

PIP's Secured Note Investment Opportunities



What is a Property Bond?

A Property Bond is money loaned to a property developer for a fixed term, typically secured against property assets and repaid with interest.

The 3 Big Questions

How secure is
my money?

What is the
exit?

What is the
return?

Debt v Equity

What's the
difference?

Milestones & Achievements

1

Syndicated Loan Partnership launched in 2017.

2

£504 million+ in lending, across 45 loan notes secured to date and £217+ million redeemed.

3

£300 million+ of funds currently under management.

4

PIP is currently generating over £2.8 million in interest per month for our clients.

5

2,000+ active clients, with a strong 75% retention rate for repeat investment.

6

Zero capital losses or defaults, which is a testament to PIP's rigorous approach to risk management.

7

These opportunities are exclusively only available to the clients of PIP and their advisers.

Security & Risk Management

Property Investor Partnership (PIP) is committed to safeguarding client investments through robust security measures.



Exclusive to High Net-Worth Investors

Investment opportunities are selectively offered to high net-worth individuals, ensuring a targeted and secure approach.

Priority Redemption

Clients investing in debt opportunities are prioritised for redemption, receiving their returns before developers or partners access any equity.

Comprehensive Due Diligence

All development finance opportunities are rigorously reviewed by our legal team at Howes Percival, ensuring we meet high standards of security and viability.

First or Second Charge Security Investments

are secured with first or second charges, maintaining a maximum Loan-to-Value (LTV) ratio of 75%.

Additional Asset Protection

We secure further charges and debentures, including fixed and floating charges, over other assets of our partner developers, adding an extra layer of security for our clients.

With these measures, PIP provides a structured and secure environment for investors, balancing opportunity with meticulous risk management.

What our clients have to say...

I have been with PIP for a number of years and their service to invest in secure investment opportunities with great returns is second to none. An exemplary company!

A Easterby

Fantastic service from the Team. Always available to support, with excellent response times and advice.

A Fitzgerald

I have had a great experience with PIP. They've been very helpful along the way and very knowledgeable. I appreciate their personal touch, which has made me feel my money is safe.

E Bradshaw

You look after the shares and portfolio, while I can relax and forget about the worries.

R Thornton

Friendly, helpful advice. Investment process uncomplicated and each step fully explained.

D Cooper

Great investment with amazing interest!

N Dawson

Loan Note Summary

Project	Term	Income per annum (Paid Quarterly)	Growth per annum
Crowborough - NEW!	30 months	–	10.0%
Smithfield Lofts - Investment of the Month	30 months	8.0%	9.0%
Smithfield House (3)	36 months	8.0%	9.0%
Southside Residences	30 months	8.0%	9.0%
Weston Hall	30 months	–	8.75%
Great Bircham	24 months	–	8.75%
Noko Retreats	30 months	–	10.0%
Auckland Phase 2	24 months	8.0%	8.5%
iO Finance Partners	36 months	–	11.0%
Zenzic	30 months	9.0%	9.0%
LiveMore Capital	24 months	10.0%	10.0%

Crowborough

Located within the High Weald Area of Outstanding Natural Beauty, the sought-after town of Crowborough offers an attractive balance of rural living and investment potential. Just seven miles from Royal Tunbridge Wells and under an hour from London Bridge, it combines natural beauty with excellent connectivity.

The local property market remains strong, driven by limited supply and demand from London and the Home Counties. High-quality homes and rentals continue to deliver steady yields and long-term growth, positioning Crowborough as one of the South East's most resilient markets.

We are therefore delighted to partner with Silver Homes, a multi-award-winning developer of luxury residential property. This exclusive gated development comprises of six spacious 4- and 5-bedroom detached family homes, discreetly positioned, yet with far-reaching views across the Kent countryside. Each home will be finished to a high specification, blending traditional architectural detail with contemporary interiors.



Crowborough

Key Terms

Short term investment opportunity of up to 30 months.

Growth of 10.0% per annum paid as a single bullet payment upon redemption.

A capital raise is required of £4.1 million across the development.

Minimum investment amount of £10,000.

Crowborough

De-risked through the following:

First Charge Security over the development asset with a GDV of £5.194m and a capital raise of £4.1m, giving an LTV of 78.93%.

A clear exit strategy upon the sale of the properties.

