

FIXED INCOME – LOAN NOTES

PRODUCT ONE

The fundraising arm of a UK-focused property development and investment company with a strategy to build and monetise an extensive and diversified portfolio of residential, commercial, industrial and mixed-use freehold property assets. This organisation has been involved in construction for several years and has completed numerous successful projects for companies such as Lidl, McDonalds and Starbucks.

Investment Returns

What are the returns for each option on a £100,000 investment?

2 Year Biannual Income Product

		Interest (10% per year)	Total Investment
Initial Investment	£100,000.00		
Year 1	£100,000.00	£10,000.00	£110,000.00
Year 2	£110,000.00	£10,000.00	£120,000.00

2 Year Deferred Product

		Interest (12% per year)	Total Investment
Initial Investment	£100,000.00		
Year 1	£100,000.00	£12,000.00	£112,000.00
Year 2	£112,000.00	£12,000.00	£124,000.00

KEY FEATURES – PRODUCT ONE

- Loan note terms of two years with income and deferred interest options
- Minimum investment of £5,000
- Interest earned will be 10% or 12% per annum gross dependent on type of loan note chosen
- Secured with a first legal charge over properties purchased and a fixed and floating charge
- Security Trustee appointed to represent the interests of the loan note holders

There are two options for returns to investors:

- 2 Year Biannual Income Product 10% fixed rate loan notes with simple interest payable in arrears biannually (paid every 6 months)
- 2 Year Deferred Product - 12% fixed rate loan notes with simple interest to accrue annually and payable on the final redemption date with the return of capital.