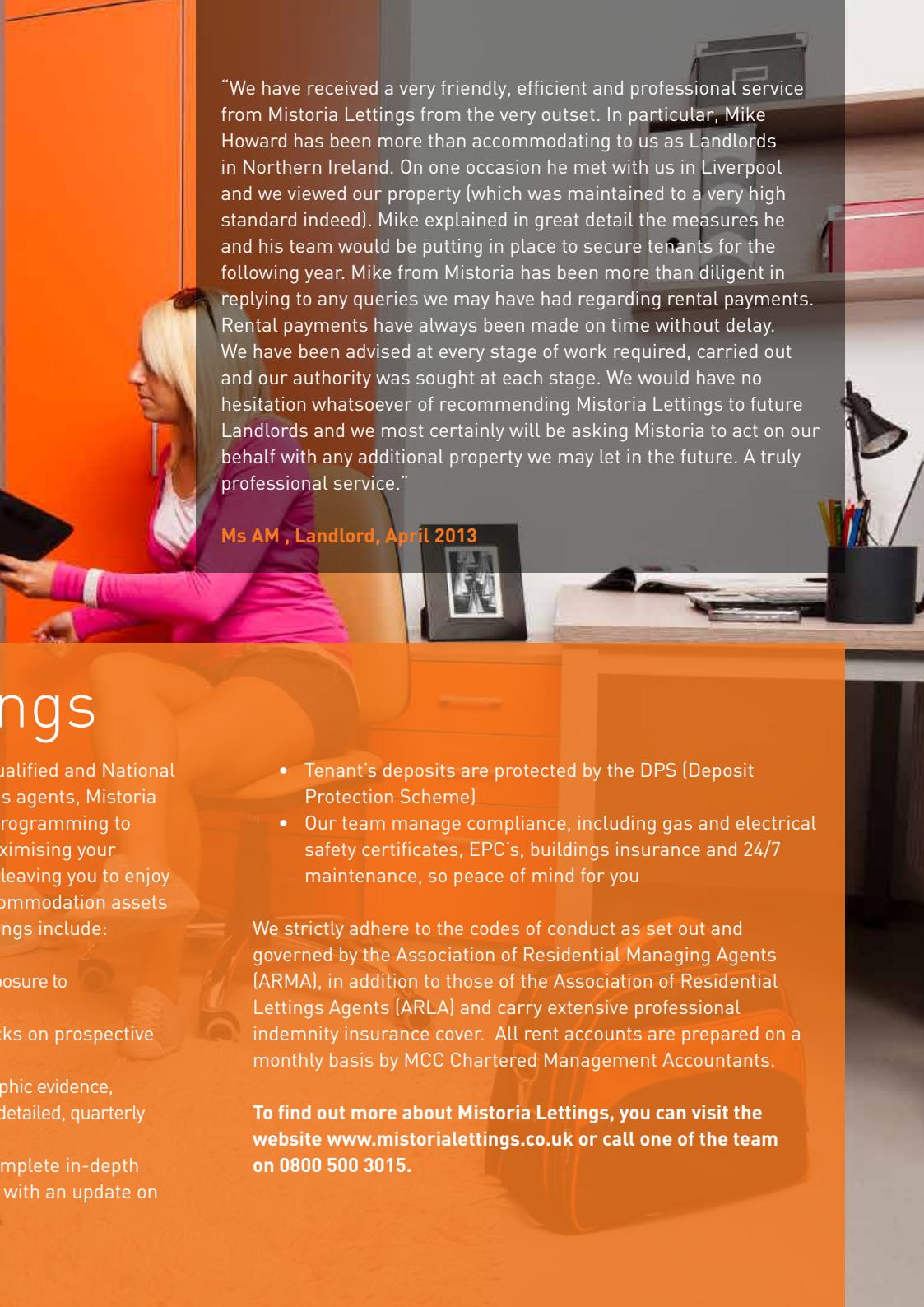
Ms AM , Landlord, April 2013

Mistoria Lettings

Managed by a team of knowledgeable ARLA qualified and National Landlords Association (NLA) approved lettings agents, Mistoria Lettings use the very best lettings software programming to monitor your investment on a daily basis, maximising your returns from day one, minimising stress and leaving you to enjoy the profits your student and professional accommodation assets will generate. Benefits of using Mistoria Lettings include:

- Our marketing team ensure maximum exposure to prospective tenants
- We undertake extensive reference checks on prospective tenants
- Thorough inventory service with photographic evidence, protecting both landlord and tenant, with detailed, quarterly property inspections
- Monthly rental statements provide a complete in-depth overview of your property performance with an update on any rent arrears

- Tenant's deposits are protected by the DPS (Deposit Protection Scheme)
- Our team manage compliance, including gas and electrical safety certificates, EPC's, buildings insurance and 24/7 maintenance, so peace of mind for you



We strictly adhere to the codes of conduct as set out and governed by the Association of Residential Managing Agents (ARMA), in addition to those of the Association of Residential Lettings Agents (ARLA) and carry extensive professional indemnity insurance cover. All rent accounts are prepared on a monthly basis by MCC Chartered Management Accountants.

