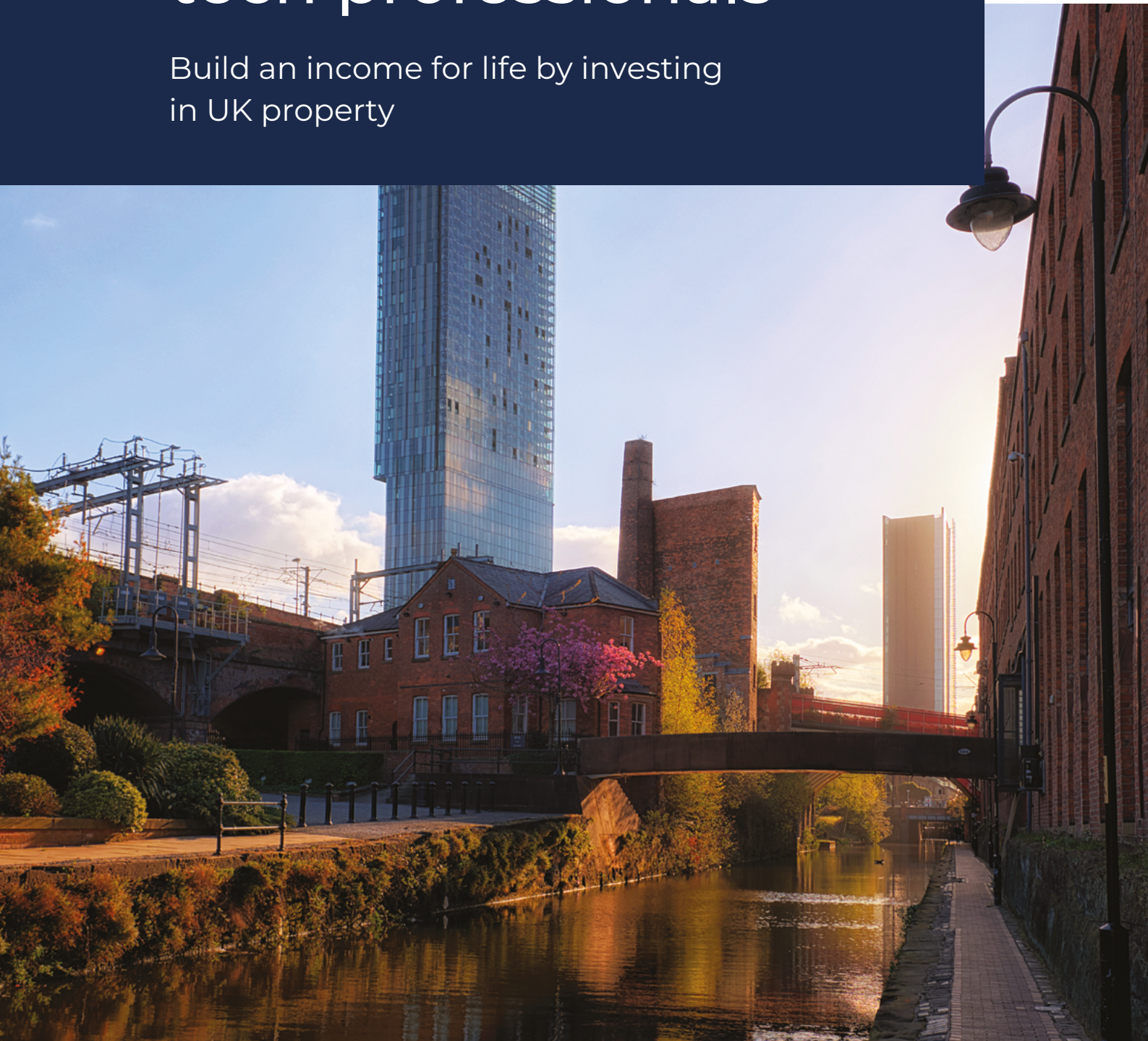


Investment guide for tech professionals

Build an income for life by investing
in UK property





Contents

Executive summary	4
A word from our founder	5
The opportunity	6
Your UK residency is a gateway to property investment	6
The buy-to-let mortgage advantage	9
For tech professionals from India	10
How it works	11
The UK's second cities	12
Why Manchester and Birmingham?	12
Economic growth and development	13
Thriving hubs	14
Yields and property market	15
West Gate	17
Vista River Gardens	19
Centenary Tower	21
Example investment returns	22
About Adventum	24
The Adventum team	25
Our partners	26
Start your wealth diversification journey with Adventum	27

Executive summary

Working in the UK presents a unique opportunity to grow your wealth. Gain access to affordable buy-to-let mortgages that allow you to invest into fully managed property assets.



