



**THE PROPERTY  
DOCTOR**

# The Property Roadmap for Health Professionals

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**What you need to know, do and decide  
before you buy your first investment  
property.**

A free guide from Dr Andrew Threadgold

*GP, Entrepreneur, Property Investor, Business Investor - definitely not a Guru*

# Start here.

Most of us do not fail at property because we picked the wrong house. We fail because we never start, or we start in the wrong order, doing the exciting part first and the important part never.

I spent over twenty years in the NHS. Alongside it I built a property business that eventually gave me the choice to leave medicine on my own terms. I made most of the mistakes available to a beginner, and a few that were more inventive.

This guide is the thing I wish someone had handed me at the start. It is not a course, it is not a pitch, and it does not promise you a number. It is a map. It shows you the journey from the first vague thought that you should probably do something with your money, through to a working portfolio that earns without you.

Read it once to see the whole road. Then read it again and be honest with yourself about which junction you are actually standing at.

**The knowledge is the easy bit, knowing how to apply it is what creates uncertainty.**

*Dr Andrew Threadgold*

# The whole journey, one page.



*Each numbered stage is explained on the pages that follow.*

# 1

## What do you actually want

*Before any property, what is the job it is doing for you?*

Income today, capital growth for later, or the freedom to walk away from the rota. These pull in different directions and the right strategy depends entirely on which one you are really chasing.

Most people skip this and buy whatever looks exciting. Then they own a thing that does not do what they needed.

DECIDE

**Write one sentence: in five years this portfolio gives me \_\_\_\_\_.**

# 2

## Are you financially ready

*Not just deposit. Borrowing power, reserves, and headroom.*

Readiness is deposit plus the ability to borrow, plus a cash cushion for when a boiler dies in month two. Medics usually have the income and underrate the reserves.

Being ready also means your own house is in order: tax position, existing debt, and a buffer that lets you sleep.

DECIDE

**Know your three numbers: deposit, max borrowing, emergency reserve.**

# 3

## Which strategy fits you

*The model has to fit your life, not someone's highlight reel.*

Single lets, serviced accommodation, conversions, commercial. Each has a different demand on your time, your cash and your nerve. The flashiest model on social media is rarely the one that suits a full diary.

Pick for your actual life, the on-calls, the family, the energy you have left at 9pm.

DECIDE

**Match the strategy to your time and temperament, not the trend.**

# 4

## How do you find property

*The edge is boring: process, diligence, and showing up.*

Good deals are found through a repeatable process and proper due diligence, not luck. The unglamorous habits are the whole advantage.

Sourcing is a numbers game with a quality filter. Most give up just before it starts working.

DECIDE

**Commit to a sourcing routine you can run every week.**

# 5

## Is the deal any good

*Numbers that tell the truth, not the ones that flatter.*

A deal is good when the figures still work after you have been honest about voids, costs, and the things that go wrong. The arithmetic is simple. The honesty is the hard part.

Learn the handful of numbers that actually decide it, and never fall in love with a property before they do.

DECIDE

**Never let a viewing override the spreadsheet.**

# 6

## The money, and how it works

*Finance and structure, at surface level for now.*

Mortgages, bridging, deposits, and the idea of recycling your capital so the same pound works more than once. This is a discipline in itself and the detail belongs in proper guidance, not a free guide.

For now, know that how you fund and structure a deal matters as much as the deal.

DECIDE

**Treat finance as a skill to learn, not a form to sign.**

# 7

## The psychology.

**The part that actually stops people.**

Everything before this page is solvable. The numbers can be taught in an afternoon. The strategy is a choice you can make over a weekend. None of it is what keeps a financially comfortable medic out of property for ten years.

Two things do.

The first is the paycheque. A regular, decent salary is one of the most effective ambition killers ever invented. It is enough to be comfortable and never quite enough to be free, and comfort is a quiet place to spend a career. The income that makes you safe is the same income that makes you stop reaching.

The second is other people. Not what they will actually say, but what you imagine they will say. The colleague who thinks property is beneath a health professional. The voice that says people like us do not do this. It is the crab that pulls the other back into the bucket, and it works because you can feel it before anyone has said a word.

**When all is said and done, much more is usually said than done.**

*Don't let this be you.*

WHERE THIS GOES NEXT

# The Property Doctor Mentorship.

If the map made sense and the psychology page landed a little too close to home, there is a next step.

I run a small mentorship for doctors, dentists and senior healthcare professionals who want to build a property income alongside medicine. Twelve weeks, ten people, taught by someone who did exactly that.

#### IT IS FOR

- + Practising medics
- + £25k+ to invest
- + Building alongside work

#### IT IS NOT FOR

- Anyone without capital
- A quick exit from the NHS
- Passive income fantasies

**No income claims. No pressure. A diagnostic first, and I will tell you honestly if it is not right for you.**

## Take the first step

**Complete the diagnostic ->**

**[thepropertydoctor.co.uk](https://thepropertydoctor.co.uk)**

*Ready when you are.*

**Dr Andrew Threadgold**