

PRIVATE AND CONFIDENTIAL - 7 YEAR LOAN NOTE OVERVIEW

COMPANY BACKGROUND

The Group is one of the UK's most successful privately owned businesses. It operates in four fundamental development sectors: Private Rental Sector schemes, traditional development, rooftop extensions and hotels. The Groups current PRS pipeline is estimated at £1 billion

SECURITY

Debenture over the groups assets / Corporate Guarantee on 100% of capital invested.

AVAILABILITY

This invitation is available for direct investment by institutional investors, professional investors, sophisticated and high net worth individuals, companies and restricted investors.

TERM

The Loan Note matures after 7 years from the date of investment. Minimum term is 12 month and Maximum term of 7 years. Investors can exit on every 12 month anniversary from the date of contract but 30 days' notice must be given.

RETURNS

Minimum of 12% per annum return on their investment. In addition investors who retain this investment will be rewarded with annual bonus payments as follows:

BONUS PAYMENTS

Year	Return	Total annual return
Year 1	12% PLUS 0%	Total annual return of 12%
Year 2	12% PLUS 3%	Total annual return of 15%
Year 3	12% PLUS 4%	Total annual return of 16%
Year 4	12% PLUS 5%	Total annual return of 17%
Year 5	12% PLUS 6%	Total annual return of 18%
Year 6	12% PLUS 8%	Total annual return of 20%
Year 7	12% PLUS 10%	Total annual return of 22%



Flexible Loan Note

OPTIONS AVAILABLE

Investors may choose either an “Income” option (paid annually) or a “Compounded” option (growth paid at the end of the chosen term)

INTEREST PAYMENT OPTION:

Income interest from £100,000 investment

Year	Annual Returns	Total annual interest
Year 1	12% return 0% bonus	£12,000 interest
Year 2	12% return 3% bonus	£15,000 interest
Year 3	12% return 4% bonus	£16,000 interest
Year 4	12% return 5% bonus	£17,000 interest
Year 5	12% return 6% bonus	£18,000 interest
Year 6	12% return 8% bonus	£20,000 interest
Year 7	12% return 10% bonus	£22,000 interest and £100,000 initial capital repaid

Original Capital: £100,000
 Interest: £120,000
Total Repayment: £220,000

You can exit on every 12 month anniversary from date of contract but you must give 30 days’ notice.

COMPOUND INTEREST PAYMENT OPTION:

Compounded interest from £100,000 investment:

Year	Annual Returns	Returns
Year 1	£100,000 + 12% inc 0% bonus	£112,000
Year 2	£112,000 + 15% inc 3% bonus	£128,000
Year 3	£128,000 + 16% inc 4% bonus	£149,408
Year 4	£149,408 + 17% inc 5% bonus	£174,807.36
Year 5	£174,807.36 + 18% inc 6% bonus	£206,272.68
Year 6	£206,272.68 + 20% inc 8% bonus	£247,527.22
Year 7	£247,527.22 + 22% inc 10% bonus	£301,983.21

Original Capital: £100,000
 Interest: £201,983.21
Total Return: £301,983.21

You can exit on every 12 month anniversary from date of contract but you must give 30 days’ notice.

TRACK RECORD

As of 2012, £50 million has been raised under The Groups Loan Note programs and they have made all interest payments and returns of capital to investors. 5 of the previous 7 site acquisition projects have been sold and fully exited by all investors. Further information available on request.


SUMMARY

With multiple options available for the investor, and in this current climate of low yielding interest accounts and investment vehicles, the Loan Note, from an experienced, award-winning and successful developer with an incredible track record is a must have for all types of investors.