A senior-ranking debenture over the borrower to include:

- A fixed senior charge over the development asset
- Floating charges over all existing and future cashflows
- Floating charges over all other company assets and undertakings



Investment of the Month



Smithfield Lofts

Over 200 years of history and 6 years in the making, this high-profile development in Smithfield, Birmingham, will be the jewel in Prosperity's development crown.

Located just minutes from the central finance and leisure district, Prosperity's Smithfield Lofts development will be at the heart of an exclusive new neighbourhood in the thriving creative quarter of Digbeth; Birmingham's former industrial heartland and part of the vibrant Eastside District.



Smithfield

The Crown Estate has struck a deal with Australian developer, Lendlease, to back major projects - including the £1.8bn Smithfield redevelopment in Birmingham.

THE CROWN
 ESTATE



Smithfield Lofts

Key Terms

A capital raise is required of £54m across the development.

Short term investment opportunity of approximately 30 months.

Income at 2.0% per quarter equating to 8.0% per annum or
Growth at 9.0% per annum paid upon redemption.

Minimum investment amount of £10,000.

Smithfield Lofts

De-risked through the following:

During the build program, buyers will already be fully committed by paying up to 35% of the property value.

All 307 units within Phase 1 have been reserved. 260 files have been instructed, of which 242 have legally exchanged.

First Charge Security over the development asset with a GDV of £90.7m and a capital raise of £54m, giving an LTV of 59%.

Smithfield Lofts

The £1.9bn Smithfield regeneration will be pivotal in the wider, long-term transformation of Birmingham city centre, with new cultural, leisure, and recreational space and buildings. Major improvements to accessibility will prioritise pedestrians and cyclists and provide sustainable transport connections.

Smithfield will serve up a lifestyle that delivers at the highest level. Whilst it delivers big on distinguished culture and five-star leisure, it's also intimate, with a real sense of community, even for a city this size. Vibrant new Indoor and Open Markets will attract domestic and international visitors. Smithfield will be a shared living experience, perfect for professionals and individuals who appreciate the finer things in life.



Smithfield House (3)

Smithfield House is Prosperity's flagship residential development, comprising of 380 apartments located at the heart of the £2.4 billion Birmingham Smithfield regeneration project.

Ideally positioned in Birmingham city centre, Smithfield House occupies a prime location within the core of the transformation zone. This strategic placement ensures it will benefit directly from extensive infrastructure upgrades and public realm enhancements—significantly increasing the appeal and long-term value of the development.

The scheme will be delivered in two phases, with initial handovers beginning in 2028 to align with key infrastructure and amenity rollouts in the wider Smithfield district.



Smithfield House (3)

Key Terms

A capital raise is required of £70m across the development.	Short term investment opportunity of approximately 36 months.
Income at 2.0% per quarter equating to 8.0% per annum or Growth at 9.0% per annum paid upon redemption.	Minimum investment amount of £10,000.

Smithfield House (3)

De-risked through the following:

First Charge Security over the development asset with a GDV of £131.5m and a capital raise of £70m, giving an LTV of 53%.	An initial £6m was raised to secure an additional parcel of land to make Phase 2 possible.
During the build program, buyers will already be fully committed by paying up to 35% of the property value.	To date, 73 files have been instructed, of which 41 have legally exchanged.
Clear exit strategy upon practical completion of the properties, commencing from 2028 onwards.	

