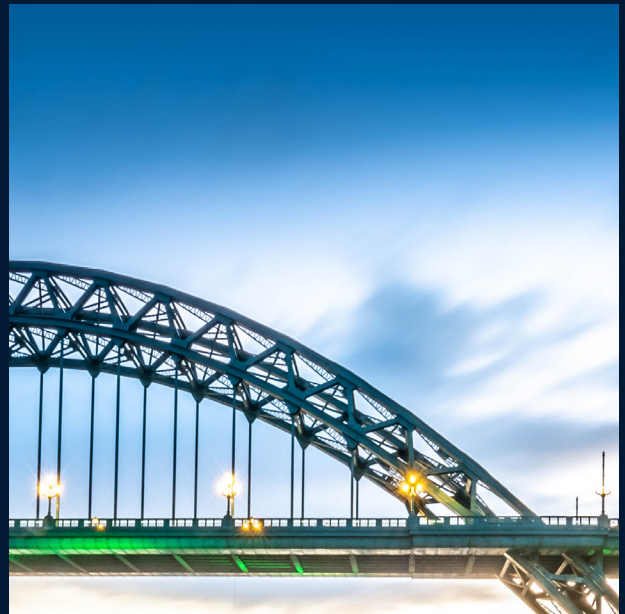




Bespoke Portfolio Building Across the North East

Tailored buy-to-let and BRRR property acquisition for hands-free investors seeking strong yields and long-term stability.





Welcome.

Thank you so much for taking the time to read this.

I'm Jamilah and I'm incredibly proud to welcome you to JH Property Connect. A business rooted in heart, honesty and a deep love for the North East. I was born here, raised here, and everything I do comes from a place of wanting to help people across our region.

I've worked in property for nearly four years now and from day one my focus has always been people. I genuinely believe property is most powerful when everyone wins. The seller, the investor and the community. That is the foundation of JH Property Connect and it guides every decision I make.

I hope our prospectus helps you understand

who we are, how we work and why we would love to partner with you on your investment journey.

JH Property Connect was built to bridge the gap between profit and purpose. We work with motivated sellers, independent agents and trusted professionals to ensure our investors receive opportunities that are not only financially sound, but rooted in integrity.

If you decide to work with us, you're not just building a portfolio. You're becoming part of something much bigger.

Thank you again for being here.

Many thanks,

Jamilah

Who We Are.



JH Property Connect specialises in finding, securing and supporting high-performing buy-to-let and BRRR properties across the North East of England.

We work with investors who value strong fundamentals, clear numbers and long-term relationships over fast, transactional deals.

Our approach is personal, data-led and rooted in deep local knowledge, ensuring every acquisition is made with both profit and people in mind.

Why the North East

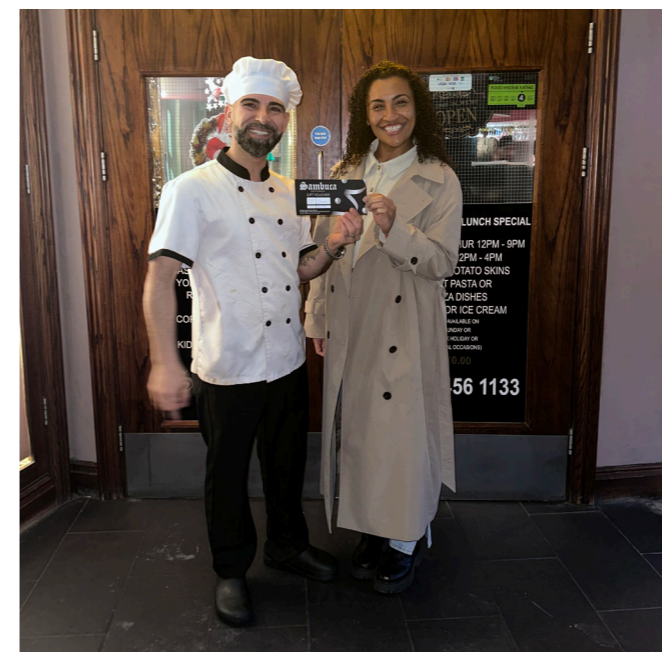
The North East continues to deliver some of the UK's strongest rental yields, driven by affordability, regeneration projects, major employers, and consistent tenant demand. This combination allows investors to achieve strong monthly cash flow while building long-term equity.

