

1
ACCOUNTABILITY

2
BRAINSTORMING

3
DECISION MAKING

4
ENTHUSIASM

5
FEEDBACK

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GROWTH

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POWERFUL HABITS

8
KNOWLEDGE

9
COLLABORATION

10
INSIGHTS

11
LEVERAGE

12
NETWORKING

13
VISION & GOALS

14
C. S. V.

15
PURPOSE

16
SUPPORT

WELCOME TO Property Mastermind

Housekeeping

- Next session – Tuesday 6th February
- Parking
- Fire alarm

Timings

9.30	Welcome	
9.40	David Kemp, DRK Planning	
10.30	Tea & coffee break	(15 mins)
10:45	Louie Bennett-Walsh	
12.30	Light lunch	(60 mins)
2.45	Tea & coffee break	(15 mins)
4.00	Close	

Teresa Eng
Welcome





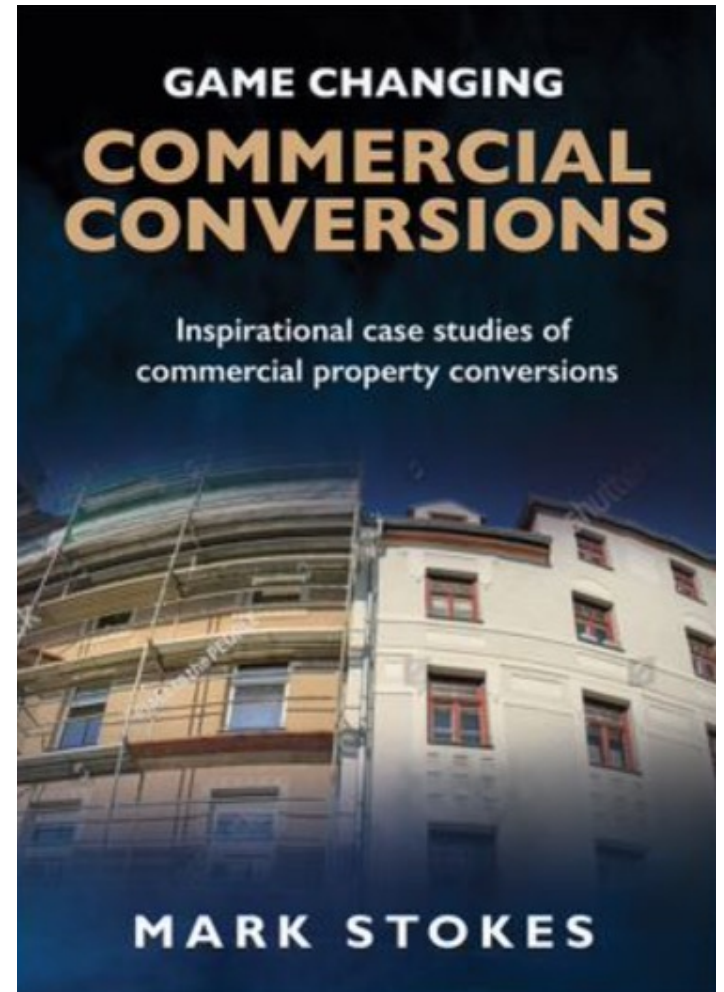
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OFFICIAL LAUNCH

10am Thursday

11th January



David Kemp

Planning Update



Donation





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SUCCESSSES & CHALLENGES



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Louie Bennett-Walsh





2024-2028 Dev Strategy

Current Assets

- Structure-tec: turnover £300k
- £100k profit
- Society: turnover £130k
- Personal earnings: £45k



Structure-tec

SOCIETY

6 Month Pipeline

- Linkfield Road office refurb (£185k quote)
- Carlton Green 2-story extension (£50k to finish)



- £700k-£900k from two projects into prop co's/SSAS after-sale

Stage 1:

- From July, 6 months in Silkstone Common
- 2 potential projects:

1. https://www.rightmove.co.uk/properties/138769124#/?channel=RES_BUY
2. https://www.rightmove.co.uk/properties/141047051#/?channel=RES_BUY

Why Silkstone Common?