GDV - Gross Development Value
LTV - Loan To Value



Smithfield

Phase 1

Total GDV £91.6m

Total units 307

Profit on cost 25%

Loan Note Raise £54m

307 sold – 100% SOLD OUT

BSR* application approved

Foundation works have now commenced

Phase 2

Total GDV £131.5m

Total units 395

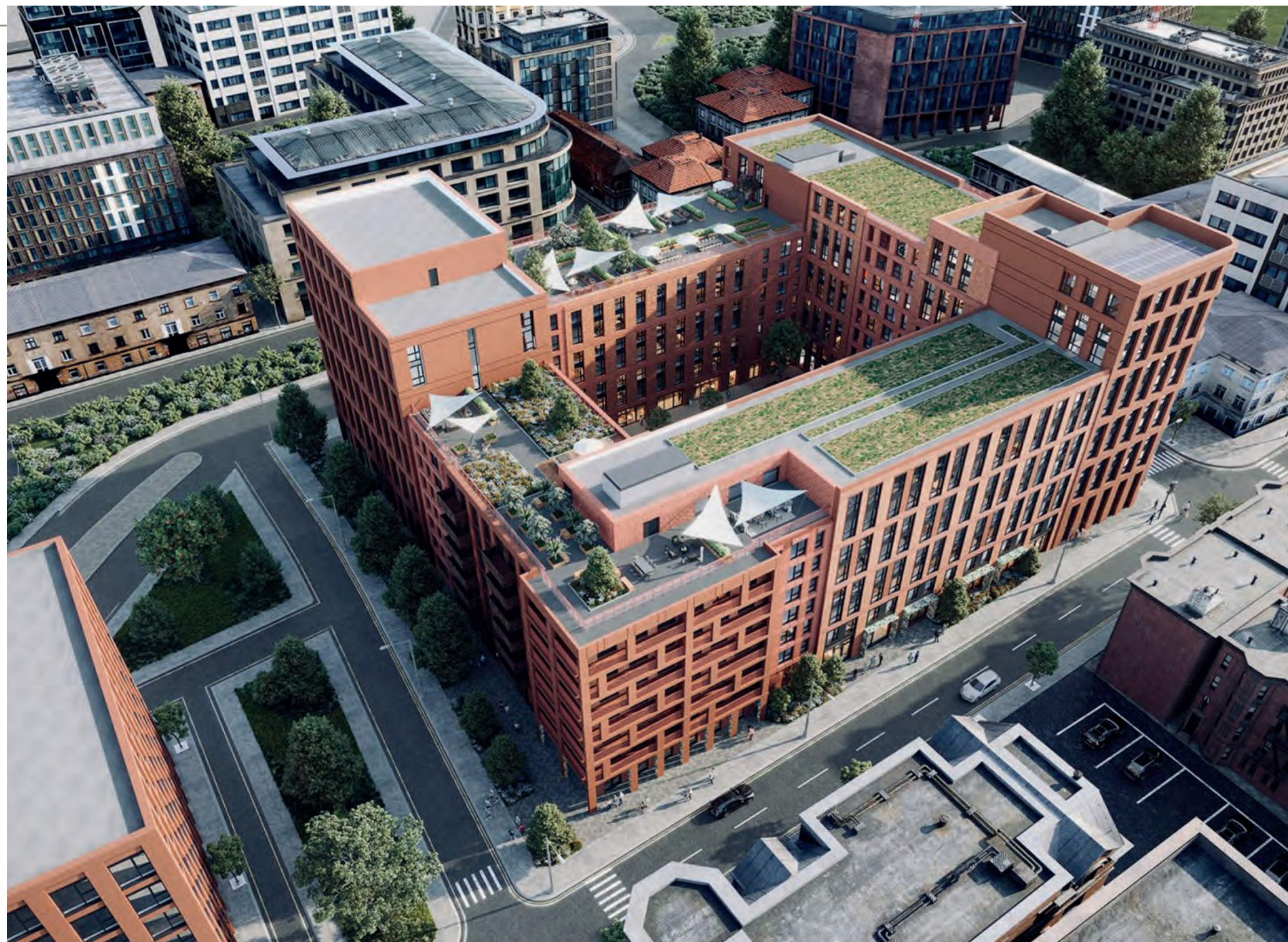
Profit on cost 25%

Loan Note Raise £70m

Sold – 152

40% sold

*Building Safety Regulator



Southside Residences

Southside Residences is a boutique development of 146 contemporary apartments, located in the heart of Birmingham's vibrant Southside district — an area celebrated for its rich multicultural heritage and dynamic energy.

Home to a thriving community of creative industries and digital media enterprises, Southside is recognised as one of the UK's fastest-growing economic hubs.

As the final phase of development within this rapidly evolving neighbourhood, Southside Residences represents a rare and highly sought-after opportunity to invest in an area undergoing significant transformation.



Southside Residences

Key Terms

A capital raise is required of £26.5m across the development.

Short term investment opportunity of approximately 30 months

Income at 2.0% per quarter equating to 8.0% per annum or
Growth at 9.0% per annum paid upon redemption.

Minimum investment amount of £10,000

Southside Residences

De-risked through the following:

First Charge Security over the development asset with a GDV of £41m and a capital raise of £26.5m, giving an LTV of 64.5%

During the construction phase, purchasers will be fully committed, having paid up to 35% of the property value.

Sales momentum is strong, with contracts currently in circulation with solicitors representing £16m of confirmed sales to date.