What Makes Us Different

We work closely with a small group of committed and aligned investors and we prioritise:

- Quality over quantity
- Clarity over hype
- Long-term relationships over one-off transactions

Every portfolio we help build is treated with the same care and attention we would expect for ourselves.



Where We Operate.

We specialise in some of the strongest investment areas in the region:



- Newcastle Upon Tyne
- Gateshead
- Sunderland
- South Shields
- Durham

These areas consistently deliver high tenant demand, strong family rental markets, excellent BRRR potential and reliable resale demand. They provide the ideal foundation for both first-time and experienced investors seeking sustainable and capital growth.



What We Buy.

We focus on properties that consistently perform well in the North East market:

- Two-bed terraces
- Three-bed terraces
- Two and three-bed semi-detached homes
- Refurbishment projects
- BRRR opportunities
- Tenanted properties

We don't work with flats or leasehold properties. Only solid, freehold homes that offer reliability, demand and long-term security.

Our Typical Deal Profile

- Property Type:**
2-3 bed terraces and semi-detached homes
- Purchase Range:**
£70,000 - £150,000
- Rental Range:**
£650 - £1,050 pcm
- Target Gross Yield:**
8% - 12%
- Strategy:**
Buy-to-Let | BRRR | Value-Add
- Condition:**
Light cosmetic refurb to full internal renovations
- Freehold Only:**
No flats, no leaseholds



Track Record.

Staneway - Completed Deal



Location: Staneway, NE10, Gateshead

Purchase Price: £90,000

Refurb Estimate: £20,000

Estimated End Value: £140,000

Estimated Monthly Rent: £975 pcm

Strategy Used: Buy-to-Let (BTL)

Investor Outcome: A strong cash-flowing buy-to-let 3-bed semi-detached home in a high-demand family rental location, secured at a deeply discounted price negotiated direct to vendor. The property delivers reliable tenant demand and immediate monthly income following refurbishment.

Lesson Learned: This deal demonstrated the importance of strong direct-to-vendor negotiation and accurate refurbishment forecasting. Securing the property at a deeply discounted price ensured healthy cash flow from day one, while local demand validated the strength of this micro-location for family buy-to-let investments.

Investor Result: The investor now holds a long-term family rental in a prime demand area, offering strong monthly cash flow and solid long-term capital growth potential.

Woodbrook - Completed Deal



Location: Woodbrook, NE5, Newcastle

Purchase Price: £83,000

Refurb Estimate: £32,595

Estimated End Value: £160,000

Estimated Monthly Rent: £900-£1,050 pcm

Strategy Used: Buy-to-Let (BTL)

Investor Outcome: The investor will hold a redesigned 3-bed family rental in a prime Newcastle demand area, secured with a deep discount. Following refurbishment and reconfiguration, the property is positioned to deliver strong monthly cash flow alongside long-term capital appreciation, supported by consistent tenant demand and the area's ongoing regeneration.

Lesson Learned: This deal reinforced that meaningful value can be added through smart layout reconfiguration rather than heavy redevelopment. Identifying the opportunity early ensured the uplift strategy remained achievable, cost-controlled and aligned with local family tenant demand. Significantly enhancing both rental income and overall market value.

Investor Result: The investor will hold a redesigned family rental asset in a prime demand area, positioned for stronger monthly cash flow and enhanced long-term capital appreciation following the upstairs reconfiguration.

How Our Portfolio-Building Process Works.

Our journey began working directly with motivated sellers. Over time, the business grew and we began building strong relationships with independent estate and letting agents across the North East.

This shift means our investors now receive a consistent flow of high-quality opportunities, including properties that are pre-market, off-market or being discreetly reduced.