To find out more about Mistoria Lettings, you can visit the website www.mistorialettings.co.uk or call one of the team on 0800 500 3015.

Mistoria Surveying Services

Mistoria Surveys offers a wide selection of property related services used in the purchase or leasing, adaptation and new build of residential and commercial property, such as residential and commercial surveys, project management and party wall advice for building adaptation and new build projects. All survey reports include a home visit to discuss the contents and for you to ask any questions concerning the work undertaken. Surveys we offer include:

- Property Valuation Reports
- Property Condition Reports
- Building Survey Reports
- Building Defect Reports
- Home Buyers Surveys
- Schedule of Works

- Floor Plans
- Energy Performance Audits and Reports
- Damp and Timber Inspections
- Wall Tie Investigation
- Roof and Structure
- External brickwork and joinery

The Energy Performance Certificate is now required as part of the selling pack provided by an estate agent and our team of Certified ECO Assessors will produce a report covering all required elements of the building and interior.

To find out more about Mistoria Surveying Services, you can visit the website www.mistoriasurveys.com or call one of the team on 0800 500 3015.

"I was introduced to MSS through a friend of mine who is an existing landlord of Mistoria in 2013 and since then I have found that they offer a personal, professional and forward thinking service.

MSS managed to carry out a building survey on my property with supporting floor plans, did a comprehensive schedule of work and provided me with weekly project reports supported with before and after pictures whilst the renovations were being carried out. On project completion I was provided with a snagging report which identified various issues based on a traffic light system which needs attention and the tasks that have been completed successfully based on the building survey and the schedule of work

I have been delighted with the professionalism, drive and integrity and I have no problem in recommending MSS to my friends and family on any project feasibility and management studies

Mr ML, July 2013



Mistoria Estate Agents

Mistoria Estate Agents sells residential property for private clients and sources property for the investment market. Our experienced team introduce buyers to our clients, before steering the sales process to a speedy conclusion.

We specialise in sourcing and selling property assets across the UK for those keen to expand or divest their property assets and typically source property requiring full renovation and refurbishment, prior to being marketed and let by a professional management company.

In addition, we can also source an extensive range of Below Market Value (BMV) investment properties, including houses, apartments and even complete portfolios through direct liaisons with a number of banks, estate agents, liquidators, accountants and administrators.

Mistoria Estate Agents also focuses on selling a variety of investment products generating 8-12% cash yields. These properties are finished to the highest specifications, complete with hotel grade renovations, furnishings & lettings. Each client receives expert advice and direct access to our database of knowledge and expertise provided by our network of contacts.

Benefits of working with Mistoria Estate Agents include:

- Sourcing properties to service the undergraduate and professional market.
- Personalised and tailored guidance and advice specific to your requirements
- An extensive network of contacts across the UK to facilitate your needs
- High yielding property assets available for immediate acquisition
- Opportunity to sell your property quickly by booking a free property valuation online or by contacting one of the team
- Lower fees