Prior to exchange, the investment is secured against the land value of £7m, together with a corporate guarantee of £1.6m. At no point will the Loan to Value exceed 75%.

A clear exit strategy is in place upon practical completion of the apartments, with the first completions anticipated from Q4 2026 onwards.



Weston Hall

Crafted by respected local developer Strand Development, this exclusive collection of eleven individually designed homes has been crafted to an exceptional standard, offering a choice of layouts and sizes to suit both those seeking a refined downsizing opportunity and families wanting spacious, high-quality living.

Set within the distinguished grounds of Weston Hall—a historic 14th-century estate in the scenic Wensum Valley—the development enjoys a truly prestigious backdrop. Its tranquil rural setting is complemented by excellent access to Norwich, the North Norfolk coastline, leading schools and leisure destinations including the Royal Norwich Golf Club.

Blending elegant design, quality workmanship and an enviable location, this bespoke development presents a rare opportunity to enjoy contemporary countryside living in one of Norfolk's most desirable heritage settings.



Weston Hall

Key Terms

Short term investment opportunity of up to 30 months.

Growth of 8.75% per annum paid as a single bullet payment upon redemption.

A capital raise is required of up to £6.54m across the development.

Minimum investment amount of £10,000.

Weston Hall

De-risked through the following:

First charge security over the development asset with a GDV of £9.04m and a capital raise of £6.54m giving an LTV of 72%.

A clear exit strategy upon the sale of the properties.

A senior-ranking debenture over the borrower to include:

- A fixed senior charge over the development asset
- Floating charges over all existing and future cashflows



Great Bircham

Crafted by respected local developer, Strand Development, this exclusive collection of 12 elegant homes is set on the edge of the historic Sandringham Estate – the treasured country retreat of the Royal Family.

Nestled in the idyllic village of Great Bircham, the setting combines timeless English charm with close proximity to the celebrated North Norfolk Coast Area of Outstanding Natural Beauty.

Blending heritage character, rural refinement, and excellent access to both coast and city, Great Bircham presents a compelling investment case. It offers a rare balance of lifestyle appeal and long-term resilience, making it an attractive opportunity for investors seeking secure, high-quality exposure to East Anglia's property market.



Great Bircham

Key Terms

Short term investment opportunity of up to 24 months.

A capital raise is required of £7.3m across the development.

Growth of 8.75% per annum paid as a single bullet payment upon redemption.

Minimum investment amount of £10,000.

Great Bircham

De-risked through the following:

First Charge Security over the development asset with a GDV of £10.3m and a capital raise of £7.3m, giving an LTV of 71.0%.

