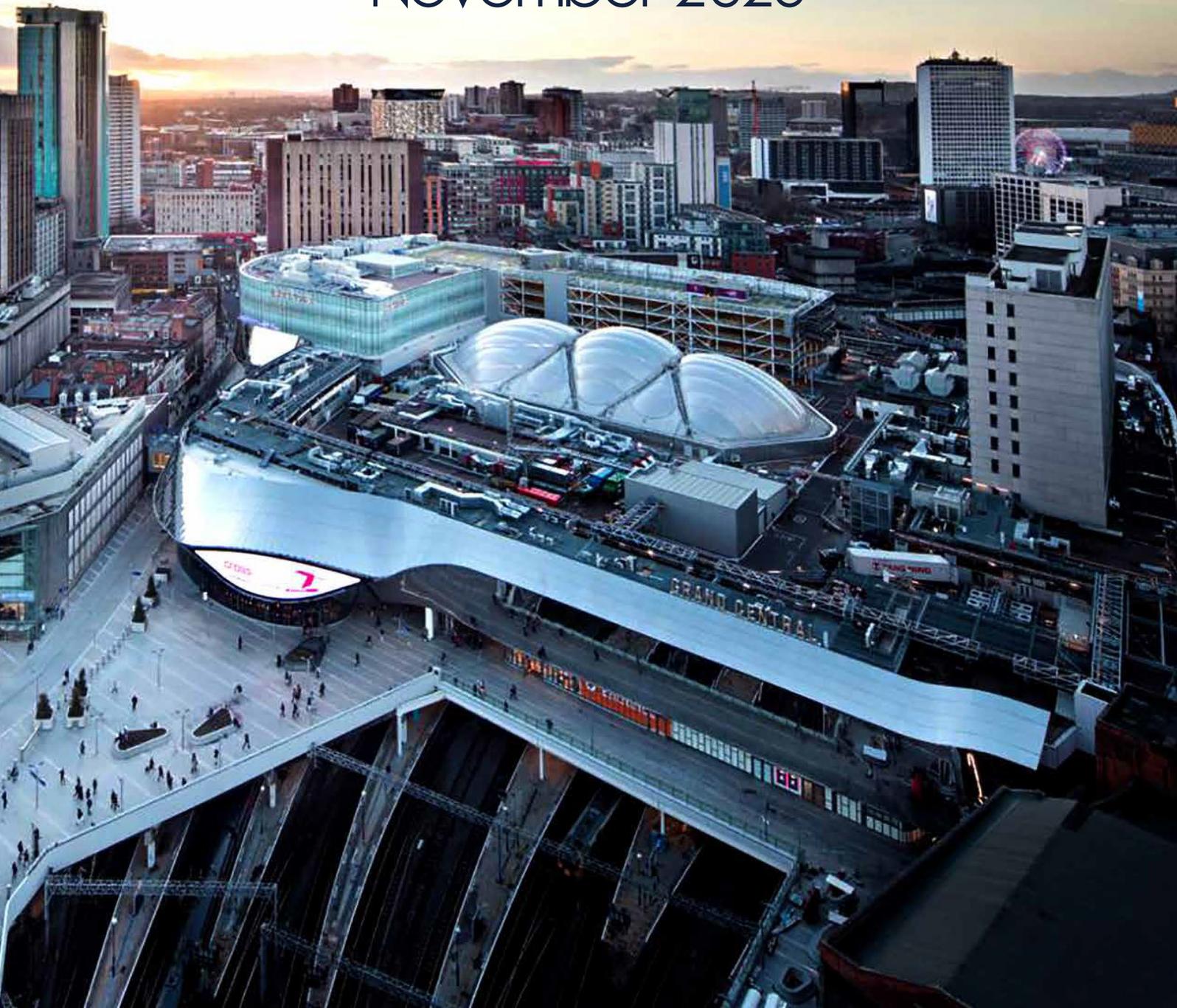


Loan Note Record

November 2020





Since the relationship blossomed in early 2017, together Prosperity and PIP have raised a grand total of £47,573,150 across 17 loan note projects! Over 350 clients have invested in one or more of the Prosperity loan notes.

