

A DAY IN THE LIFE: Michelle McIlroy - Property Finders NI

Career in property adds up for Michelle

BY NIKI HILL

MICHELLE McIlroy has just returned from a trip to France, in June she visited Romania and later this month it will be Spain – “and we’re currently looking at the Caribbean,” she reports.

As co-director of Property Finders NI, her company offers bespoke property finding and packaging to local Irish individuals and property investment clubs. They provide professional advice along with on-the-ground superior knowledge for a range of clients.

“There is no typical investor,” Michelle explains. “They could be investing for a variety of reasons.” They could be buying property for letting, as a future investment, or developing property in conjunction with what she calls “a syndicate” where a number of investors join together on a large scheme. “Everybody is an individual, we sit down with them and, following a full fact-find, a portfolio is recommended depending on the client’s current employment and financial situation, pension plans, financial objectives, and more. Then we build on that situation.”

Research on chosen developments is ongoing with deal transparency and market knowledge of uttermost importance when selecting investment opportunities. “Our company only works with a limited number of property developers or business partners at a time, and they have been thoroughly vetted and assist us in providing property investment deals that meet a range of strict criteria. The client’s progress is monitored from the start of the reservation right through to the end of the property purchase process.”

Michelle and her business partner Ross Gunning embarked on the business in August 2005 – Ross looks after the property side of the business in the Bangor office, while Michelle is based on Belfast’s Cavehill Road looking after property and mortgages in sister company, The Belfast Mortgage Company.

Born and bred in Newtownards, she was a pupil at Regent House School, leaving with A levels in Mathematics, French and Spanish. Apart from part-time work in the retail sector, she had no work experience and little idea of what career to follow. “I thought about accountancy, using my mathematics,” she reports. But at 18 she had fallen in love with Raymond, and together they decided “let’s go to London. I think it nearly broke my parents’ hearts. We went with £100, missed our flight and had to spend the night in the airport. But we were able to stay with friends and found work. I started with a temporary job and soon joined Citibank as a redemptions clerk.”



LOCATOR:
Michelle
McIlroy

Over four years she progressed in the company, and gained a good working knowledge of the mortgage market, but they decided to come back to Newtownards. “I joined the Prudential, mainly dealing with pensions and working in customer services.”

Marriage and motherhood – her daughter Joni is now seven, and son Morrie is four – do not seem to have slowed her progress for she moved to management of the sales management department. “I asked them if I could try something different,” she recalls. “I enjoyed every minute of it, the whole environment.”

She also completed qualifications in Financial Planning and the required CEMAP certification along the way. Today, she lives in Newtownards and commutes to Belfast “most days” but “Thursdays is when I take time out to be with the children”. Normally she takes them to school first before heading for the office,

arriving around 9.45am. “No day is typical, I spend about 50 per cent in the office, the rest out and about meeting people.”

Consultation with clients can take place in the office or in the comfort of the client’s home, and will probably involve meeting the company’s suppliers and sales agents both here and abroad in the country of choice. This makes the process more personal and any possible issues or problems can be easily resolved. Some days Michelle may not get home until after 7pm. “My mother is very good.” She tries not to take work home so that weekends are free. Time off is spent with the family, sessions at her local gym “I try to go twice a week” and she’s an avid reader. Ask her what motivates her and she says: “My love of mathematics makes my job all the more interesting and I love meeting people. Besides that there is always some new investment opportunity to pursue.”