Family

Trans Pennine trail – walk attractions

A desirable place to live – quiet, rural and natural

Competitive rental market

Cannon hall

Airbnb

Cheaper than south

Project 1

Acquire for £130k

Spend £20k-£25k

Rental £895

Interest-only mortgage (4.5%)
£385

= £510p/m

- PP - £130k
- GDC - £20k
- GDV – £185k

$£130k + £20k = £150k$

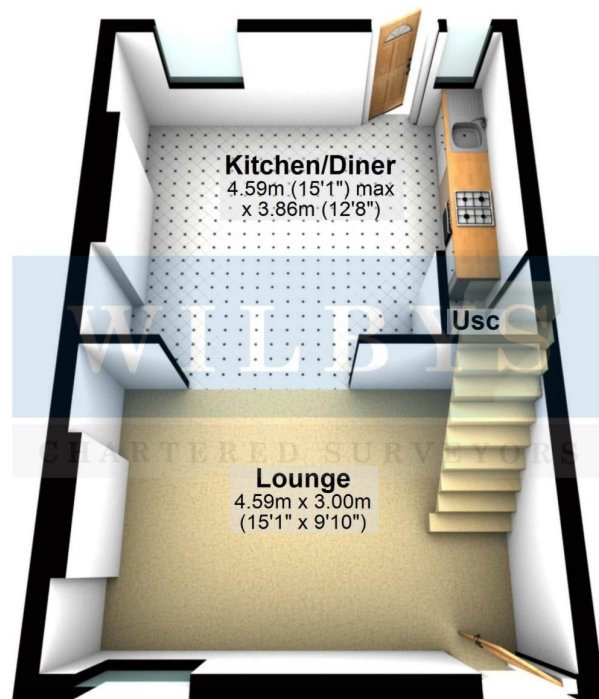
$£185k - £150k = £35k$ PROFIT

$£35k \div £185k (x100) = 18\%$

https://www.rightmove.co.uk/properties/138769124#/?channel=RES_BUY

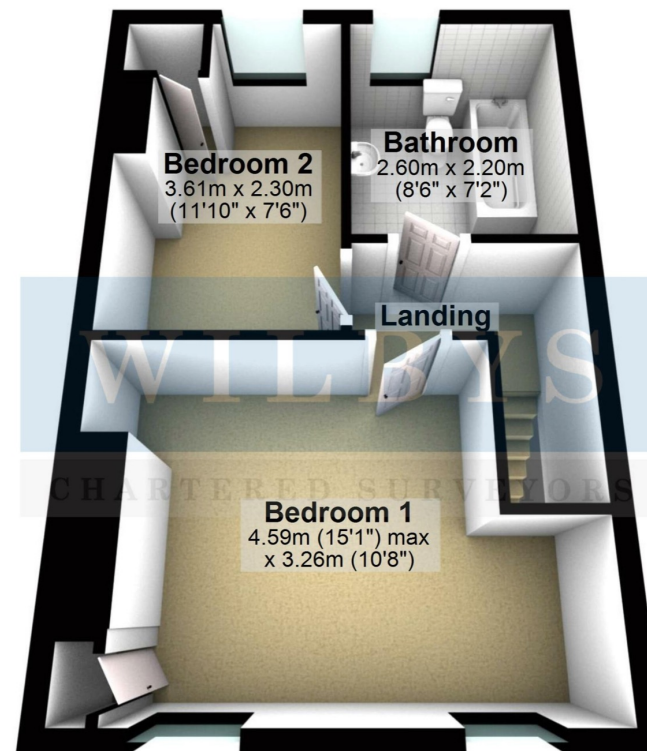


Ground Floor



All measurements are approximate.
Plan produced using PlanUp.