Take advantage of low borrowing rates

With rental yields at 6.5-7%, and borrowing rates below 5%, buy-to-let properties offer an immediate operating income for investors.



Leverage your UK residency for a lifetime asset

You don't need an established credit footprint in the UK. Plus, for Indian workers, the RBI grandfathers your borrowing even after you return home.



No additional investment of time and money needed

Avoid the time and upfront costs associated with other investment strategies with this light-touch, high-return approach.

A word from our founder

As a tech professional, you can leverage your UK residency to invest in buy-to-let properties that deliver both an immediate income stream now and a secure asset for life. With just a 25% deposit, you could start building your property portfolio today.

Adventum Wealth empowers tech professionals to make their earnings work harder during their time in the UK – and beyond. Our team can support you in acquiring high-performing properties, and handle furnishings and tenant management for a 'hands-off' landlord experience.

Read on to discover how we can help you begin your wealth diversification journey.



Rajanya Ravasia
Founder of Adventum

Figures in this guide are correct as of November 2025. Unless cited, some figures, examples and information are based on personal experiences, anecdotal evidence and historical data collected by Adventum.

Your UK residency is a gateway to property investment

Your career in the technology sector has positioned you with significant earning potential. And, like many international workers, you may only be in the UK for a fixed period – whether for a specific project or for a few years of career development. Now is the time to explore strategies that put that earning potential to work.

Tech professionals who have relocated to the UK from overseas often don't realise the financial opportunities available to them as UK residents – particularly when it comes to property investment. Many assume that, without an established credit footprint in the UK or a salary large enough to support a standard mortgage, property investment is out of reach.

But while other investment avenues typically require a large allocation of initial funds and ongoing labour to manage the investment over time, there's a simpler approach: an effective, light-touch solution that avoids the time and upfront costs associated with other investment strategies.





The buy-to-let mortgage advantage

Buy-to-let mortgages (investment property mortgages) are available to tech professionals in the UK as soon as you can demonstrate:

- 1 A residential address in the UK
- 2 A UK bank account
- 3 Three pay slips

Best of all, your borrowing capacity is determined by the rental potential of the property, and not your personal income. That means you don't need to earn a high salary to qualify. Tech professionals in the UK can borrow as much as three times their available equity, in turn enabling them to acquire a property equivalent to four times their equity.

When you borrow at around 4.5% interest to acquire a property that generates 6.5% in rent, you secure both ongoing passive income and an asset for life.

For tech professionals from India

Indian tech professionals have a unique advantage: the Reserve Bank of India allows them to 'grandfather' UK mortgage borrowing. This means you can build a property portfolio while working in the UK, and maintain those investments and continue receiving GBP rental income even after returning to India.

Adventum Wealth empowers tech professionals to protect and grow generational wealth by leveraging your UK residency to access buy-to-let mortgages. We then identify and acquire the right UK properties, with the rental income flowing back to you and your family – wherever you are in the world.

How it works

Adventum Wealth handles the entire investment process from acquisition to ongoing management – distributing the rental income back to you.

We break this down across four steps:

- 1 You leverage your UK residency to access buy-to-let mortgages, with us guiding you throughout the process.
- 2 Adventum creates the necessary compliant structures and holding vehicles or companies. We then deploy the funds to source and acquire income-producing, grade-A buy-to-let property.
- 3 Our experts provide the professional management of your investment entirely on your behalf.
- 4 The recurring rental income generated flows back to you, enabling you to protect and grow your family's generational wealth.

Ultimately, Adventum Wealth generates a predictable month-on-month stream of sustainable income for life, extracting more value from your capital and growing your long-term wealth.

The UK's second cities

Why Manchester and Birmingham?

Property investors are increasingly choosing the north of the UK over London to grow their portfolio, and for good reason. Cities like Manchester and Birmingham offer lower property prices, higher rental yields and strong potential for capital appreciation driven by large-scale regeneration projects and a rising population.

