



# Smarter property purchasing

Make your money work harder



# What we do

PURCHASE PROPERTY THROUGH A COMPANY WITHOUT THE HASSLE AND HIGH FEES

Open the door to maximising profits  
and mitigating risks



GetGround will:

- Set up a UK Limited company for you
- Provide a company bank account
- Do everything required to manage your company:
  - Accounting
  - Company tax return
  - Legal documents
  - Secretarial services
  - Registered office



# Why use a company

MAXIMISE YOUR PROFITS, INCREASE FLEXIBILITY, AND REDUCE RISKS

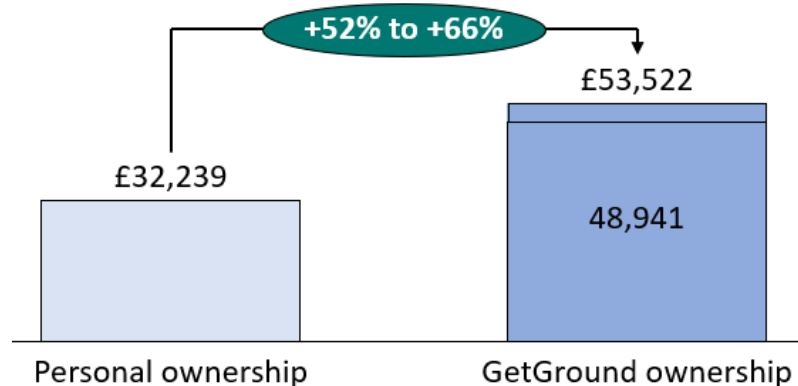
## Advantages of property holding companies

- Tax efficiencies
- Limited personal liability
- Easily buy and sell with others
- Improved estate and inheritance planning
- Well developed mortgage markets

## Open the potential to improved returns

Total post-tax investment returns

Example investment scenario<sup>1</sup>



(1) Reviewed by our chartered accountants. Please ask for the full workings and assumptions. Some key assumptions are an investor is non-UK resident and taxed at Higher Rates in England, purchases a property for £500k producing a gross rent of £20k p.a.. Investor uses a 70% LTV interest only mortgage at 3% interest. The property's value increases 3% p.a. and is sold after 5 years. All tax rates are based on 19/20 tax year except Corporation Tax which reflects the rate applying from 1 April 2020. As with any illustration, this is a simplified position and does not take into account individual circumstances which could affect the tax outcomes. Tax legislation is complex and legislation is subject to changes in drafting as well as changes in interpretation by courts and tax authorities. The illustrations are not designed to be an exhaustive example of all the tax implications that may affect you and you should seek professional advice in considering the tax position appropriate to your circumstances.



# Details of UK tax advantages

## TAX ADVANTAGES THROUGHOUT THE INVESTMENT: PURCHASE, OWN, SALE

	Personal ownership	Company ownership
Same taxes on property purchase		= Same taxes (e.g., SDLT) as personal ownership if you rent out your property to 3 <sup>rd</sup> parties
Deduct mortgage interest from your UK tax bill	✗ Replaced with a basic rate credit	✓ This is a significant saving on it's own
Efficiently take income from your property	✗ Income Tax as profits arise	✓ Choose between repaying an owner loan or dividends
If you sell, Stamp Duty Land Tax (SDLT) for the buyer	✗ Buyer still pays SDLT	✓ No SDLT when buying shares = price advantage
Lower Capital Gains Tax (CGT)	✗ 18% or 28% CGT tax	✓ 10% or 20% CGT tax for sale of shares

Tax treatment depends on the individual circumstances of each client and may be subject to change in the future. You should seek professional advice in considering the tax position appropriate to your circumstances.



# Our fees

WE ARE 10X MORE COST EFFECTIVE THAN ALTERNATIVES

## Our fees

Charged per company. Each company holds one property.

£500 (exc. vat)  
One-time sign-up fee

£240 (exc. vat)  
Total annual company running costs\*

\*Charged as a monthly subscription of £20 (exc. vat)

## What's included

- ✓ Set up a UK Limited company for you
- ✓ Provide a company bank account
- ✓ Do everything required to manage your company including:
  - Accounting
  - Tax filing
  - Legal documents
  - Secretarial services
  - Registered office



# GET GROUND



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