First Floor



Project 2

Acquire for £105k

Spend £30k

Rental £850

Interest-only mortgage (4.5%)
£309

= £541p/m

- PP - £105k
- GDC - £30k
- GDV – £175k

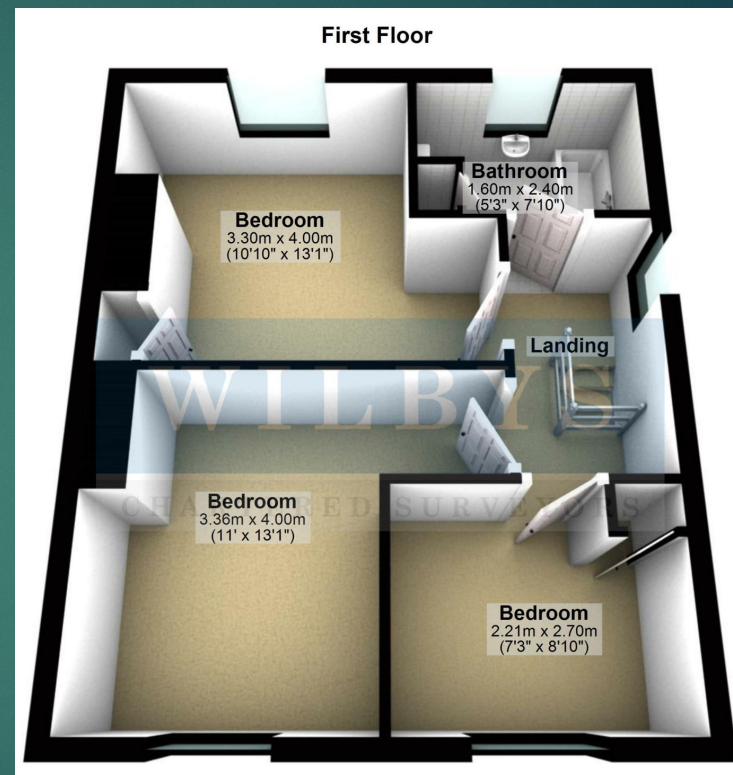
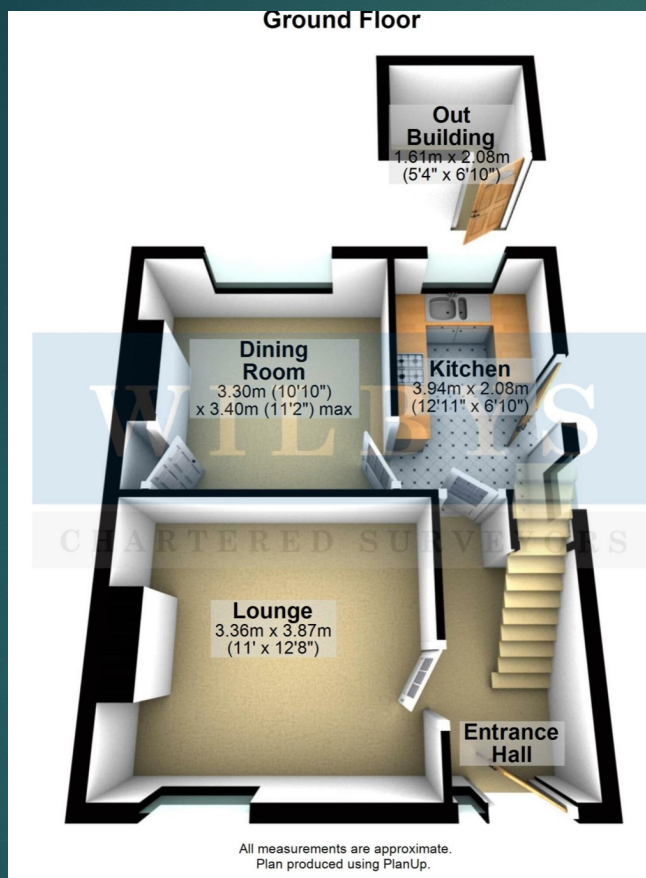
$£105k + £30k = £135k$

$£175k - £135k = £40k$ PROFIT

$£40k \div £175k (x100) = 22\%$

https://www.rightmove.co.uk/properties/141047051#/?channel=RES_BUY







How important is the profit percentage if your strategy is to buy, rent and hold?

Stage 2 - 2025-2028

- Buy my own flat 1-bed to 2-bed conversion in the Redhill area (May 2025 after accounts are in)

Hunting License

- Reigate/Redhill/Horley/Crawley
- Commercial units (E) with resi in uppers, shops, offices, churches, pubs and restaurants
- Looking for commercial property in residential areas to convert to residential with change of use/PD/planning
- Buy and hold strategy

Example, Redhill



SSAS Pension

- Inheritance tax protection
- Invest back into companies
- Own commercial space for the gym/health bar in the future
- Loan back
- Build the family economy

4 Trustees

Companies in Ssas:

- Structure-tec
- Commercial prop co
- Residential prop co
- Society gym
- Blendi's

Hold co?