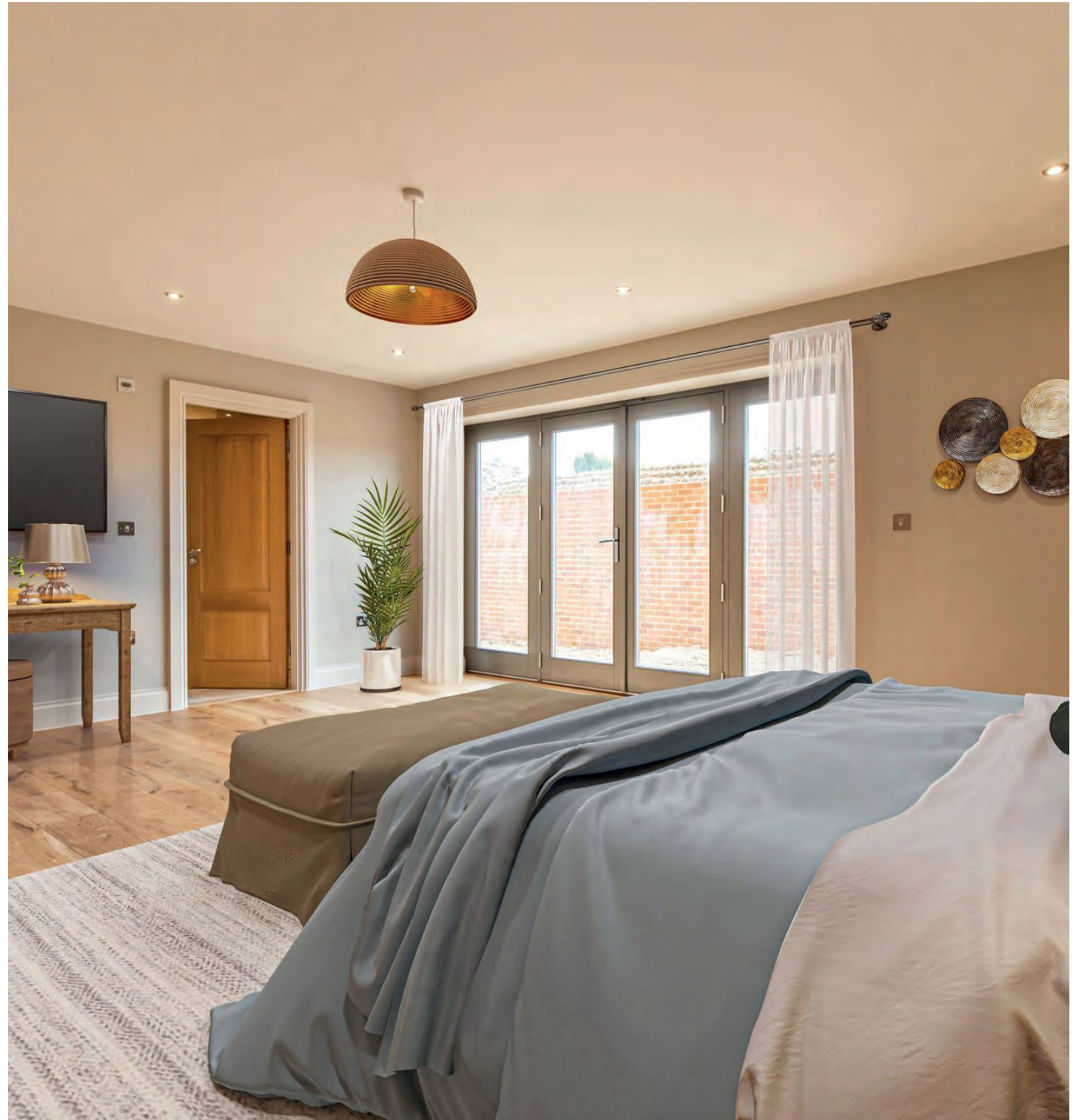
The developer is investing their own equity into the development.

A Senior-ranking debenture over the borrower to include;

- Fixed Senior charge over the development asset;
- Floating charges over all existing and future cashflows;
- Floating charges over all other company assets and undertakings.

A clear exit strategy upon the sale of the properties.

GDV - Gross Development Value
LTV - Loan To Value



Noko Retreats

Nestled in the picturesque Waveney Valley in Ringsfield near Beccles, Noko Retreats offers a unique opportunity in the thriving luxury wellness and eco-tourism sector. Its proximity to the Norfolk Broads National Park and Norwich ensures strong year-round demand, premium rental potential, and high occupancy rates.

Surrounded by ancient woodland and centred around a natural swimming lake, Noko Retreats is set to become one of East Anglia's premier wellness destinations. The development will feature 10 architect-designed lodges with 25 suites and a VIP three-bedroom apartment. Guests will enjoy premium amenities, including a gourmet restaurant, café, bar, and deli, all designed with sustainability and holistic wellbeing at the core.

We are therefore delighted to be working with Suffolk Spa Retreats Ltd, a specialist developer with a proven track record across leisure, residential, and commercial projects, including the award-winning refurbishment of Congham Hall Hotel & Spa in Sandringham.



Noko Retreats

Key Terms

A capital raise is required of £2.9m for development funding.

Short term investment opportunity of approximately 30 months.

Growth of 10.0% per annum paid as a single bullet payment upon redemption.

Minimum investment amount of £10,000.

Noko Retreats

De-risked through the following:

First Charge Security over the development asset with a GDV of up to £5.5m and a capital raise of £2.9m, giving an LTV of 58%.

The business is expected to generate £600-£800k from cashflow annually after loan costs, enhancing the projects credit profile and repayment options.

A Senior-ranking debenture over the borrower to include;

- Fixed Senior charge over the development asset;
- Floating charges over all existing and future cashflows;
- Floating charges over all other company assets and undertakings.

The exit will be through refinance via a mainstream and/or specialist lender to repay noteholders.

