

# Investment guide for Gulf Cooperation Council residents

Capitalise on our GCC banking partnership to thrive in the UK property market









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# Executive summary

UK property investors from the Gulf Cooperation Council (GCC) region are mathematically positioned to outperform almost every other global buyer segment for several key reasons.



## High rental returns and capital appreciation

Manchester and Birmingham offer strong yields, as well as typical appreciation of around 25% over 5-7 years.



## GBP exposure as a hedge against currency erosion

Investment into the UK acts as a safeguard against long-term domestic currency erosion for GCC investors.



## Exclusive access to 75% LTV financing at just 4.5%

Fixed for five years through Adventum's bank partner. This financing advantage amplifies returns in a way rarely seen in global real estate markets.



# A word from our founder

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The growth rate of the UK property market has seen a combination of rapid inclines and steadier plateaus over the past decade, but the overall picture remains positive and powerful for investors.

This is especially true for those acquiring property in the UK's most dynamic regional cities, like Manchester and Birmingham. Strong economic fundamentals, an expanding working population, and persistent housing undersupply empower these cities to consistently outperform the market. And throughout property cycles, rental income brings stability for investors and buyers, while leverage can significantly accelerate equity growth over time.

For GCC investors, the opportunity is even greater. Adventum's strategic partnership with a premier GCC-focused bank means residents and nationals across the region can now access 75% LTV sharia-compliant financing at just 4.5% fixed for five years – a lending product unmatched in the global investment landscape.

Read on to discover how Adventum's dedicated solution can help you build long-term wealth while capitalising on the mathematical advantage you already have as a GCC investor in UK property.



**Rajanya Ravasia**  
**Founder of Adventum**

Figures in this guide are correct as of January 2026. Unless cited, some figures, examples and information are based on personal experiences, anecdotal evidence and historical data collected by Adventum.



# Why UK property for GCC investors?

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We know how important stability and predictability are to you as a GCC investor. These two pillars underpin your ability to generate compounding wealth and preserve that capital for the long term.

This is why the UK residential property market, with its hard currency assets, fits your needs like a glove. It's a transparent market that combines global connectivity with a legally robust domestic system, boasting strong property rights, no forced government sales, and a stable, AAA-rated institutional environment.







# How it works

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Adventum Wealth helps GCC investors build long-term, compounding wealth through carefully selected, income-generating UK real estate. Manchester and Birmingham are ideal locations for this, with some of the highest yields in the UK at 6-7.5% and strong tenant demand throughout the year.

## Here's why this cash flow-first system works:

- 1 It reduces the cost of ownership (tenants pay the mortgage interest costs)
- 2 It allows investors to comfortably hold the property throughout UK property cycles
- 3 If capital values stagnate, positive net income continues to accumulate

Typical GCC currencies also play a huge role in your advantage here. These are pegged to, or heavily correlated with, the US dollar – a currency that the Great British Pound has shown cyclical strength against recently.

## Here's what this GCC currency superpower delivers:

- 1 GBP-denominated rental income
- 2 GBP-denominated equity growth
- 3 GBP-denominated balance sheet exposure

**This means that, when the GBP strengthens, you see an additional layer of return – without doing anything.**





# How Adventum supports GCC investors

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Adventum is acutely aware of the challenges you face, from low LTV options abroad and high interest rates to complicated underwriting and uncertain rate adjustments. We also know how damaging a lack of support through completion can be, which is why we deliver this and more with an unmatched Adventum x GCC Banking Partnership:

- ✓ Sharia compliant
- ✓ 75% LTV
- ✓ 4.5% fixed for five years
- ✓ International-friendly underwriting
- ✓ Exclusive offer to GCC residents and nationals
- ✓ Available on UK investment property
- ✓ Seamless processing with Adventum's team handling all documentation



This is more than just a 'good investment' – this is an exceptional and exclusive opportunity for GCC investors. Allow us to break down our risk mitigation strategy further:

| <b>Risk</b>       | <b>How Adventum mitigates it</b>                               |
|-------------------|----------------------------------------------------------------|
| Property delivery | Only Tier-1 developers: Renaker, Select, FEC, Salboy, Berkeley |
| Void periods      | Partnerships with Savills, NPP and on-ground letting teams     |
| Price stagnation  | Targeting strong-yield micro-locations                         |
| Interest rates    | Five-year fixed-rate financing at 4.5%                         |
| FX volatility     | GBP strength favours GCC investors                             |

Our specialists work to remove the noise, uncertainty, and operational friction from your investment, leaving you to benefit from stable, long-term returns.