In 2019 alone, an amazing £12,333,600 was raised. However in 2020, we surpassed that long ago with an incredible £18,900,550 having been raised and completed on year to date!

A total of £11,015,000 of capital has been redeemed with an average rollover retention rate exceeding 70%.

Since the first project, a grand total of £2,725,827 of interest has been paid out to clients through redemptions and quarterly & bi-annual interest options.

As of the end of Q3 2020, £1,352,941 of the above has been paid out to all clients who have chosen to receive either the quarterly or bi-annual interest.



LOAN NOTES

2020 has been a strong year so far, with multiple tranches in a total of **seven** loan note projects completed on, raising an incredible **£18,900,550** year to date. Included in this figure is funds from three rollovers in 2020; the redemption of Bradford House, where **62%** of clients were so happy with their returns that they rolled over their capital into the Smithfield House loan note, and Prosperity/Varity House where **48%** of clients rolled over into a further project. Our most recent redemption saw 74% of clients previously invested in One BHM, decide to rollover their funds into JQ Rise - our most successful rollover to date!

2020 COMPLETIONS SO FAR

Smithfield Square



Moseley Gardens (3)



Park View



Smithfield House



B5 Kent Street (3)



Severn House



JQ Rise



IN THIS CURRENT CLIMATE - WHY LOAN NOTES?

Secured Loan Notes provide an excellent investment return for investors, especially in **today's low interest rate environment**. See below what Prosperity's founder & Chairman, Joe Billingham, has to say:

"Certainly we all appreciate that real estate is a far less volatile investment than other investment classes. Whilst there is no doubt we are witnessing almost unprecedented volatility within the financial markets right now, real estate in contrast, is a 'real' asset with a real residual value and thus provides a much more secure position for investors. We have no systemic issues underlying within our sector and as you know, Prosperity is a well-founded business with low gearing, a strong land based asset base and balance sheet, low and adjustable overheads and a full order book."



SUCCESS STORY

Moseley Gardens (3) Secured Loan Note

Moseley Gardens comprises of 67 high specification apartments and lies in the Digbeth area of Birmingham. Digbeth is a lively, creative hub on the east side of the city centre, currently undergoing a large redevelopment scheme and is within easy reach of some of Birmingham's most iconic postcodes: Grand Central Station, The Bull Ring and The Mailbox.

PIP were appointed the senior lender to fund the construction phase, meaning first charge security for clients, whilst experiencing returns of 8.5% per annum.

We have experienced phenomenal success with this investment, and we are delighted to share that we are now fully subscribed at this site. This means that together we have raised a staggering £11.2m to fund the construction, against a gross development value (GDV) of £14.9m.

LATEST OPPORTUNITY

JQ Rise Secured Loan Note

Investing at JQ Rise enables clients the chance to invest alongside the developer for an anticipated term of 18 months, whilst generating returns of 8.5% per annum, payable upon redemption.

JQ Rise, formally known as One BHM, is an iconic development featuring 226 one, two and three bedroom apartments on the edge of the famous Jewellery Quarter.

The total raise for this opportunity is £5.5m and investors will have first charge security against the value of the land, valued at £8m. The purpose of the loan is to repay the existing loan and provide working capital up to the construction facility.

This is proving to be one of our most successful rollovers, with 74% of clients rolling their investment from One BHM Secured Loan Note into this opportunity!

These are excellent short term investment options for investors who have money in the bank making very little by way of returns in today's low interest rate environment. They are also perfectly suited for those who like the concept of property investment but have chosen not to invest at this time.

To invest, get in touch with the PIP team today on 01603 268083 or email info@propertyip.net



PROSPERITY
DEVELOPMENTS

Further information on all of our investment opportunities
are available through the PIP team

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