



the property experts



## THE PROPERTY EXPERTS

Specialising in Property Management, Letting Property, Property Sales

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# WORD FROM THE DIRECTORS

Specialising in Property Management, Letting Property, Property Sales. Property Acquisition and Portfolio Management since 1974.



**Fineholm is a privately owned, family run business, established since 1974,** dealing with residential letting, property management and property sales and acquisition throughout

Glasgow, Edinburgh and the surrounding areas. We aim to provide a professional and friendly service to all our clients- whether you are a buyer, seller, landlord or tenant.

## Our mission:

To offer a friendly approachable service with no airs or graces. We know all too well that buying or renting a property can be daunting, we are happy to give advice to everyone, regardless of their property needs!

A professional and regulated service (ARLA and TPO) where you can have peace of mind that no corners are cut when it comes to your property. We've been in business for over 40 years unlike some agents who are here today gone tomorrow!

To provide honest experience driven property advice, not

"... we can offer you a friendly professional service"

massaged figures to attempt to get your business. We know how to get the best out of your property portfolio, whether its 1 property or 10.

If you are a first time landlord with no experience, or a seasoned investor landlord or considering starting out on your property journey, we can offer a friendly professional service.

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“ Always very helpful and has not let me down yet. Excellent at keeping me up to date with what needs done and often does perhaps more than they should be doing for me! ”

# OUR HISTORY

## PROPERTY MANAGERS WITH 42 YEARS EXPERIENCE

FINEHOLM EST 1974

1974	2000	2005	2011	2013	2014	2015
<p>▽</p> <p><b>FINEHOLM WAS ESTABLISHED</b></p> <p>Fineholm is established in Glasgow.</p>	<p>▽</p> <p><b>MOVED TO UNION ST</b></p> <p>Moved to larger offices from St Vincent Street to Union Street.</p>	<p>▽</p> <p><b>ACQUISITIONS</b></p> <p>Acquire Abbotsford Scot, in Edinburgh, Fineholm's Edinburgh offices open.</p>	<p>▽</p> <p><b>INTRODUCED ESTATE AGENT</b></p> <p>Estate Agency is added to the services offered by Fineholm.</p>	<p>▽</p> <p><b>ACQUISITIONS</b></p> <p>Acquire JVR Properties, adding 300 properties to the Fineholm portfolio in Edinburgh.</p>	<p>▽</p> <p><b>ACQUISITIONS</b></p> <p>Acquire Box Properties, a property management company based in Glasgow.</p>	<p>▽</p> <p><b>OFFICE EXPANSION</b></p> <p>Expanded our Glasgow premises to the upper floors in Union Street.</p>

# OUR SERVICES

We let property - that's what we are good at and we've been doing it for over 40 years...

Our aim at Fineholm is to help you with your property from any stage, whether it is starting from sourcing the right property, helping you rent a current property, selling your home or investment property; we have experience at every stage. Each property will have a natural cycle and we want to help you maximise the return for the time you have it.

Our business started as straight forward letting but the property market has evolved. Fundamentals don't change though, good solid advice and experience are second to none.

## 1 LETTINGS

- ✓ Full Property Management
- ✓ Finders Only Service
- ✓ Rent Collection Only

## 2 SALES

- ✓ Complete Sales Package
- ✓ Online only service
- ✓ Fixed fee Only

## 3 PROPERTY INVESTMENT

- ✓ Property sourcing
- ✓ Refurbishment
- ✓ Advice only package



## TESTIMONIALS



"...not only do Fineholm know their area of business very well but their service is excellent."  
**Landlord**

"very approachable, helpful and willing and able to advise"  
**Landlord**

"A terrific service and I will recommend to others"  
**Vendor**



# THE LIFECYCLE OF AN INVESTMENT PROPERTY

Putting your hard earned money into property is a popular investment choice.

But what if you don't know where to start?

**We are here to help with every step of your property journey.**

Our range of services allows us to aid with every step of your property journey and our huge database of potential clients, from tenants to investor landlords, allows us to maximise your investment's potential.



  
**2,000**  
Properties Managed

  
**12,000**  
website visits / month

  
**4,589**  
Happy Tenants



We are an ARLA regulated agent (Association of Residential Letting Agents) which means we are heavily regulated by our governing body, giving you added peace of mind. We offer a range of services - from simple tenant find only through to full management service, and bespoke service options on request.