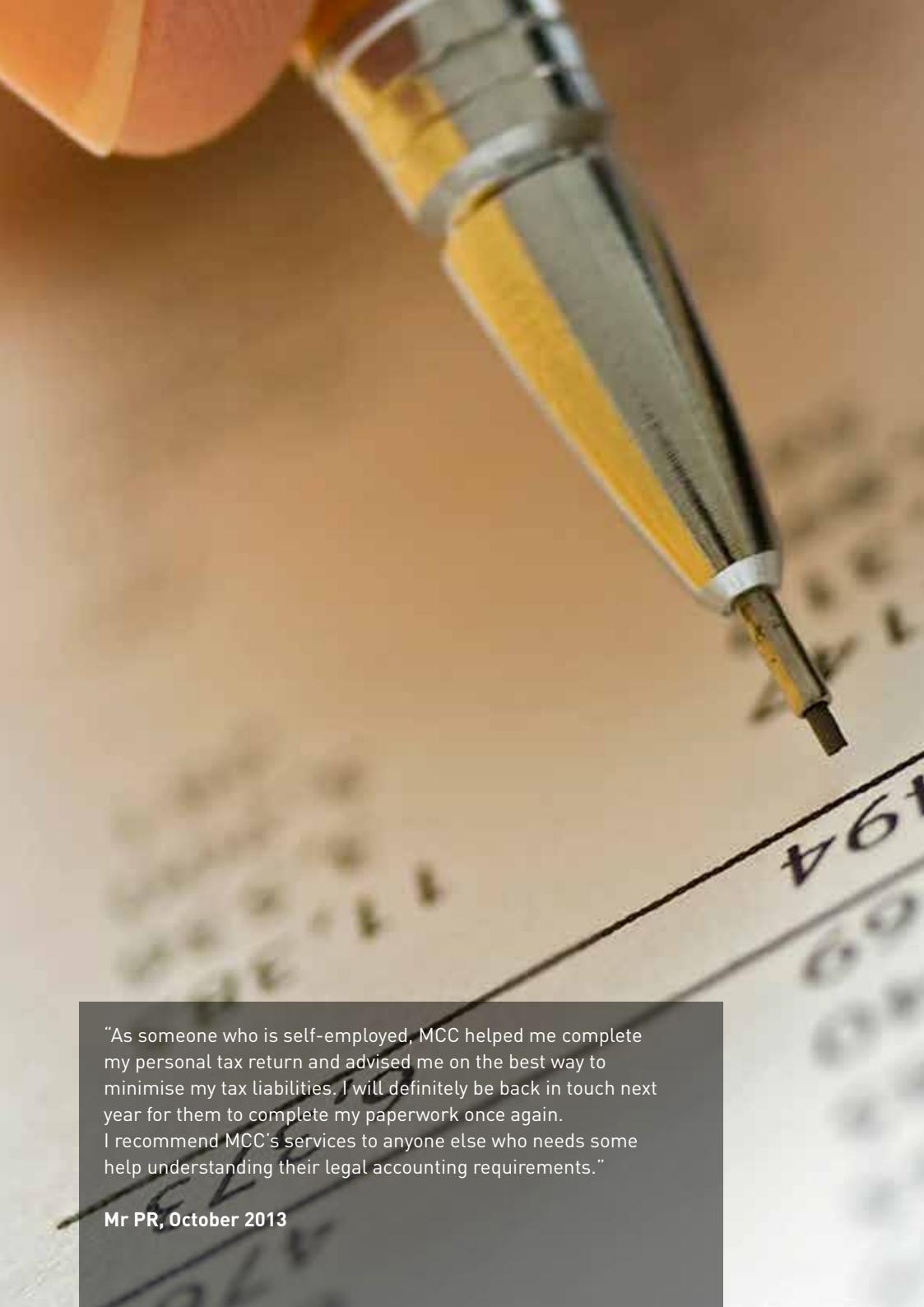
We also provide surveys as part of our service and in addition, work closely with a local independent financial advisor to assist in finding the right mortgage for you.

To find out more about Mistoria Estate Agents, you can visit the website www.mistoriasales.com or call one of the team on 0800 500 3015.

"I recently sold a property through Mistoria Estate Agency. Having good communication skills was a must, as I am based in Ireland. Mistoria provided regular updates throughout the marketing and sales process. Their extensive knowledge of the area was also valuable. However, the best part of the service by far was a speedy sale and achieving my asking price.

I am now selling another property through Mistoria and would recommend them to others."

DC Trident Sec, December 2013



MCC Accountants

MCC Accountants provides expert advice and guidance on all aspects of a client's financial accounting, planning and taxation. With more than 75 years combined experience in providing an extensive range of services, advice received from any one of our Chartered Management Accountants will be of the highest quality and tailored to your personal situation.

Whilst MCC provide a full range of general accountancy services, we also offer a variety of specialisms, including a specialist tax advice service, particularly popular with clients investing within the property market.

MCC Accountants also have responsibility to maintain and produce the accounts of Mistoria Lettings, ensuring they are clear, transparent and fully auditable. You will receive an exceptional service from a professional team who specialise in providing accountancy services and advice for those who wish to maximise their income.

Benefits of working with MCC include:

- Specialist tax advice and income extraction schemes
- Specialist property investment and tax advice on VAT, Income and Corporation Tax
- Full range of financial advice and guidance service provision
- Qualified and highly experienced Chartered Management Accountants
- Flexible and accessible whatever size your business

MCC pledge to provide you with the highest level of customer service, combined with the most competitive fees in the market place and free initial consultations.

To find out more about MCC Accountants, you can visit the website www.mccaccountants.co.uk or call one of the team on 0161 707 1500.

"As someone who is self-employed, MCC helped me complete my personal tax return and advised me on the best way to minimise my tax liabilities. I will definitely be back in touch next year for them to complete my paperwork once again. I recommend MCC's services to anyone else who needs some help understanding their legal accounting requirements."

