

The background features a series of four upward-pointing arrows of increasing size, positioned above four stacks of coins that also increase in height from left to right. The entire scene is set against a dark grey background with diagonal white lines that create a sense of depth and movement.

How To Turn **£100,000** Cash Into **£80,000 A** **Year**

WHY MANY INVESTORS STRUGGLE TO BEGIN

Most people understand that **property can build wealth**, yet few know how to turn a lump sum such as £100,000 into a **meaningful and future proof plan**.

Common obstacles include:

- Cash savings that grow **too slowly**
- A **lack of clarity** around pensions and financial planning
- **Conflicting information** online
- **No structured roadmap** to follow

With the right approach, that £100,000 can become the **foundation of a portfolio** that grows reliably and eventually produces **substantial long term income**.

In this guide, you will learn:

- How **structured finance** allows capital to **work harder**
- Why choosing the right micro markets is **essential**
- **How investors progress** from one property to a resilient portfolio
- When and how to transition from **growth to income**
- Why discipline, commitment and time are the **real drivers** of long term results

If you would like personalised guidance, our advisers can model the pathway for your circumstances.

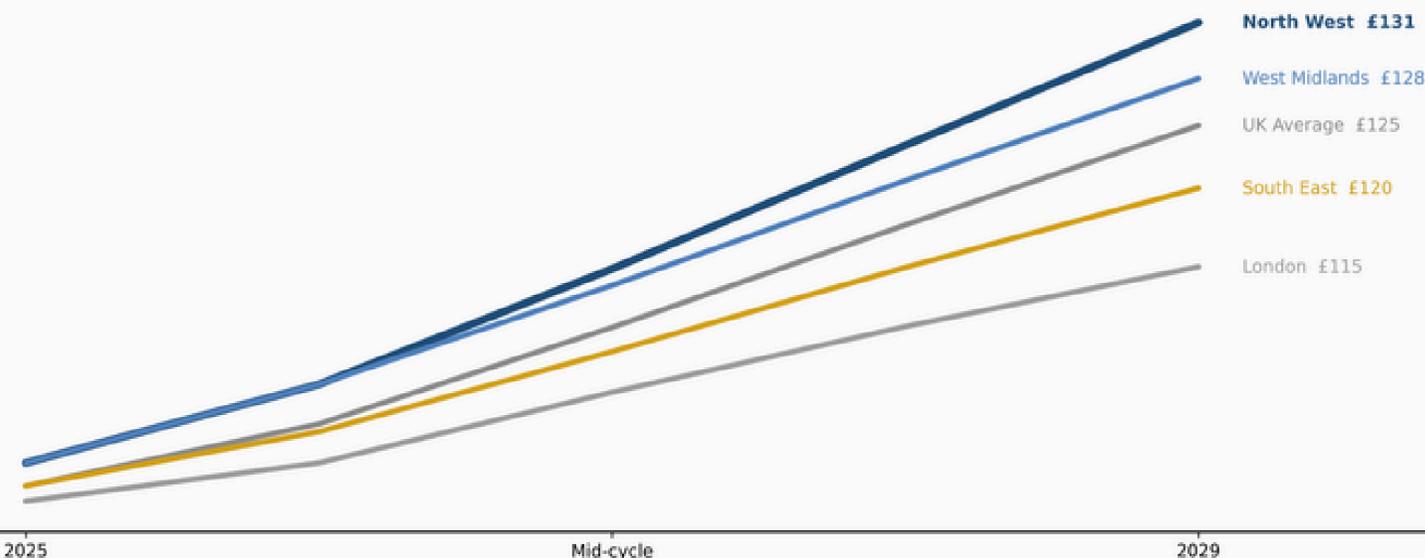


WHY LEVERAGED PROPERTY WORKS OVER THE LONG TERM

Property offers three powerful advantages when used correctly:

1. **Predictable capital growth in high demand areas**
2. **Consistent rental income**
3. **Interest only borrowing that allows capital to stretch further**

How £100 of Property Value Is Expected to Grow
Cumulative regional outcomes, indexed from 2024



A **key truth** is often misunderstood.

The UK property market does not **move as one**.

- Some areas **stagnate**
- Some **grow modestly**
- Others, supported by employment, regeneration, infrastructure and constrained supply, **consistently outperform**

Compounding only works when the **fundamentals are strong**.

This is why Ethira focuses on **micro market selection** and **long term drivers** rather than short term sentiment.