GDV - Gross Development Value
LTV - Loan To Value



Auckland Phase 2

The Auckland Leisure & Retail Park occupies a prominent 14-acre site just south of Bishop Auckland town centre, approximately 10 miles from Durham. Phase 1 is now fully operational and fully let to a high-quality mix of national retail and leisure brands.

Phase 2 will complete the wider masterplan with the development of an adjoining 7.5-acre site. This phase will accommodate additional national retailers currently absent from the local market, enhancing the park's regional appeal.

Groundworks commenced January 2026 and tenant fit-outs are expected to commence in Summer 2027, ahead of a grand opening planned for Autumn 2027.



Auckland Phase 2

Key Terms

A capital raise is required of £18m for Phase 2 of the development.

Short term investment opportunity of approximately 24 months.

Income at 2.0% per quarter equating to 8.0% per annum or
Growth at 8.5% per annum paid upon redemption.

Minimum investment amount of £10,000.

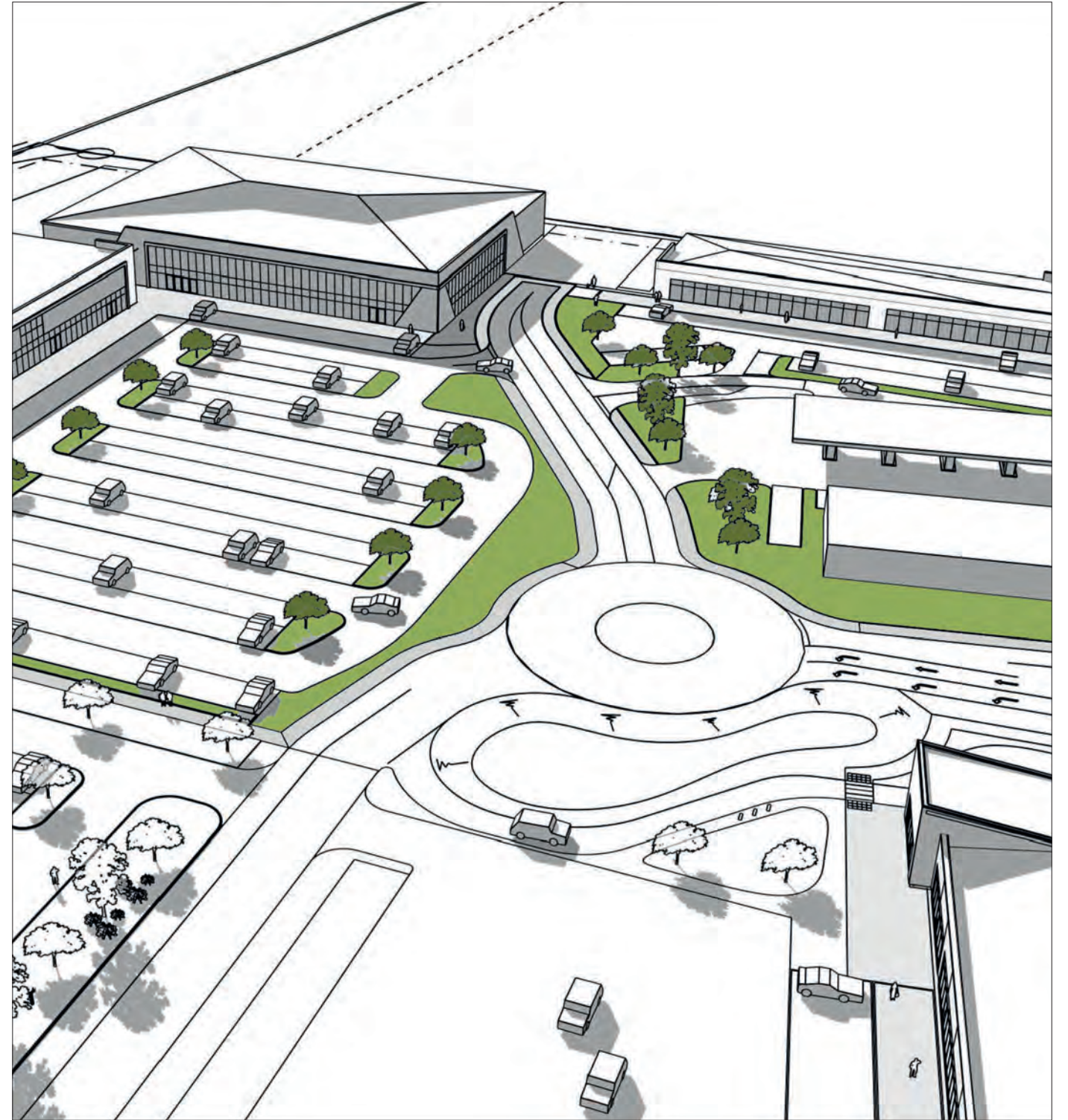
Auckland Phase 2

De-risked through the following:

First Charge Security over the development asset with a GDV of £38.6m and a capital raise of £18m, giving an LTV of 47% (including finance charges).