This lower cost of entry and economic growth in northern cities provides a hotbed for both short-term income and long-term potential.

Manchester has been an investment hotspot for more than a decade

- 1 Its thriving economy has a GDP worth £86bn per year, expanding per capita by 44% over 10 years¹
- 2 Experts project a 21.6% rental growth increase in the city by 2027²
- 3 Voted third best city in the world in the Time Out Index 2021³

Birmingham is at the start of an exciting growth curve

- 1 It attracted the highest foreign direct investment outside of London in 2023⁴
- 2 It's leading UK sales price growth forecasts at 24% with rental growth at 18.8% over the next five years⁵
- 3 A 20-year city centre masterplan will bring £2.1bn to the local economy annually⁶

¹Manchester City Council, 'Investing In Success - Manchester's new economic strategy unveiled'

²Salboy, 'JLL Report: Manchester Home to a Thriving Housing Market, Strong Economy & Growing Populatio

³Time Out, 'Time Out Index Reveals San Francisco as the World's Best City'

⁴West Midlands Growth Company, 'West Midlands records 72% rise in foreign direct investment projects in 2023'

⁵JLL, 'Big Six Residential Development Report - Winter 2024/25'

⁶Birmingham City Council, 'Big City Plan'

Economic growth and development

Manchester

According to Renaker, a prominent property developer in the region, Manchester's economy is among the fastest growing in the UK – driven by significant investment in infrastructure, business, and education. The city's GDP rose by approximately 10% in 2022 – significantly higher than the UK's 7.6% average.⁷

This growth is palpable within the city centre, with a rapidly evolving skyline and the influx of business giants and exciting startups alike all choosing Manchester as a vessel for opportunity and growth.

Birmingham

Home to the largest city economy outside of London, Birmingham is established as a prosperous, high-growth investment city. But it's Birmingham's future growth projections that make it such an exciting location for investors.

In 2023, Birmingham was the UK's most successful city for foreign direct investment outside of London – a 139% increase on the year before and a decade high.

⁷ Statista, 'Gross domestic product of the United Kingdom from 1948 to 2022'

Thriving hubs

Manchester

Manchester is famous for its history, culture, diversity, and achievements. Not only is it considered the birthplace of the Industrial Revolution, but it also boasts a rich musical and sporting heritage as well as a roster of revolutionary inventions including the computer and graphene.

The city's enduring impact on the world is a product of its relentless creativity and innovation. This creates an air of opportunity for its burgeoning student population of over 100,000 people, spread across Greater Manchester's five universities.⁸

Birmingham

The UK's second largest and most connected city is Birmingham, with more canals than Venice, more greenspace than Paris, and a strong industrial heritage. It's home to eight Michelin-starred restaurants, while its Jewellery Quarter is the biggest producer of jewellery in the UK.⁹

Over to academia, and the Library of Birmingham is the largest in Europe, while one of the city's five universities is included in the Russell Group – a top choice for domestic and overseas students with world-class university status.

⁸Statista, 'Number of students enrolled at universities in Greater Manchester from 2016/17 to 2021/22'

⁹BBC News, 'World Craft status for city's jewellery trade'

Yields and property market

Manchester

Manchester's property construction is rising in line with its population and economy. This makes the city a place for landlords to thrive. With Manchester's vibrant cultural and educational reputation, properties practically sell themselves – apartments often rent within hours of listing.

In comparison to London:

- ① Service charges tend to be around £3-3.50 per sq. ft. per annum in Manchester as opposed to £10-14
- ② Lettings and management fees tend to be around 10% in Manchester as opposed to 14-16%
- ③ Yields tend to be around 6-7% in Manchester as opposed to 3-3.5%

Birmingham

Birmingham's property performance is underpinned by a significant undersupply of real estate. In particular, Birmingham city centre is starved of quality purpose-built rental accommodation – driving demand for the few existing developments and those under construction. With all forecasts predicting market-leading growth, it's a property market with all the essential qualities required for a successful long-term investment.