Cement Business Idea

- £2.20 for 25kg bag + shipping costs (tbc)
- £5 per 25kg price point
- £6.90 per 25kg (blue circle cement)
- Import from India
- Market pressure to find greener alternative to cement: ground granulated blast furnace slag - <https://ukcsma.co.uk/sustainability/>

Cement Grade Comparison

UK



Conformity Certificate



Regen Ground Granulated Blastfurnace Slag Produced at
Sample Period

Port Talbot
December 2021

Certificate of Conformity of Regen GGBS

Spot samples of Regen GGBS were taken and tested to determine conformity to the autocontrol requirements of EN 15167-1 "Ground granulated blastfurnace slag for use in concrete, mortar and grout" following the methods given in that standard. The values reported are mean values for the monthly production period.

	Result	EN Limit
Regen GGBS Only		
Fineness m ² /kg	439	min. 275
Magnesia MgO %	9	max. 18
Sulfate SO ² %	0.16	max. 2.5
Sulfide S ² %	1.04	max. 2.5
Chloride Content Cl %	0.00	max. 0.1
Moisture Content %	0.02	max. 1.0
Alumina Al ₂ O ₃ %	12	
Note: If the value is ≥ 14% the "SR" restriction will be exceeded if the C ₂ A of the CEM I is > 10%.		
Alkalis as Na₂O equ. (acid soluble)		
Certified Average Alkali (Last 25) %	≤ 1.0	
Mean Alkali content (Last 25) %	0.74	
Declared Mean : Mean last 25 + (SD last 25 x 1.64) %	0.81	
Combination of 50% Laboratory Stock CEM I Portland Cement and 50% Regen GGBS		
Initial Setting Time min.	241	> 2 x PC
Activity Index %	7 days 69	min. 45
	28 days 88	min. 70
Laboratory Stock CEM I Portland Cement Only		
The laboratory stock CEM I Portland cement used in these tests was supplied by Hanson.		
Initial Setting Time min	163	
Compressive Strength N/mm ²	7 days 45.5	
	28 days 58.0	
The Regen GGBS contained no additional materials other than those permitted. The above results and other tests demonstrate the conformity of the material sold during the month to the requirements of EN 15167-1.		
Hanson Cement has used all reasonable care to ensure the information herein contained is accurate but to the extent permitted in law, no liability can be accepted by Hanson Cement for any loss, damage, cost or expense arising from any inaccuracy, whether due to negligence or otherwise.		
Signed:		
Dr Nina Cardinal, Dipl.Ing., CEng, MMMM National Technical Manager		
UK		
1333-CPR-00134		

IN



TEST CERTIFICATE

JSW

Ground Granulated Blast Furnace Slag

Sr. No.	Characteristic	Requirement as per BS:6699	Test Result
1	Fineness (M ² /KG)	275 (Min.)	386.00
2	Specific Gravity		2.89
3	Residue by wet sieve on 45µ (%)		5.00
4	Initial Setting Time (Min)	Not less than IST of OPC	180
5	Insoluble Residue (%)	1.5 (Max.)	0.21
6	Magnesia content (%)	14.0 (Max.)	8.02
7	Sulphide Sulphur (%)	2.00 (Max.)	0.51
8	Sulfate content (%) as SO ₃	2.50 (Max.)	0.24
9	Loss on Ignition (%)	3.00 (Max.)	0.36
10	Manganese content (%)	2.00 (Max.)	0.24
11	Chloride content (%)	0.10 (Max.)	0.001
12	Moisture content (%)	1.00 (Max.)	0.05
13	Glass content (%)	67 (Min.)	98.40
14	Compressive Strength (N/mm ²)		
	After 7 days	12.0 (Min.)	25.38
	28 days	32.5 (Min.)	UT
15	Chemical Moduli		
(A)	CaO + MgO + SiO ₂	66.66 (Min.)	79.96
(B)	CaO + MgO/SiO ₂	>1.0	1.26
(C)	CaO/SiO ₂	<1.40	1.03

Note : There is No Indian Standard on GGBS. For reference BS specification is given.
Granulated slag used for JSW Steel Ltd., GBS conforms to IS 12089:1987.
* COMPRESSIVE STRENGTH, SOUNDNESS AND INITIAL SETTING TIME ON BLEND OF 70% GGBS : 30% OPC.

