Portfolio Tracker

A portfolio you don't measure quietly decays: rates drift, rents lag, equity sits idle. Track each asset on one page and the whole estate on one summary, reviewed quarterly like a board would.

HOW TO USE THIS — Set up one page per property once, then update the figures quarterly. Put the review date in the diary now, before life decides otherwise.

01 Per property, track

- ☐ Current value (honest, comparable-based) and outstanding loan
- ☐ Equity and loan-to-value
- ☐ Rent, and the local market rent — the gap is your review opportunity
- ☐ Monthly cash flow after everything, at today's rate and at +2%
- ☐ Mortgage product end date and early repayment charges
- ☐ Certificates and compliance dates: gas, EICR, EPC, licence
- ☐ Return on equity: annual cash flow ÷ current equity — the number that says 'refinance me'

02 Portfolio summary

- ☐ Total value, total debt, blended LTV
- ☐ Total monthly cash flow and average per property
- ☐ Equity releasable at 75% LTV across the estate
- ☐ Concentration: by area, strategy and tenant type — where would one change hurt most?
- ☐ Next 12 months' product expiries in date order

03 Quarterly review questions

- ☐ Which property earned least per pound of equity — and what's the fix: rent, refinance or sell?
- ☐ What breaks if rates rise 2% — named properties, not vibes
- ☐ Where is the next acquisition's deposit coming from?
- ☐ Is every certificate and licence current? (Check the dates, don't trust the memory)