The city:

- ① Is leading UK sales price growth forecasts at 24% over the next five years
- ② Is expected to achieve rental growth of 18.8% over the next five years
- ③ Saw the highest annual rental growth in the UK in 2023, at 19.7%¹⁰



Completion date: Q3/Q4 2029

Units: 414

Prices starting from:

One bed (average 560 sq. ft.) – £305,200

Two bed (average 862 sq. ft.) – £469,790

Three bed (average 1,127 sq. ft.) – £668,715

*Note: Prices are subject to change based on launches and phases

Estimated gross rental yield: 5-6%

Service charge estimate: £3.52 per sq. ft. per annum

Ground rent: Peppercorn

Leasehold: 990 years

Deposit required: 20% on exchange, 80% on completion

West Gate is a 39-storey tower situated in Manchester city centre. It's found just a minute's walk from the creative, tech and leisure hub of St John's Culture & Enterprise Quarter, Manchester's most exciting new neighbourhood.

Set for completion in Q3/Q4 of 2029, the tower will boast 414 units ranging from one- to three-bed properties, with outstanding on-site amenities dedicated to elevating residents' health, wellbeing, and everyday convenience. Set within 1.65 acres of new public green space, it stands in a prime waterside location with valuable open space, pathways along the River Irwell, and sweeping views across the city skyline. West Gate is the latest addition to a quarter that enables residents to experience the city at its most dynamic.



Completion date: Q4 2025/Q1 2026

Units: 475

Prices starting from:

One bed (average 541 sq. ft.) – £299,995

Two bed (average 816 sq. ft.) – £403,995

Three bed (average 1,219 sq. ft.) – £585,000

Estimated gross rental yield: 6.5%

Service charge estimate: £3.25 per sq. ft. per annum

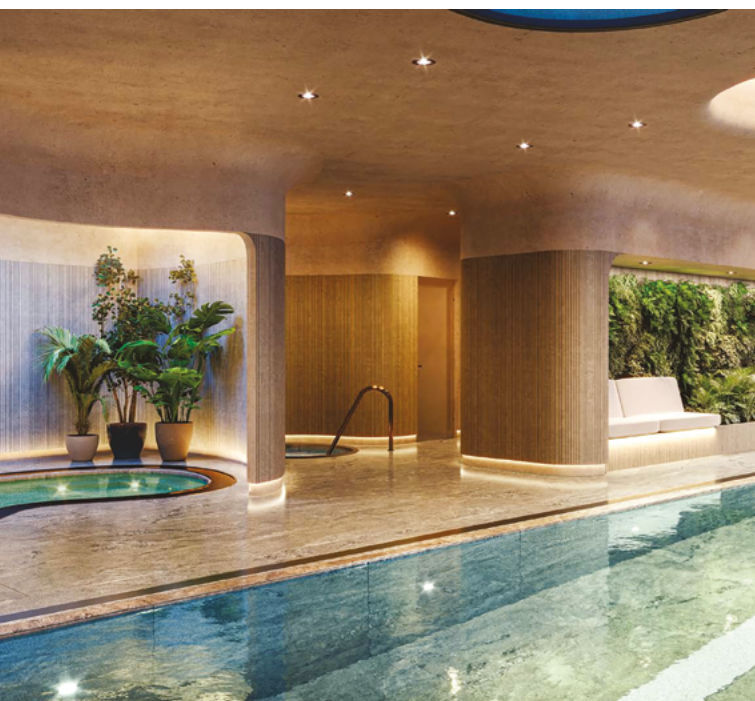
Ground rent: Peppercorn

Leasehold: 990 years

Deposit required: 20% on exchange, 80% on completion

Renaker presents Vista River Gardens, a new 55-storey development offering a range of penthouses as well as one-, two- and three-bed apartments.

Benefiting from a prime waterfront location on the banks of the River Irwell, the tower sits within the historic Castlefield Conservation Area – a highly sought-after location for young professionals and city natives alike. Equipped with the highest quality on-site amenities, residents will get access to exclusive lounge areas, a coworking space, climbing wall, rooftop kitchen, and 1.6 acres of landscaped gardens. Nearby they'll also find a number of attractions within walking distance, including the Science and Industry Museum, Castlefield Viaduct, and Aviva Studios' Factory International.