# SOURCING YOUR INVESTMENT PROPERTY WHERE TO START?

Buying your first investment property can be daunting, let us help...



professional  
experienced  
team to offer  
advice

**Many of our clients have never bought an investment property before and don't know where to start.**

That's where Fineholm can help! With over 40 years' experience and managing a portfolio of properties with an accumulated value of over £350m, we know what makes a good investment. Property hotspots come and go, and we are well placed to advise where the next one might be!

Some investors like to be hands on, and might just ask for some advice on a potential purchase, which we are happy to give, others are looking for a more comprehensive service.

Our Property Acquisition Service allows you to sit back, and let us source the best investment for you.

This service includes a full initial consultation with one of our buy to let experts to establish your requirements and once instructed you will be given a full report offering several investment options, showing projected rental yields, anticipated capital appreciation and what return you can expect on your investment. We will then negotiate and purchase on your behalf, and once completed, manage the property and tenancies going forward.

Honest and practical advice, we will only ever recommend properties we would consider buying ourselves!



We host regular buy to let events with specialist speakers to help you on your journey.

Monthly drop in sessions with experienced buy to let advisors.



## DEFINE YOUR GOALS

### STEP 1



For example are you looking for a short or long term investment. Are you focused on rental return or capital appreciation?

## WORK OUT YOUR FINANCES

### STEP 2



Are you stable enough financially to be a landlord? There can be unexpected costs.

## DO YOUR HOMEWORK

### STEP 3



Know your target market and don't be emotional.

# READY TO FIND A TENANT FOR YOUR PROPERTY

Lets be honest, finding tenants in todays rental market isn't tricky, but finding the right tenant for your property can be.

We are absolutely driven to find you a tenant who is trustworthy, reliable and who will look after one of your biggest assets.

## “PERFECT PRESENTATION AND THE RIGHT VALUATION”

Once invited to value your property for rental, we will visit the property and give you open, honest feedback as to how best to appeal to your target market, and what rent the property is likely to achieve. We believe presentation is key, better presentation means finding better quality tenants more quickly at the maximum rent possible.

## “GREAT MARKETING”

By reaching the widest possible audience we can ensure that if your property is marketed at the right rent, and well presented for your target market, you will not have void periods without rental income. Its our job to make your property stand out above the competition and with quality photography, listings on all major property portals including Rightmove and Zoopla, eye catching signage and our huge database of potential clients, we can assure you that it will!

Every Property has a different target market, and with a huge variety of properties on our listings, we know how to target a 1 bed flat @ £400pcm, right through to a 6 bed family home @ £3000pcm looking for a corporate let.



## FIND A TENANT

Viewings 6 days a week at times to suit potential tenants.

rightmove

Zoopla

s1homes.com

## “I KNEW WHAT WAS HAPPENING EVERY STEP OF THE WAY”

Accompanied viewings happen as standard when you appoint Fineholm, and with feedback after every viewing and a fortnightly summary of our progress, you will be kept informed every step of the way.

Once we have selected the perfect tenant, we will begin our rigorous and comprehensive credit and referencing process, to ensure we only find you quality tenants.



### HOW WE FIND TENANTS QUICKLY

- ✓ The right rental valuation
- ✓ Great Photography
- ✓ Reach a wide audience
- ✓ Accompanied viewings
- ✓ Great feedback



### OUR TOP 5 PRESENTATION TIPS

- ✓ De-clutter the property
- ✓ Clear out the cupboards
- ✓ Freshen up the paint wrk in neutral colours
- ✓ Check all bulbs are working
- ✓ Clean, clean, clean

# IS MY PROPERTY READY FOR A TENANT

Ever changing and increasing regulation on landlords in the rental sector ensure we never have time to sit still!

Most of our clients leave arranging works to us, and with a bank of reliable and reasonable tradesmen we can guarantee good workmanship.

We will advise you on the necessary legislative requirements for your property to ensure you comply, every property is different so although the legislation is the same, the specifics can differ but rest assured we will advise you what you need.



1

## REGULATION, REGULATION, REGULATION

For a full current list of regulatory requirements, just ask!



