



# next level living

COMPANY OVERVIEW

2023



Image: renovated by Next Level Living  
West Midlands, September 2022

# HELLO,

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## and welcome to next level living

Next Level Living is a property development company started in 2017. I work with funding from private individuals to increase personal wealth. I create Next Level homes using your funds, my funds and bank funds to offer you a way to increase your wealth through property. I do the development, we all enjoy the benefit.

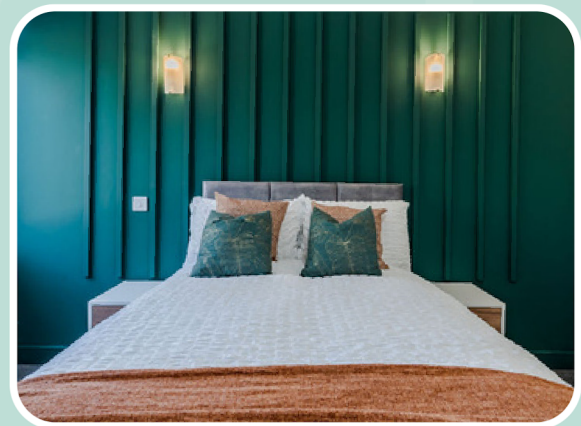
Working across the West Midlands, I focus on large towns and cities which offer a solid profit. My area and deal assessment criteria are thorough and, combined with the input of local

teams, enables me to make smart investment decisions quickly.

Investment areas have key criteria in common:

- a strong employment market
- good infrastructure
- high rental demand

I believe everyone deserves to live in a home in which they can flourish. To me, a home means security, sanctuary and growth. My mission is to create this for as many people as possible.



# What I offer

I enable you to earn money from property without being involved in the work.

You might call it private lending, private investment or angel investing: a loan from you to my business. It's a vehicle for you to grow your wealth

through property investing, without having to learn, know or do any of it yourself. That's my job.

I foster long term relationships with private lenders - some have been with me for several years, with multiple deals under their belts.

I HAVE MANAGED, AND RETURNED, OVER £1,000,000  
IN PRIVATE LOANS.

## What private lenders enjoy:

I have worked with private investors since 2018. Here's why they keep coming back:



Personal  
relationship



Open  
communication



Flexibility



Option to  
visit sites



Security  
options  
available



Solicitor-verified  
legal contract  
provided

80% OF ELIGIBLE INVESTORS HAVE CHOSEN TO REINVEST.  
THE OTHER 20% WOULD LIKE TO IN THE FUTURE.

*“ Let's go for another year. Job well done ”*

Philip  
after 2 years' investment

# How it works

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I take existing buildings and increase their value, bringing them back into use and increasing their quality and/or size, transforming them into desirable homes.

I operate two models:

1. Flip: buy - develop = sell
2. Hold: buy - develop - refinance.

I sell or re-finance projects quickly to maximise return.

Holding a property looks like this:



I then rent out the property, typically as a shared living house (HMO) to achieve maximum profit. The combination of this uplift and the higher rental income delivers financial returns to investors and the business.

Each deal meets key financial criteria, including:

- Minimum 18% ROI / £800pcm net cash flow for an HMO
- Minimum 15% ROI for capital gains projects



# My background

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In 2016, fuelled with an investment pot and the drive to change my life, I invested 5 figures in formal property education. I then applied my learnings and got to work.

Surrounded by mentors and immersed in a network of experienced investors and developers, I continue to grow my skills and knowledge to grow the business.

- 16 years' experience of commercial, financial, project and team management in corporate marketing, managing million-pound budgets, complex projects and stringent stakeholders. This career combines my professional passions: commerciality and creativity.
- 2016: sold my first home, a 1-bed flat in London whose value I exploded.
- 2016: invested in a formal property education and work with specialist mentors. After 12 months' training, I applied my knowledge of HMOs, flips and specialist financing to my property career across the Midlands, I continue to work with mentors in property, mindset and business and am part of multiple professional networks.
- 2017: landlord accreditation with the NLA (now NRLA).
- 2018: Board Directorship with housing provider and mental health charity.
- 2022: left permanent employment to focus on the business.

