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**GLOBE-TROTTING INVESTMENT:** directors of Property Finders, Michele McIlroy and Ross Gunning travel Europe and beyond to secure properties for Northern Ireland investors

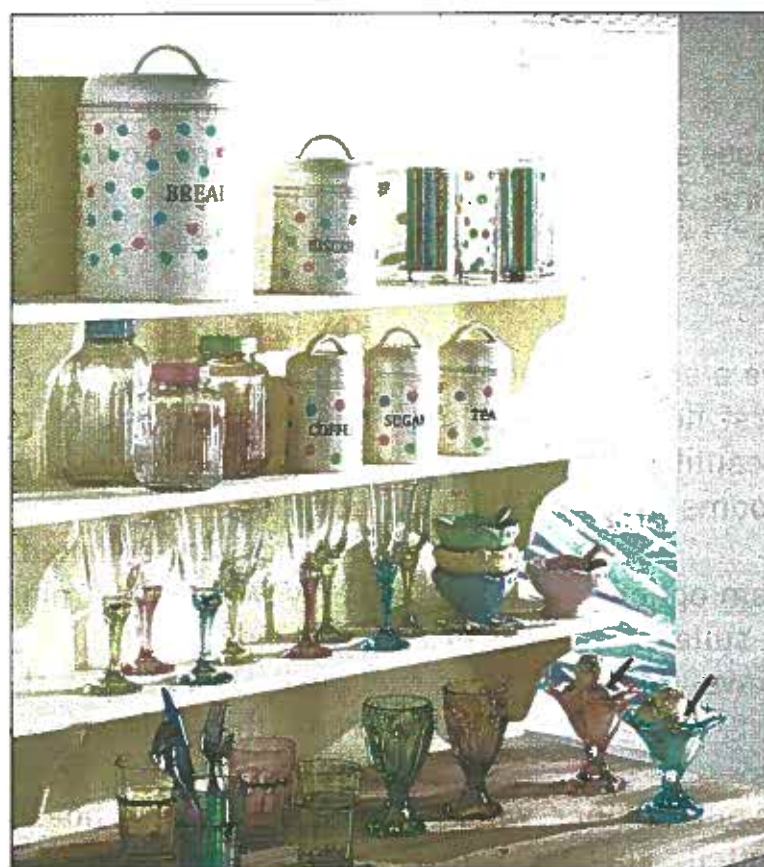
# Are you looking for overseas investment opportunities?

**A**S the housing market within Northern Ireland re-adjusts, speculators are looking further afield for investment potential abroad. And among the options they're discovering are syndicates which allow them to buy property which would normally be unaffordable as a single purchase – a property syndicate being a group of like-minded investors who come together and invest in a specific project. Local Northern Ireland company Property Finders, which specialises in finding overseas, high-value property for businesses and individuals, has experienced significant growth this year, according to Michele McIlroy, co-managing director. "Since the launch of Property Finders last year, we have had signif-

icant interest from our clients wishing to invest their money in overseas property. When a client comes in to see us we carry out an initial fact-find, this is where we establish the needs for each client and tailor our advice and property search based on this," she explained. "The difference between the service we offer and our competitors is that we will have completed full due diligence on every single property on offer and will have a rapport with the developer so we are able to give sound advice based on personal experience. "We work with individuals to allow them to develop a property portfolio which will allow medium to long term investment. We will also manage all of the necessary paperwork involved, which many people find

daunting especially when different languages and laws are involved. We have an in-house overseas mortgage specialist who deals directly with the overseas banks. "Another attraction about the syndicate option is that it is Self Invested Personal Pension (SIPP) approved, allowing investors to maximise the return from their personal pensions. "Property Finders have found that the majority of their sales to date have been for French property due to the stable market conditions and attractive incentives. "France is very popular amongst our local buyers," said co-managing director Ross Gunning. "We strongly recommend it. There are many incentives offered by the government such as a tax rebate which in some occasions is offered up front to investors.

"Countries joining the EU are also worth considering and as a result Romania is another popular destination that we hope to be recommending very soon. "Spain was a real hot-spot in the 1980s but at the moment it is more suitable to people who want to own a holiday home rather than invest money in the hope of a short-term profit. The United States would fall into the same category." "We tailor the property investment to the individual needs to the Northern Ireland investor. In this current climate, we are advising on stable markets that will benefit clients in the medium and long term. We have a range of clients from those looking to invest as little as £7,000 and upwards."



# Add a little wow factor to the table

Re-discover the great outdoors this summer and add a wow factor to your al fresco entertaining. MANDI MILLAR caught up with stylist Laura Lavery for some top tips...

**A**FTER a cracking start to the summer things have been a bit dodgy weather-wise, but hope springs eternal and the shops are still



inspiring outside space is to treat it as an integral part of your home. It's easy to achieve this with colourful candles soft them like huge open-plan spaces. Adding furniture, throws, cushions, mirrors and above all colour will transform your back yard. And even the will steal the show. Laura advises: "Dress to impress this summer. Pick a theme and lavish your table with gorgeous napping place

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