Major retail anchor secured, enhancing development appeal.

The asset will be re-mortgaged upon completion via an institutional lender, providing a clear exit strategy for investors.



iO Finance Partners

SME Capital, a UK-based lender specialising in £1–£5 million structured loans for small and medium-sized enterprises, has underwritten over £150 million to date.

In Q1 2025, SME Capital integrated with iO Finance Partners—a new institutional-grade platform uniting top SME lenders with institutional backing, technology, and governance to scale UK private credit—creating a powerful new force in UK private credit.

The iO Secured Loan Notes, issued by Callisto Holdings Ltd, mark the next chapter in this evolution, offering investors access to a well-structured, fully secured investment opportunity in the thriving SME credit space.



iO Finance Partners (SME Capital)

Key Terms

Growth of 11.0% per annum paid as a single bullet payment upon redemption.

Secured by a debenture over the shares in a diversified group of lenders, held by an independent security trustee on behalf of investors.

Backed by strong demand, you're accessing a £22bn SME funding gap—an underserved market with significant growth potential.

A short-term opportunity, where you can lock in these exceptional rates for 3 Years.

Invest in a Diversified Portfolio, broad spread across sectors and regions.

Proven Track Record. £150m+ has already been lent to UK SMEs.

Zenzic

Zenzic diversifies its loan portfolio across growth locations in the UK, targeting diverse scheme sizes, loan amounts and asset classes. Active investment sectors include Residential, Purpose-Built Student Accommodation, and Logistics. This approach minimizes investor risk typically associated with single project lending.

Zenzic have an exceptional track record of successful lending and zero capital losses. They recently partnered with Shawbrook, one of the UK's leading banks. In addition, they secured a further £45m funding line with Cynergy Bank, demonstrating their exceptional lending and underwriting credentials.



Zenzic

Key Terms

First charge security over a diversified portfolio with a maximum LTV of 65%.

Fixed term investment opportunity of 30 months.

Income at 2.25% per quarter equating to 9.0% per annum or
Growth at 9.0% per annum paid upon redemption.

Minimum investment amount of £10,000.

Zenzic

De-risked through the following:

Zenzic have a current Lending Book of £104.1m, comprising of 15 Residential, 1 Leisure, 1 Purpose Built Student Accommodation, and 1 Self Storage unit. The average loan size is £5.2m, with an average LTV of 69.6%.

Zenzic operates an investment strategy known as “all-weather”, which typically outperforms the market in both favourable and unfavourable economic market conditions.

All investments are secured by asset-level charges, and additional measures to ensure added protection when needed.

All-weather real-estate lenders can respond dynamically to changing market conditions, focussing on high growth but underserved sectors where the strongest risk/adjusted returns can be achieved.



LiveMore

The LiveMore 26-1 Secured Loan Note is a two-year, asset-backed note of up to £40 million, designed to fund UK First Charge mortgage originations.

LiveMore is the UK's only lender exclusively focused on borrowers aged 50 to 90+, offering a full suite of First Charge products including Interest Only, Capital Repayment, and Equity Release.

Ranked 52nd among the UK's top 500 fastest-growing companies with 721% growth over three years. LiveMore recently completed its second public securitisation - a £215 million transaction backed by UK prime and near-prime, owner-occupied mortgages. Settling on 9th July 2025, 91% of the capital structure is rated AAA and supported by 16 institutional investors.



LiveMore

Key Terms

Short term investment opportunity of 24 months, with the option for LiveMore to extend by a further 6 months.

Income at 2.5% per quarter equating to 10.0% per annum or
Growth at 10.0% per annum paid upon redemption.

Minimum investment amount of £20,000.

LiveMore

De-risked through the following:

PIP investors have a Debenture over LiveMore 26-1, an SPV to lend to LiveMore Capital to provide funding for mortgage loans.