Here's how we work together:



Understanding Your Goals

We have an honest conversation about your plans, budget and timeframe.



Activation & Compliance

You complete your onboarding checks and your investor profile is created.



Tailored Acquisition Search

We'll begin searching for properties that genuinely fit your criteria, filtering out anything that doesn't align.



Securing the Property

We handle the negotiation, communication and offer process on your behalf.



Refurbishment & Tenancing Support

Where needed, we coordinate with trusted trades, organise quotes and support you through the full refurb process until the property is ready for tenants.

Our Due Diligence Process.



Before any opportunity is sent to an investor, we complete a thorough, layered due diligence process to ensure the property fits your criteria, delivers realistic rental performance and aligns with long-term portfolio goals.

We assess:

Rental Demand & Rent Comparables

We review multiple local listings to determine realistic monthly rent expectations and demand level for your property type.

Sold Price Comparisons

We analyse recent SOLD properties nearby to understand true market value – not inflated asking prices.

EPC Rating & Improvement Potential

We check the current EPC rating and identify any simple upgrades that could improve energy efficiency and tenant appeal.

Property Condition & Refurb Scope

We outline expected works and provide a realistic cost estimate, helping you understand the uplift strategy and timeframes.

Crime, Schools & Area Profile

We review community safety, local amenities and school ratings to ensure the area aligns with strong rental demand.

Flood Risk & Environmental Checks

We conduct environmental checks to identify any risks that may affect insurability or long-term suitability.

Tenant Profile & Exit Strategy

We consider who the likely tenant will be, how easily the property can be let, and future resale or refinance options.

Why This Matters

This process protects your investment, removes uncertainty and ensures that every opportunity you receive is a high-quality, well-assessed deal that aligns with your goals.

What an Example Opportunity Looks Like.

Below is a simplified version of the type of deal pack you'll receive when a property matches your criteria. Each pack includes clear numbers, rental research, refurb estimates and a recommended strategy, helping you make confident, informed decisions.

■ Example Deal Overview

Property: 3-bed house, Meadowfield, Durham

Strategy: BRRR / Buy-to-Let

Condition: Light internal refurb

Location Profile: Strong rental demand, excellent access to amenities, reliable family tenant market

■ Headline Numbers

Purchase Price: £80,000

Refurbishment Estimate: £8,000

All-In Cost: £88,000

Estimated End Value: £110,000

Refinance at 75% LTV: £82,500

Estimated Monthly Rent: £900 pcm

■ Deal Performance (Illustrative Only)

Money Left In Deal (post-refinance): £11,100

Months Before Money Is Repaid Through Cash Flow: 22 months

Gross Yield: 13.50%

Net Yield: 11.48%

Return on Capital Employed: 54.27%

These figures reflect this specific property and market conditions at the time of assessment. They are not representative of future returns and should not be relied upon as forecasts.

■ Why This Deal Worked

- Light internal refurbishment with clear value-add potential
- Strong rental comparables in the immediate area
- Straightforward refinance pathway through uplift in valuation
- Clean, manageable numbers ideal for BRRR investors
- Reliable tenant demand for 3-bed family homes in Meadowfield

■ Typical Timeline

Week 1-2: Offer accepted, conveyancing begins

Week 3-8: Completion

Week 9-12: Light refurb works (kitchen, decor, flooring, bathrooms if needed)

Week 13: Tenants secured at £900 pcm

Timelines may vary depending on conveyancing, contractor availability and lender timescales.

■ What You Receive in Every Deal Pack

- Property overview
- Clear financial breakdown
- Rental and sale comparables
- Refurbishment scope and estimate
- Strategy recommendation
- Timeline and next steps

■ A Ready-to-Use Summary

Every deal pack is designed to give you all essential information in one clear view, allowing you to make fast, confident decisions while we handle the research, negotiation and coordination.

Fees.

■ Commitment Fee £500

This confirms your place as an active investor and allows us to begin building your tailored search. It is offset against your first acquisition fee. It is only refunded if you fail compliance checks.