Mr PR, October 2013

Mistoria International

Due to increasing interest in our investment opportunities from the global market, we have developed a new arm to our business, Mistoria International. This is mainly to cater to Asian, Russian, Middle Eastern and European clients.

For overseas investors who rely on capital appreciation to make the investment attractive, the issues surrounding UK Capital Gains Tax are a worry. With our HMOs, the very healthy returns are due to net rental yield, which are not subject to Capital Gains Tax.

As an acknowledged expert and established market leader, Mistoria International will source the tenants, manage them and the property. If you are an overseas investor, or reside out of the country, the income could be paid to you without tax deductions. Benefits of investing in the UK property market:

- The UK has a steady and stable economic and political environment. It is a world leader and was a founding member of the UN and NATO. It is a member of the club for the world's eight top wealthiest nations – the G8.
- In 2012, it bucked the trend in overall inward investment, attracting an increase of 22% or £40bn, in direct contrast to the EU where the investment fell by 44%. The UK property market continues to be buoyant, due to the desire of home ownership.

Benefits of investing in the property market in the Northwest of England:

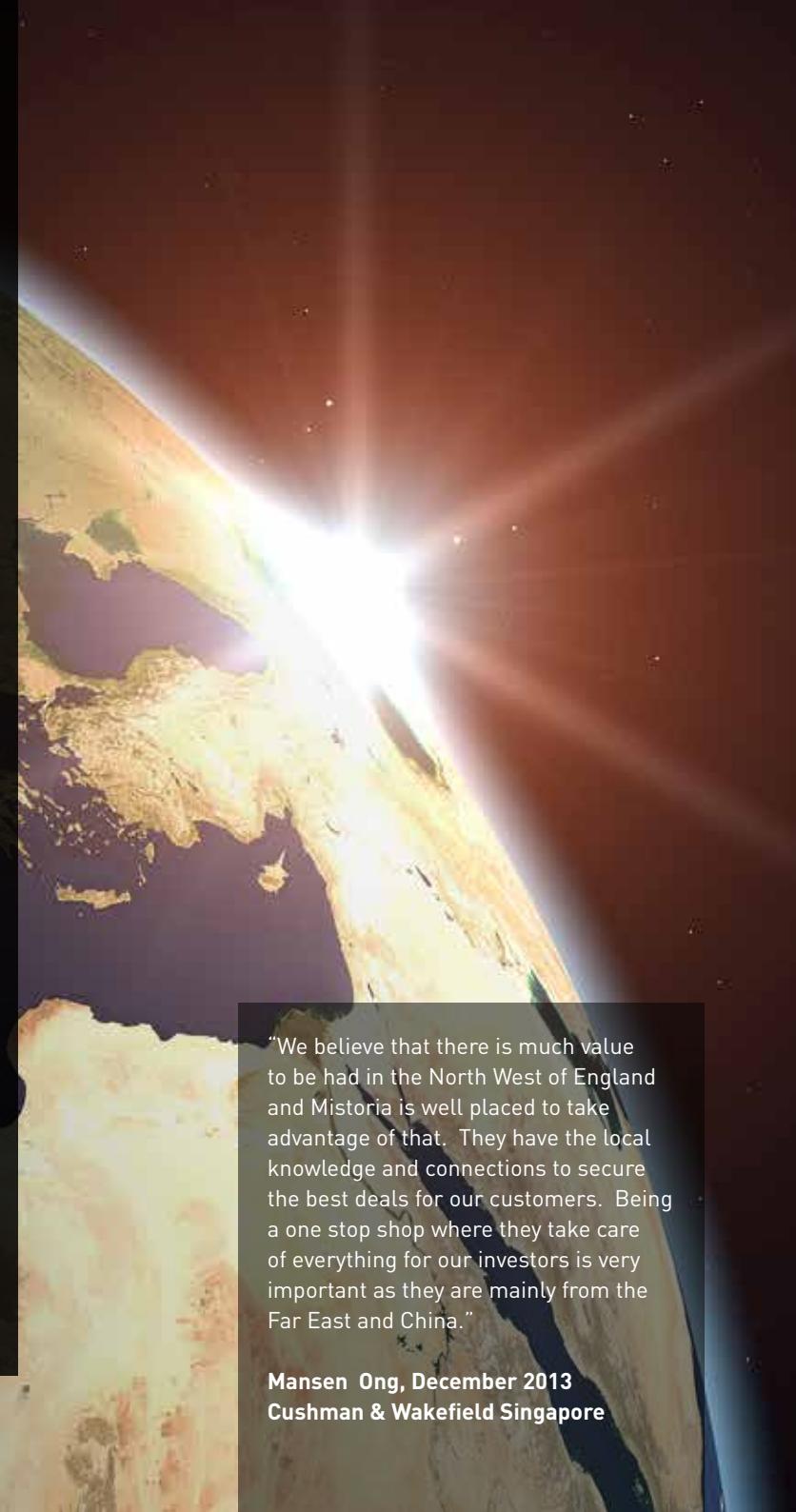
- Due to low yields, (because of high property prices), London is a less attractive option and experts are now predicting a radical adjustment in London property prices.