Week No.: 25 Month: 6 Year: 2017

Address:
JSW CEMENT LIMITED
Village- Khar Karavi, Post Office- Gadab
Taluka- Pen, District- Raigad
402107, Maharashtra. +91 2143 277601/2

Unit Head

Cement Grade Comparison

**Blue Circle®
Builders
Cement**

Traditional Ordinary Portland Cement (OPC) conforming to AS 3972 Type GP. **UK**

(Similar cement composition in India- OPC 43 GRADE, OPC 53 GRADE)
Lab reports attached above. **IN**

Property	Builders Cement	AS 3972
Setting Time	Typical	Requirement
Initial	2-3 hours	45 minutes min.
Final	3-4 hours	10 hours max.
Soundness	1.0mm	5.0mm max.
Fineness	330-430m ² /kg	
Comp. Strength:		
3 days	16-25 MPa	Not specified
7 days	25-35 MPa	20 MPa minimum
28 days	45-55 MPa	35 MPa minimum

THE INDIA CEMENTS LIMITED WORKS: MALKAPUR - 501 158, P.B. No. 07, SY. No. 51, TANDUR MANDAL, RANGA REDDY DIST., TELANGANA Tel: 08411 - 242247, 242324 to 242326; Fax: 08411 - 242302		
AN ISO 9001:2008 CERTIFIED COMPANY		
COROMANDEL OPC-43 GRADE CEMENT TEST CERTIFICATE		
PARTICULARS	TEST RESULTS	Specification as per IS 269:2015
A. CHEMICAL REQUIREMENTS:		
1 LSF (Lime Saturation factor)	0.91	0.66-1.02
2 Alumina Modulus	1.26	Min 0.66
3 Insoluble residue (%)	2.89	Max 5.0
4 Magnesia (%)	1.08	Max 6.0
5 Sulphuric Anhydride (%)	2.74	Max 3.5
6 Loss on Ignition (%)	2.87	Max 5.0
7 Chloride (%)	0.004	Max 0.10
B. PHYSICAL REQUIREMENTS:		
1 Specific Surface Area (M ² /kg)	289	Min. 225
2 Soundness		
a) Le Chatelier (mm)	2.0	Max 10
b) Autoclave (%)	0.074	Max 0.8
3 Setting Time (minutes)		
a) Initial	195	Min 30
b) Final	265	Max 600
4 Compressive Strength(Mpa)		
a) 3 Days	30.8	Min 23
b) 7 Days	39.7	Min 33
c) 28 Days	Result Awaited	Min 43 & Max 58
The sample complies with the requirements of IS 269:2015 for 43 Grade Ordinary Portland Cement. Date of Despatch: 05.02.2017 to 11.02.2017 Week No: 06 Permitted Performance improvers are added (Type: Limestone: 2.0% & Flyash: 3.0%)		
HOD (QC)		

KALBURGI CEMENT PVT. LTD. Corporate Office: 8-2-826, Reliance Megatec Building, Road No. 10, Banjara Hills, Hyderabad - 500 034, A.P., India. Ph: +91 40 3000999; Fax: +91 40 3000805 Works: Chaitanya (V), Khanchikad (Post) - 585 326, Chitchoth (Tq), Gulbarga Dist. CML: 4578077		
TEST CERTIFICATE (OPC - 53 Grade)		
Product : VICAT - OPTIMATE	Week No: 7	
Despatched from: 11.02.2019 to 17.02.2019		
A. PHYSICAL REQUIREMENTS	RESULTS	As per IS 269 - 2015
Fineness:		
a. Specific Surface (m ² /kg)	286	Not less than 225
b. Normal Consistency (%)	30.00	-----
Soundness:		
a. By Le-Chatelier Method (mm)	2.00	Not more than 10 mm
b. By Autoclave (%)	0.038	Not more than 0.8 %
Setting Time:		
a. Initial Setting Time (minutes)	180	Not less than 30
b. Final Setting Time (minutes)	280	Not more than 600
Compressive Strength (MPa)		
a. 3 days	36.42	Not less than 27
b. 7 days	Awaited	Not less than 37
c. 28 days	Awaited	Not less than 53
B. CHEMICAL REQUIREMENTS		
a. Lime Saturation Factor	0.90	0.80 - 1.02
b. Aluminum Modules	1.12	Not less than 0.66
c. Insoluble Residue (%)	2.27	Not more than 5.0
d. Magnesia (%)	0.85	Not more than 6.0
e. Sulphuric Anhydride (%)	2.58	Not more than 3.5
f. Loss on Ignition (%)	2.46	Not more than 4.0
g. Chlorides (%)	0.026	Not more than 0.1
h. Alkali Content (%)	0.52	Not more than 0.6
i. Temperature During Testing °C	28.00	27 ± 2
Section In-Charge (Q.C)		
Authorised Signature		



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Review





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