■ Acquisition Fee £5,000

Paid in two stages:

- 50% on agreement of the purchase
- 50% on completion

This includes negotiation, due diligence, support and coordination throughout the entire process.

WHAT'S INCLUDED

Your acquisition fee covers:

- Tailored property search based on your criteria
- Full due diligence on every shortlisted property
- Clear financial breakdowns and comparables
- Agent communication & negotiation handled on your behalf
- Offer packaging and submission
- Conveyancing support and progress updates
- Refurbishment support (optional) including quotes
- Lettings handover assistance once the property is ready
- End-to-end guidance from first viewing to tenants moving in

This ensures a smooth, transparent and fully supported experience throughout the acquisition process.

Risks & Important Considerations.

Property investment carries risks and while we work hard to minimise them through thorough due diligence and clear communication, it's important that all investors understand the following considerations:

Market & Valuation Movement

Property values can fluctuate due to wider market conditions. Estimated end values are based on current data and are not guaranteed.

Rental Demand & Voids

While we target areas with strong rental demand, there may be occasional void periods where the property is not tenanted.

Interest Rate Changes

Mortgage rates may increase or decrease over time, which can affect monthly cash flow and refinancing outcomes.

Refurbishment Variance

Refurbishment costs can vary depending on contractor availability, pricing changes and unforeseen work identified once the project begins.

Lending Decisions

Mortgage offers, valuations and lending criteria are set by external lenders. These decisions are outside of our control.

Personal Circumstances

Your eligibility for lending and refinancing will depend on your own financial profile, income, credit history and documents.

Important Disclaimer

All figures provided within this prospectus, including purchase price, refurb estimates, rental income and end value projections are estimates only and should not be interpreted as guaranteed returns.

Investors are encouraged to complete their own due diligence, seek independent financial advice if required, and ensure they understand the risks before proceeding.

JH Property Connect is not regulated by the Financial Conduct Authority and does not provide financial or investment advice.

Compliance & Data Protection

We operate under all necessary legal compliance frameworks, including:

- KYC (Know Your Customer)
- AML (Anti-Money Laundering) checks
- Proof of Funds verification
- ICO-registered data handling

These checks ensure a safe, transparent and professional process for both buyers and sellers.

JH Cares — Our Community Work.

JH Cares was created from my love for our region and my belief that community should always come first. Property may be the vehicle, but people are at the heart of everything we do.

Our first Christmas Eve initiative brought together:

- Over 130 meals donated by generous local restaurants
- Support from incredible local businesses
- Press coverage from the Shields Gazette
- A partnership with The People's Kitchen
- Delivery support from volunteers and my family
- Interest and encouragement from our local MP
- A partnership with South Tyneside Council

This initiative is only the beginning and will be ran annually, alongside other initiatives throughout the year.

JH Cares reflects the true purpose behind JH Property Connect:

Compassion, connection and giving back to the communities we serve.

As the business grows, so will our impact. We are committed to ensuring that every success we create also contributes to something meaningful in the places we call home.

Next Steps.

If you'd like to begin building your North East portfolio with us, here's how to get started:

■ Book Your Investor Onboarding Call

This is where we learn about your goals, budget and timeline.

<https://calendly.com/jhpropertyconnect/30min>

■ Complete Your Onboarding Form

This captures your buying criteria and allows us to tailor your search.

<https://2forca.share-eu1.hsforms.com/261fso7VySEmTUoRrzlgAFw>

■ Pay Your £500 Commitment Fee

This secures your place as an active investor and activates your search.

The fee is offset against your first acquisition fee

<https://buy.stripe.com/8x200IfcTd0LcRI3rG8IU00>

■ Complete Compliance Checks

You'll be guided through KYC, AML and proof-of-funds verification.

■ Begin Receiving Tailored Opportunities

Once activated, you will start receiving properties that match your exact criteria.

Analysed, packaged and ready for decision-making.

We'd love to support you in building a profitable, long-term and hands-free North East portfolio.

Let's begin.




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