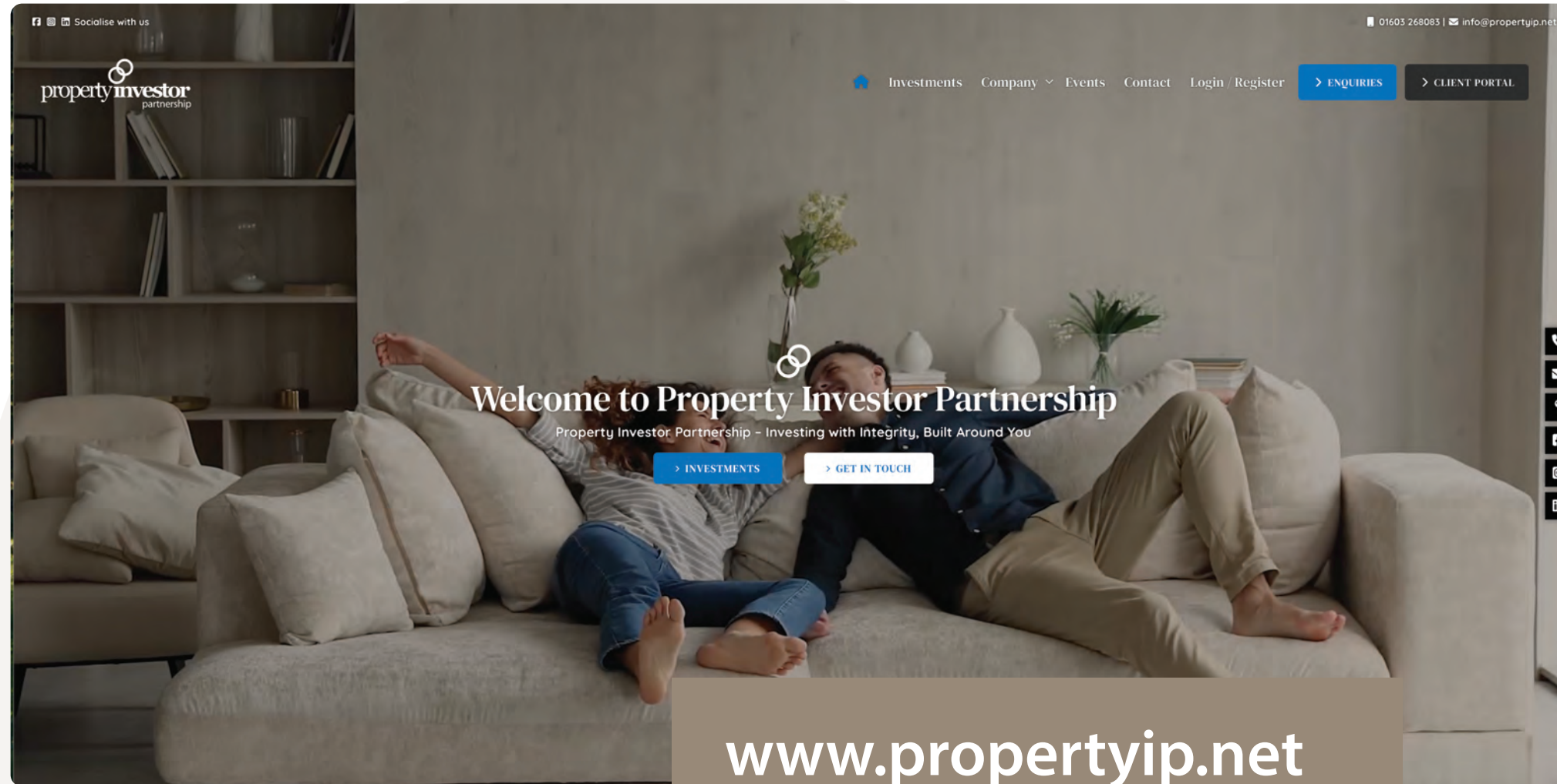
Since inception, a total of £815+ million has been originated across 5,682 loans, with only 7 defaults. The average loan size stands at £143,584, with an average LTV of 47.58%.

LiveMore are a UK based FCA Regulated, First Charge Mortgage Lender, focusing on the underserved mortgage customers in the 50-90+ age bracket, with an average Borrower age of 65.

The exit for this loan note is on the securitisation of the mortgage loans when the value reaches £250m and above.



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