Completion date: Q1 2028/Q3 2028

Units: 432

Prices starting from:

One bed (average 511 sq. ft.) – £297,000

Two bed (average 712 sq. ft.) – £407,000

Estimated gross rental yield: 6.5%-7%

Service charge estimate: £3.50 per sq. ft. per annum

Ground rent: Peppercorn

Leasehold: 250 years

Deposit required: One-bedroom apartments – 25% down payment, 75% on completion in Q3 2027; two-bedroom apartments – 20% down payment, 80% on completion in Q3 2027

Centenary Tower is an iconic 46-storey development in the heart of Birmingham city centre. Set for completion in Q3 2028, this landmark residence features Birmingham's most comprehensive amenity package with over a remarkable 23,000 sq. ft. of five-star hotel-style facilities.

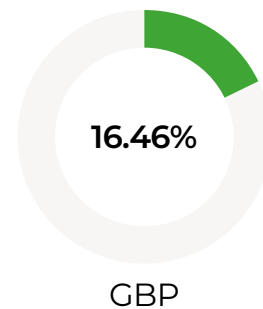
Residents will enjoy exclusive access to the city's first residential swimming pool complex complete with sauna and steam room. The 44th floor houses an exceptional fitness experience including a state-of-the-art gym with outdoor terrace, spin studio, and climbing wall – while one floor above features a stunning sky lounge, ambient co-working area, private dining room, and entertainment spaces. And with predictions of 12% capital growth over the build period and up to 70% ROI over five years, it offers compelling investment potential too.

Example investment returns

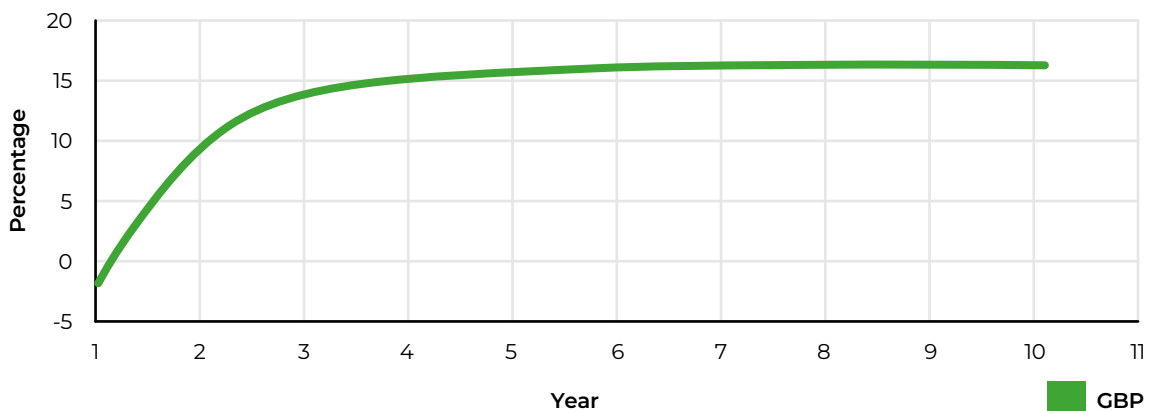
To help you understand returns on a typical property investment, we've provided an example below. You can work out the results of your own prospective property by using Adventum's [investment calculators](#).

Property value	£400,000
Loan amount	£300,000
Investment tenure	10 years
Mortgage interest rate	5%
Mortgage interest type	Interest only
Mortgage interest tenure	10 years
Rental yield	6.5%
Rental growth/escalation	5%
Projected capital growth	5%
Stamp duty land tax	£30,000
Loan origination fee	0%
Letting management fee	10%
Ground rent	£0
Service charges	£1,500

Here's your IRR
(Internal rate of return)



Yearly internal rate of return



% contribution to your IRR



Your investment performance

Value at exit	£480,881
Total profit	£350,881
Capital growth	£221,558
Net rental income	£129,322
Initial investment	£130,000



About Adventum

Our expert team of tax advisors, compliance professionals and lettings managers will partner with you to capitalise on the power of UK property. We'll support you at every stage of your investment journey and beyond.

