



FRAMINGHAM EARL DEVELOPMENT, NORFOLK

8.75% Senior Secured Loan Notes

A development of four exceptionally designed detached residences
nestled in the sought-after village of Framingham Earl



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ABOUT FRAMINGHAM EARL: WHERE RURAL CHARM MEETS MODERN LIVING

Situated in the heart of Norfolk's scenic countryside, Framingham Earl offers the perfect blend of rural tranquillity and modern convenience. This picturesque village, with its historic charm and vibrant community, is an ideal location for families, professionals, and retirees seeking a peaceful yet connected lifestyle.

Surrounded by rolling fields and woodlands, Framingham Earl provides a quintessential rural escape. With the Norfolk Broads nearby and the stunning coastline just a short drive away, opportunities for outdoor adventures, wildlife spotting, and relaxing getaways abound. From scenic walks and cycling trails to exploring historic Norwich just 6 miles away,

Framingham Earl combines village charm with practical amenities. Excellent schools, local shops, healthcare facilities, and community events create a friendly and convenient environment. For larger shopping and leisure needs, Poringland and Norwich are just minutes away.

Despite its rural setting, Framingham Earl is well-connected. Norwich offers mainline rail links to London in under two hours, and the A47 and A11 provide easy access to Cambridge and beyond. Norwich International Airport is also within a 30-minute drive.

Proximity to Norwich, strong transport links, and Norfolk's growing popularity make Framingham Earl a sound investment. Whether as a forever home or a savvy property purchase, this village offers both lifestyle benefits and long-term value.



ABOUT THE DEVELOPER

Strand Development Limited ("Strand") has built its reputation on the provision of professional construction services such as quantity surveying, estimating, and project management. After many years of guiding clients, Strand transitioned to offer comprehensive development services as a principal contractor.

Today, Strand has become a distinguished local developer known for crafting top-tier homes that are in high demand, creating modern open spaces while retaining a cosy family ambiance. Their skilled craftsmen produce uniquely identifiable and beautiful residences.

www.strand-development.co.uk



LOAN NOTE SUMMARY

Teaming up with Strand Development Limited, Property Investor Partnership (“PIP”) offers a secured loan note for investors, targeting an 18-month investment term (with 6-month developer extension option if required) and offering an attractive 8.75% annual yield. As the Senior Lender, PIP will provide acquisition and development finance of up to £2.75m (excluding interest), secured against £3.97m of development asset value available at completion (69.26% net Loan-to-Value).

This exceptional development features four beautifully designed homes nestled in the charming village of Framingham Earl. Each property is meticulously crafted to the highest standards, blending modern design with premium materials to create a harmonious living experience. The exteriors elegantly combine contemporary and traditional elements, complementing the area’s architectural heritage. Inside, the homes boast spacious, light-filled interiors adorned with luxurious finishes, sophisticated flooring, and top-quality fixtures, ensuring both style and comfort. This sought-after address offers convenient access to Norwich’s vibrant city amenities, delivering an ideal balance of rural serenity and urban convenience.

REASONS TO INVEST:

- **Earn 8.75% per annum**
- **Anticipated investment term of 18-months**
- **Yield is paid as a single bullet payment upon repayment of capital**
- **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.**
- **Clear exit strategy, upon sale of the properties**
- **No upfront fees**
- **Minimum investment of £10K**

FRAMINGHAM EARL DEVELOPMENT APPRAISAL

	GBP (£)
Gross Development Value (GDV)	£3.97M
Loan-to-Value (excl interest)	69.26%
Loan-to-Value (Incl Interest)	75.54%
Net Scheme Profit	£963,173
Profit on Cost	32.03%
Profit on GDV	24.26%



TRANSACTION COUNTERPARTIES

Developer

Strand Development Limited
<https://strand-development.co.uk/>



Security Trustee & Investment Servicer

Property Investor Partnership



Legal Counsel

Howes Percival
<https://www.howespercival.com/>



KEY INVESTMENT TERMS

Loan Note Issuer	Strand Properties (Framingham) Limited
Investment Type	Secured Loan Note
Investment Status	Senior-Secured Debt under English Law
Investor Yield	8.75% per annum Paid as a single bullet payment on maturity
Investment Term	Up to 18 months (+6 month extension option)
Call Option	The Notes can be redeemed before the Repayment Date at the option of the Issuer. Interest shall accrue and be paid up to and including the date of repayment.
Transferability	Freely transferable
Minimum Investment	£10K (increments of £1K thereafter)
Purpose of Loan	Acquisition & Development Finance for the development of 4 detached residencies with a GDV of £3.97M (as at December 2024)
Investor Security	A debenture is granted to the Security Trustee providing fixed and floating charges over the Loan Note Issuer. These charges capture all assets, cashflows and other undertakings of the borrower, including all legal rights to Secured Assets.
Exit Strategy	Between 8-12 month construction period, plus further 6 months to sell and complete all properties.

FCA Risk Warnings

Due to the potential for losses, the Financial Conduct Authority (FCA) considers this investment to be high risk.

What are the risks?

1. You could lose all the money you invest

- If the business you are investing in fails, there is a high risk that you will lose your money. Most start up and early-stage businesses fail.
- Advertised rates of return aren't guaranteed. This is not a savings account. If the borrower doesn't pay you back as agreed, you could earn less money than expected. A higher advertised rate of return means a higher risk of losing your money. If it looks too good to be true, it probably is.
- These investments are sometimes held in an Innovative Finance ISA (IFISA). An IFISA does not reduce the risk of the investment or protect you from losses, so you can still lose all your money. It only means that any potential gains from your investment will be tax free.

2. You are unlikely to be protected if something goes wrong

- Protection from the Financial Services Compensation Scheme (FSCS), in relation to claims against failed regulated firms, does not cover poor investment performance. Try the FSCS investment protection checker here.
<https://www.fscs.org.uk/check/investmentprotection-checker>
- Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA regulated firm, FOS may be able to consider it. Learn more about FOS protection here.
<https://www.financialombudsman.org.uk/consumers>

3. You are unlikely to get your money back quickly

- Many bonds last for several years, so you should be prepared to wait for your money to be returned even if the business you're investing in repays on time.
- You are unlikely to be able to cash in your investment early by selling your bond. You are usually locked in until the business has paid you back over the period agreed.

4. Don't put all your eggs in one basket

- Putting all your money into a single business or type of investment for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well.
- A good rule of thumb is not to invest more than 10% of your money in high-risk investments.
<https://www.fca.org.uk/investsmart/5-questions-ask-you-invest>
- If you are interested in learning more about how to protect yourself, visit the FCA's website here.
<https://www.fca.org.uk/investsmart>



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