Summary: analytical, risk averse person, basing decisions on facts, figures and local knowledge. I have also been 'the investor' and have high expectations on communication and standards.

*“ Everything Jess says, does and is oozes her values. She is down to earth and real, traits I very much admire. She also has the right level of confidence to push back, compassionately, where necessary, which is a rare skill indeed. The Emotional Intelligence that she naturally has is way beyond her years. An absolute pleasure to work with. ”*



**Helen Chorley**  
Professional Property Investor

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# The wider team

Success lies in having a vision that motivates the wider team to support that goal and want to keep coming back for more.

The teams we partner with are well regarded, reviewed and reputed and undergo a thorough interview process and due diligence with me before being selected.



## Professional Services

- Product specialists
- Understand investment
- Well reputed



## Project Managers

- Highly experienced
- Understand investment
- Systemised



## Trades Teams

- FMB registered
- HMO specialists
- Quality product



## Lettings Managers

- ARLA registered
- Market experts
- Tenant care

Along with myself, they are all registered with their relevant key industry regulatory body, such as ARLA, NRLA, FMB or The Property Ombudsman.



*“ I continue to be impressed by the professional way you manage your business and report it. ”*

**Investor**  
after 3 years together

# Why work with me?



## Values

Having worked within both the corporate world and a housing association at Director level, I bring a rare combination of effective commercial, project and team management and a strong value base.

You can expect working with me to be  
Simple  
Personal  
and my experience is  
Trusted.



## Track record

History of investment management.

I have safely returned all funds to investors and always ensure my investors are paid before me.

Investors are so happy that they refer me professionally to their personal networks.



## My money, too

I always have personal money in each property I develop. Not only am I investing my time and energy into this and relying on my efforts to provide for my family, but I have financial motivation, too.

Some developers rely solely on private and bank lending.

51% OF PRIVATE LOAN FUNDING HAS COME FROM REFERRALS INTO MY BUSINESS.

*“ Thank you for a good investment job ”*

**Investor**  
after first year's investment

# Let's connect

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[BOOK A FREE CONSULTANCY CALL](#)

If you would like to see if we are a good fit to work together, click the link above to book in a free 30-minute consultation. We will talk about your investment hopes and priorities and suitable opportunities to match those. I always think a 1:1 chat is best for answering your exact questions directly.

## Find out more

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We all love to find out more through social media - you can find me here. I'd love to see you over there.

[LINKEDIN](#)

[INSTAGRAM](#)

[PODCASTS](#)



# FAQ

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Investing your money requires careful consideration, and is not to be taken lightly, either by you or by me. To help explain my offering, here are my answers to the five questions most commonly asked by investors. You can see the full FAQ on my website [here](#).

**Q: What do you do with my money?**

A: It is used towards either the purchase or the renovation of a property. It's tangible. You can even visit the site if you like.

**Q: How long is my money tied up for?**

A: Typically 12-18 months. This is a likely timeframe to buy, renovate and either refinance (remortgage) or sell a property. Some deals have a 9-month option available.

**Q: Is there a minimum amount of money to invest with you?**

A: Yes, £25,000. This amount makes a meaningful impact, both in terms of contributing to the cost of a project and an interest payout amount to you.

**Q: Can anyone invest with you?**

A: No. It's important that you understand both how Next Level Living works, how we use funds and what the associated risks are.

I am also unlikely to work with someone investing their entire funds with me; I would rather start small and grow bigger with you over time.

**Q: Is it guaranteed?**

A: No. The small print of any type of investment will - or should, to be financially compliant - state that the investment carries risk and that you should understand it before investing. I can't predict the market.

However, I **can** mitigate risk. We talk through how I do that on a free 45-minute investment consultation call, designed to explore what type of investment best suits you. You can book yours [here](#).

**I have safely returned all investor funds and my investors are always paid before me.**



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