

**GETTING INTO PROPERTY COULD HELP YOU  
GET OUT OF THE RACE**

**START**



**FINISH**

**M**ost people are too busy earning a living to think about investing in property. However over the past few years you could not fail to have made money in property. With the property market slowing down is this the right time to enter the market? McEwan Fraser believe there is so much opportunity in the market at the moment that they forecast prices in Scotland to rise but only in certain types of properties and in certain areas.

The problem most people face is where to find the right properties, how to raise the finance, and how best to set up and run a small portfolio of flats. This is where McEwan Fraser comes in.

McEwan Fraser specialise in helping clients build profitable property portfolios in Edinburgh and the Lothians and can provide courses for clients on how to professionally manage their portfolios or can offer clients a choice of letting agents with an excellent proven track record.

McEwan Fraser was set up by Ken McEwan and Scott Fraser. Between them they have over 30 years experience, predominantly in the central belt of Scotland, and have been carefully following property trends in this area of the market. Over the last year they have personally invested over £6 million of their own money in selected areas of central Scotland with many of their clients following suit by following their recommendations.

During 2004 McEwan Fraser and property syndicates set up by them completed transactions in the region of £18 million.

McEwan Fraser also specialise in buying and selling tenanted properties off-market, creating an immediate income stream for their clients. The properties are all carefully chosen and are offered at a fixed price to clients for a small percentage of the original purchase price. Clients therefore don't need to get involved in the time consuming and expensive offers over scenario which exists in the Scottish marketplace.

A recent example was a portfolio of traditional tenanted flats in a popular area of Edinburgh, valued at over £3 million. The portfolio was broken up and all the properties were sold within weeks to McEwan Fraser's clients at below market value. Funding came from the Clydesdale Bank, which has provided



**IAN WATT and ALI PATON,**  
McEwan Fraser's new property consultants.  
Ian is responsible for heading up the new commercial team and Ali for dealing with overseas clients and professional sports people.

- \* **Search & Acquisition**
- \* **Syndicate Investments**
- \* **Off-Plan Investments**
- \* **Buy to Let Consultancy & Portfolio Management**
- \* **Investment Finance**
- \* **Developing Funding & Equity Stake Partnerships**
- \* **Investors Selling Agents**
- \* **Commercial SIPPS**

**Knowledge • Investment • Reward**

  
**McEwan Fraser**

Property Investment Specialists

the company with a 'war chest' for future purchases.

Keith Mitchell, Business Banking Manager of the Clydesdale Bank, says of Ken and Scott: 'We've been extremely impressed with their knowledge of the property investment market and their vision for the company's future. We have already developed a strong relationship with them.'

McEwan Fraser's clientele range from the working man keen to boost his retirement income to TV personalities, all eager to get involved in property investment without the risk of going it alone.

They're also attracting the interest of private landlords and institutional investors who want to sell tenanted properties, as McEwan Fraser have built up an excellent reputation within the industry for completing quickly on all deals. Also, they don't rely on clients to fund properties they offer for. This is good news for their client base who are offered a choice of individual properties in these portfolios, and it is the client who makes the decision to rent the property or develop for a profit.

McEwan Fraser can currently offer clients a choice of over 60 fixed price investment properties all in good rental areas none of which are new builds. McEwan Fraser believe there is no other company in Scotland that can offer clients this level of choice of fixed price 'off market' properties all at market valuation or below. Clients get the opportunity to view properties and to obtain an independent valuation from a chartered surveyor of their choice before committing to purchase.

Scott Fraser states: 'Anyone can invest in property and make returns in a rising market but it takes skill, careful research and patience to consistently make spectacular returns. As the market slows, we are already seeing signs of the amateur investors having difficulty in selling their properties and finding tenants.'

Gordon Hunter of solicitors Valente McCombie Hunter says: 'McEwan Fraser's business concept is unique and is popular with investors, especially in Edinburgh where the market is so buoyant.'

'We have a number of clients who have derived a real financial benefit from working with them.'