2

## PROFESSIONAL INVENTORY PREPARATION

Before we hand over your property, we prepare a comprehensive schedule of condition and contents which complies with TDS requirements



3

## THE LEGAL STUFF

Our leases are prepared and reviewed by Scotland's leading expert in Scottish property law.



# SUCCESSFUL PROPERTY MANAGEMENT

Managing property is what we do best. With a team of extremely experienced property managers, if you instruct us to manage your property or property portfolio you can sit back and relax and watch the rent come in!



## “Proactive Management, not just reactive solutions...”

Managing a property isn't just about reacting to issues, it's about maintaining the property properly to minimise expenses, that's why at our periodical inspections we will report back on areas that would benefit from some TLC, where a lick of paint is needed, to make sure we keep the property at its best and therefore increase the value of our asset. We can arrange a new carpet right through to a full refurbishment.

## “Based Overseas? No problem...”

With 20% of our landlords based overseas, we know how important good communication is. And we have tax experts on call who can help with any tax related issues from whether an expense is tax deductible to helping with your tax return.

## “Client Communication and Expert advice”

We are here to help at every stage of your property journey so whether you prefer to call, email, chat online, drop in to one of our monthly surgery sessions, attend one of our buy to let seminars or just pop in to the office in person, we will be delighted to welcome you.

**Our job is to make sure you don't have to worry about your investment, that's what you pay us for!**

**W**e will do everything - from collecting the rent, issuing a monthly statement, inspecting your property and issuing photographic reports, dealing with maintenance issues that crop up and generally make sure the tenancy runs smoothly. We will even guarantee your rental income if you choose to. And with a dedicated property manager, you can be comfortable about who to direct any queries to.



# SUCCESSFUL PROPERTY SALES

When you decide to sell your property, Fineholm can help you achieve the maximum selling price in the minimum time.



## “Personal Service”

With a dedicated negotiator who knows the local market, you can be confident that you will receive the best possible advice, whether it's how to make the property more appealing to a buyer to whether to accept an offer.

## “Attract more buyers”

Reaching the widest possible pool of potential buyers is key to achieving a successful sale. By listing on the widest reaching portals, using signage and in many cases, targeting our extensive pool of investment buyers, we can get your property sold.

## “Be as involved as you want to be”

We offer 2 different service levels, from a full sales service to a more hands on advertising only service for those vendors who wish to be more involved in the sale.

“ I have rented out the property for several years and when I decided to sell, it made sense to use the Fineholm sales service.

I have been delighted with the work carried out by the team.. from the moment they attended the flat for initial photographs etc., they have been completely on the ball”

*Geraldine, landlord and vendor*



**O**ur experienced and driven sales team offer a truly personal, friendly and hassle free approach to selling your property, whether its your family home or a buy to let investment.

# MEET OUR SALES TEAM



**LAURA BEARD**  
Co Director

I predominately oversee all aspects of the sales department for both offices which involves marketing and selling a wide range of properties across the central belt of Scotland. It is a very busy role that I thoroughly enjoy and I still genuinely get excited about receiving new instructions and negotiating on offers received. I spend a lot of time speaking to landlords & vendors thinking of selling which for me is my favourite part of my job as I love interacting with people.



**CAROLINE MACPHERSON**  
Senior Negotiator

I started working for Fineholm in 2011 as a lettings representative working out with the office carrying out viewings, inspections and check outs. I have now joined the sales department in 2014 and love my new very varied role that involves taking on new properties, putting details together, viewings, speaking to vendors and applicants and negotiating on offers. It is a very busy department but this is what makes it exciting and I love the challenge.



**STEPHANIE SIMPSON**  
Sales Viewing Representative

I joined Fineholm a couple of years ago and I really enjoy my job. I am a rep for the company and my work is based out with the office. I show prospective buyers and tenants around properties, inspect properties with tenants and ensure properties are ready for new tenants to move into. I love being out and about meeting prospective buyers and tenants to help find their new home. It's great to see all the different properties and I love getting ideas for my home.



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“ So often most people only write to complain so I wanted to do the opposite. I have lately spoken with other people who have rental properties who complain about their letting agents and how they feel they don't care about spending the landlords money on repairs, replacements etc! I can quite safely say that I never feel like that and when you tell me something needs done it is because something needs done ! You are honest and trustworthy, which can not be said about everyone.

So I just wanted to say a big thank you for looking after our properties so well and making it so much easier for us!