- On 22nd September 2013, The Sunday Times reported that: "Manchester is back on the move" with property demand now exceeding supply.
- The Northwest of England is the most buoyant geographical student market in the EU, with a strong demand for rental property in the Manchester area, home to 90,000 students, the biggest student population in Europe.
- The journey from Manchester from London by train takes just 2.5 hours.
- Liverpool has three universities and two hospitals, resulting in an ever present demand for rental accommodation. It is also the third most popular destination for international visitors in Britain.

Benefits of investing through Mistoria International:

- NET Yield of approximately 9% per annum, capital appreciation of at least 2% per annum
- Every aspect of property sourcing, purchase, maintenance and locating prospective tenants is managed for you.
- Very high occupancy rate – 98% - 99% – achieved in more than 200 properties and more than 1000 tenancies.

To find out more about Mistoria International, you can visit the website www.mistoriainternational.com or call one of the team on 0161 656 5690.



"We believe that there is much value to be had in the North West of England and Mistoria is well placed to take advantage of that. They have the local knowledge and connections to secure the best deals for our customers. Being a one stop shop where they take care of everything for our investors is very important as they are mainly from the Far East and China."

**Mansen Ong, December 2013
Cushman & Wakefield Singapore**

Our latest companies



Mistoria Spotless offers a unique selection of services in readying a property to receive tenants or an inspection from landlords and investors. There are a number of different elements to Mistoria Spotless:

House Clearance: This service involves the emptying and – if necessary – ripping out of any existing fixed items such as kitchen or bathroom components from the property, in order to provide contractors with a blank canvas upon which to work.

Builders Clean: This service will ensure the removal of excess waste left by contractors, with the property cleaned to a high standard appropriate for painting and carpet installation.

Sparkle Clean: This service will provide the 'finishing touch' to a renovation, guaranteeing each room and surface has been cleaned, polished and is pristine, in order to receive tenants or a final inspection from investors or stakeholders.

Additional services available include:

- Carpet Cleaning
- Jet Washing
- Garden Clearance

To find out more about Mistoria Spotless, please call one of the team on 0800 500 3015.



In 2014, we launched our very own utilities company specifically tailored to the HMO (houses of multiple occupancy) property market.

Mistoria Utilities will respond to a growing need for further control with regards to student property bills, such as gas, electricity, council tax and broadband, with just one single bill presented to students and costs capped.

The benefits of using Mistoria Utilities:

- Prior to the launch of Mistoria Utilities, a number of different suppliers were used, which caused confusion. The provision of a 'one stop shop' facility for utility bills removes unnecessary complications and provides a streamlined service.
- Tenants will receive just one bill and receive unlimited broadband, dealing with the Mistoria Group only.
- Landlords can rest assured that the Mistoria Group is dealing with all billing on their behalf, ensuring that students do not exceed usage and costs are fixed.
- By maintaining control over this element of the HMO procedure, we are able to offer an even higher level of service to both landlords and tenants.

To find out more about Mistoria Utilities, please call one of the team on 0800 500 3015.



At the Mistoria Group, we place great importance on conducting business in a responsible way and strive to operate in a socially, environmentally and economically sustainable manner, in all of our undertakings.

We actively support a number of charitable organisations both across the UK and internationally, including the Polio Trust Fund (assisting children affected by polio in developing countries), the Ketumati Buddhist Trust Fund and the Liverpool Ocular Oncology Centre, and where possible, seek to form strong and valuable community links.

Throughout the year, members of our team will be undertaking various challenges to raise money for further worthwhile causes and we positively encourage all stakeholders, in particular, our landlords, investors and tenants to fully reinforce these fundraising efforts and contribute in any way possible.

We intend to ensure that CSR is a core part of our long term business interests, be it via charitable contributions, reducing our carbon footprint or engaging with our local community and a passionate, committed workforce is essential in all of these endeavours. The heart of every successful company is its workforce and we are focussed on investing in our staff, supporting training and development and providing a healthy work life balance for everybody at the Mistoria Group.

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