# The UK's second cities

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## 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 years<sup>1</sup>
- 2 Experts project a 21.6% rental growth increase in the city by 2027<sup>2</sup>
- 3 Voted third best city in the world in the Time Out Index 2021<sup>3</sup>

### Birmingham is at the start of an exciting growth curve

- 1 It attracted the highest foreign direct investment outside of London in 2023<sup>4</sup>
- 2 It's leading UK sales price growth forecasts at 24% with rental growth at 18.8% over the next five years<sup>5</sup>
- 3 A 20-year city centre masterplan will bring £2.1bn to the local economy annually<sup>6</sup>

<sup>1</sup>Manchester City Council, 'Investing In Success - Manchester's new economic strategy unveiled'

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

<sup>3</sup>Time Out, 'Time Out Index Reveals San Francisco as the World's Best City'

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

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

<sup>6</sup>Birmingham 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.<sup>7</sup>

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 investment 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.

<sup>7</sup> 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.<sup>8</sup>

### 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.<sup>9</sup>

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.

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

<sup>9</sup>BBC 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%<sup>10</sup>







**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

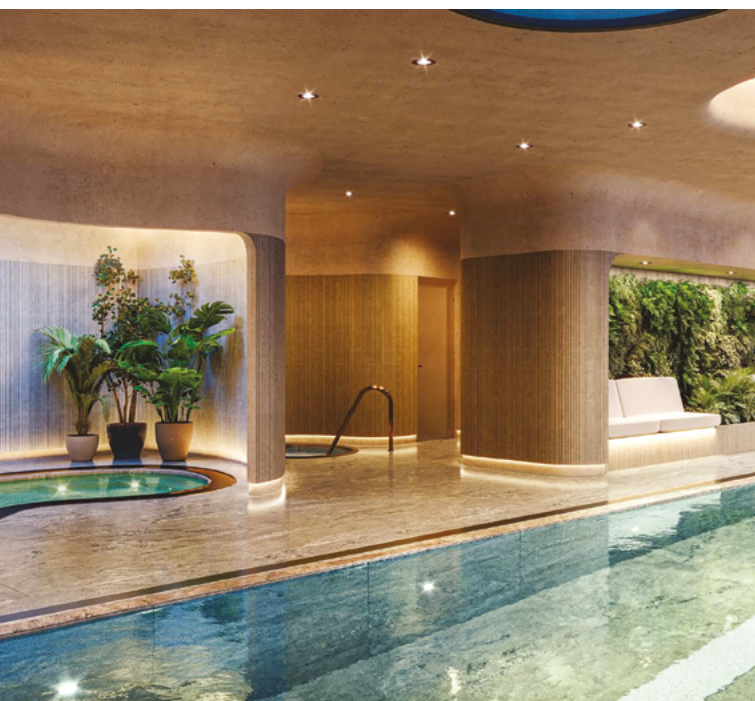
**Leasehold:** 990 years

**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.







# Centenary Tower



**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.

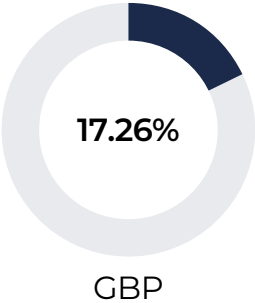
Residents will enjoy exclusive access to the city's first residential swimming pool complex complete with sauna and steam room. The 44th floor houses an exceptional fitness experience including a state-of-the-art gym with outdoor terrace, spin studio, and climbing wall – while one floor above features 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

