

The BIG idea...

You're not betting on timing, deals, or refurbs. You're making a **leveraged bet on inflation** – a force central banks must keep alive. Inflation erodes cash. But when you own property with a mortgage, inflation works for you – **growing your equity** while your debt stays fixed.

How the maths works

Let's break down how inflation builds your wealth:

- You invest £50k, buy a property for £200k (with a £150k mortgage)
- Inflation lifts prices by 2% per year → property = £250k in 10 years
- You still owe £150k → your equity = £100k
- Your money has doubled... before rent or any property growth beyond inflation

More inflation = more gain time = your best ally

Your action plan

Decide Set your goal	Choose Choose your structure	Secure leverage	Buy the right property	Build a hands-off setup	Hold: Let inflation work
What's your timeframe? What's your goal? (Retirement? Legacy? Income?)	Read up on individual vs limited company structure List out pros and cons for your situation Take professional tax advice	Speak to a broker about your situation Get comfortable with interest-only borrowing Decide on your leverage comfort level Decide how long to fix	Think about: Location Condition Cashflow Discount	Decide whether to use letting agents Do you need a PA or other assistance? For each task, how will you avoid getting dragged in?	Every year: Review your rents Calculate current values Calculate current LTV Calculate annual total return Review processes