-  **Advisory and acquisition** – We'll help form the appropriate special purpose vehicle and structures to acquire property efficiently and compliantly.
-  **Banking and accountancy** – We offer a full suite of banking and accountancy services through our trusted partners, including annual return filings and bookkeeping.
-  **Legal advice** – We'll ensure you have the right legal advice and support by connecting you with partners who specialise in UK property law.
-  **Management** – We'll manage your property from start to finish, as well as offer aesthetically pleasing furniture from our partners to maximise rental yields.
-  **Financial and portfolio planning** – We'll advise you on financial, tax and portfolio planning, ensuring your investments are tax-efficient and continue to work towards your objectives.

When you choose Adventum, you'll ensure a smooth property journey – from initial acquisition and securing your first tenant through to ongoing management. With over £200 million in assets under management and backed by 25 years' experience, strong partnerships, and impartial assessments, you can trust us to find a property that suits your needs and appetite for risk.

The Adventum team



Rajanya Ravasia

Founder

Rajanya has been instrumental in major Indian property development – including one of Mumbai's largest regeneration projects – and created Adventum initially to help Indian high-net-worth individuals explore global investment opportunities.



Rajesh Sharma

Director of Tax & Legacy Planning

Rajesh is an international tax specialist who advises our clients and developers of commercial and residential properties. He has advised on the structuring of corporate transactions, de-mergers and reorganisations across the globe.



Ranjeev Kumar

Partner – Real Estate & Finance, TLT Law and Non-Executive Director, Adventum

Ranjeev advises on all types of real estate transactions including sales, purchases, lettings, financing, joint ventures and real estate funds formation. He concentrates primarily on domestic and cross-border real estate finance transactions, including restructurings.



Ghanshyam Naber

Strategic Partner – UK & India Markets

Ghanshyam has 18+ years' experience building award-winning public-private partnerships across the UK, India, and global markets. He cultivates C-suite, government and diplomatic relationships that deliver investment and institutional value.



Martin Cooney

Sales Director

Martin streamlines the property investment process and brings the best, most suitable proposals to Adventum's clients. His focus is on having a deep understanding of each of his clients' requirements to secure the right property.

Our partners

We work with trusted industry leaders, developers, and financial experts to bring you qualified tax-saving opportunities and tailored wealth management solutions.

The logo for RENA KER, featuring the word "RENAKER" in a bold, black, sans-serif font. A small yellow triangle is positioned above the letter "A".The logo for SALBOY, featuring a black shield icon with a white cross inside, followed by the word "SALBOY" in a bold, black, sans-serif font.The logo for FEC, featuring a red circular icon with a white geometric pattern inside, followed by the letters "FEC" in a bold, black, sans-serif font.The logo for SelectProperty, featuring a black circular icon with a white stylized "S" inside, followed by the text "SelectProperty" in a black, sans-serif font.The logo for Berkeley Group, featuring a black crest icon with a red "B" inside, followed by the word "Berkeley" in a red, serif font and "Group" in a black, sans-serif font below it.The logo for savills, featuring a solid yellow square above the word "savills" in a red, lowercase, sans-serif font.The logo for TLT, featuring the letters "TLT" in a black, sans-serif font inside a black circle.The logo for AVENSIS SERVICES, featuring a black icon of three vertical bars of increasing height, followed by the text "AVENSIS SERVICES" in a black, sans-serif font and "Business fiduciary services" in a smaller black, sans-serif font below it.The logo for INTERPOLITAN, featuring a black circular icon with a white geometric pattern inside, followed by the word "INTERPOLITAN" in a black, sans-serif font.The logo for CAPITIQUE, featuring a black icon of a person sitting at a desk with a magnifying glass, followed by the word "CAPITIQUE" in a black, sans-serif font.The logo for SANCTUM, featuring a blue and green geometric icon above the word "SANCTUM" in a blue, sans-serif font.The logo for one Financial Solutions, featuring the word "one" in a large, blue, sans-serif font, followed by "Financial Solutions" in a smaller, blue, sans-serif font below it.

Get in touch

Start your journey with Adventum. Get in touch to learn more about our bespoke solutions for your UK investment ambitions.

Email: gnabar@adventumwealth.com

Website: www.adventumwealth.com

Address: 1 St. Michael's, Jackson's Row,
Manchester M2 5WD,
United Kingdom





Start your wealth diversification journey with Adventum

 1 St. Michael's, Jackson's Row, Manchester M2 5WD, United Kingdom

 gnabar@adventumwealth.com

 www.adventumwealth.com

 +44 7856 038 426