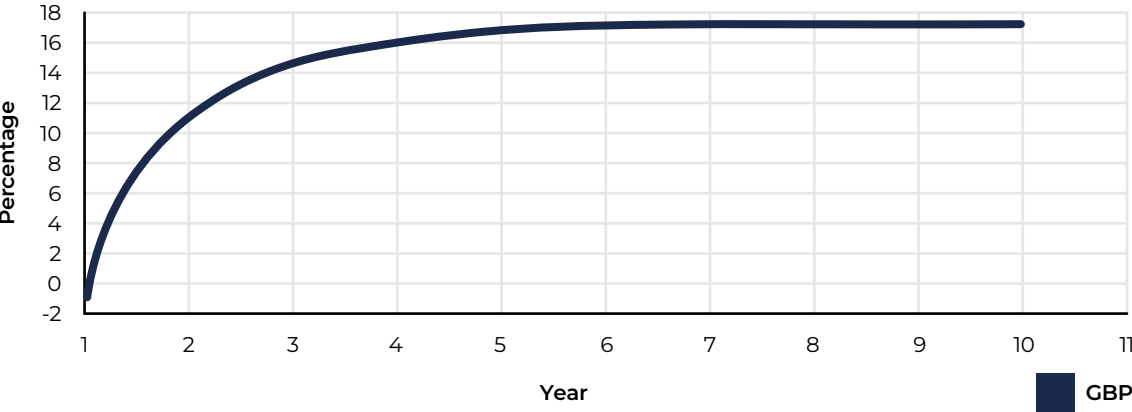
To help you understand returns on a typical property investment, we've provided an example below. You can work out the results of your own prospective property by using Adventum's investment calculators.

|                          |               |
|--------------------------|---------------|
| Property value           | £400,000      |
| Loan amount              | £300,000      |
| Mortgage interest rate   | 4.5%          |
| Mortgage interest type   | Interest only |
| Mortgage interest tenure | 10 years      |
| Investment tenure        | 10 years      |
| Home currency            | (GBP) 1.00    |
| Rental yield             | 6.5%          |
| Rental growth/escalation | 5%            |
| Projected capital growth | 5%            |
| FX growth                | 0%            |
| 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      | £495,881 |
| Total profit       | £365,881 |
| Capital growth     | £221,558 |
| Net rental income  | £144,322 |
| Initial investment | £130,000 |



# About Adventum

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Our expert team of tax advisors, compliance professionals and lettings managers will partner with you to capitalise on the power of UK property in the strongest regional markets.

- ✓ **Advisory and acquisition** – We'll help you acquire property efficiently and compliantly, building UK real estate exposure to diversify and protect wealth.
- ✓ **Banking and accountancy** – We offer a full suite of banking and accountancy services, giving you exclusive access to 75% LTV sharia-compliant financing at just 4.5% through our strategic partnership with a premier GCC-focused bank.
- ✓ **Legal advice** – We'll ensure you have the right support by connecting you with specialist property law partners.
- ✓ **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

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**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 NED, Adventum**

Ranjeev advises on all types of real estate transactions including sales, purchases, lettings, financing, joint ventures and real estate funds formation. His particular concentrations are domestic and cross-border real estate finance transactions, including restructurings.



**Martin Cooney**

**Sales Director**

Martin streamlines the property investment process and brings the most suitable proposals to Adventum's clients. His focus is on deeply understanding his clients' requirements to secure the right property.



**Faisal Fallatah**

**GCC Strategic Advisor**

Faisal advises GCC-based investors on accessing UK real estate through institutional-grade structures. A former asset manager at Goldman Sachs for 7 years, he bridges regional investor objectives with our investment framework, ensuring alignment across strategy, risk and execution.

## Our partners

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

**RENAKER**

**SALBOY**

**FEC**

**SelectProperty**

**Berkeley**  
Group

**savills**

**TLT**

**AVENSIS SERVICES**  
Business fiduciary services

**INTERPOLITAN**

**CAPITIQUE**

**SANCTUM**

**one.**  
Financial  
Solutions



## Get in touch

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

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