



## ALBION PLACE, RAMSGATE

8.75% Senior Secured Loan Notes

A bespoke collection of 13 luxury new build flats offering unparalleled coastal views, designed and developed by award-winning 'Arcvelop Investor Group'

Arcvelop  
investor group

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# RAMSGATE; A VIBRANT AND ICONIC SEASIDE TOWN

Ramsgate is a vibrant and iconic seaside town set along the breath-taking coastline of Kent and home to the UK's only Royal Harbour. With its rich maritime heritage, stunning Georgian architecture, and expansive award winning sandy beaches, Ramsgate offers the perfect blend of historic charm and modern coastal living. Recognised as a top coastal property hotspot by The Times, Ramsgate's ongoing regeneration has turned it into a magnet for discerning residents and investors alike, drawn to its unique appeal.

Ramsgate offers a wealth of high-quality amenities and opportunities for both recreation and cultural enrichment. The town is home to a variety of boutique shops, waterfront cafés, and award-winning restaurants, providing residents with an exceptional range of lifestyle choices. Its sandy beaches and picturesque coastline offer the perfect setting for sailing, water sports, and scenic walks, making Ramsgate an attractive destination for outdoor enthusiasts, and families benefit from access to 21 schools and colleges, including two renowned grammar schools, ensuring strong educational options.

Ramsgate's cultural appeal is equally compelling, with a vibrant scene that includes theatres, galleries, and a thriving arts community. The town regularly hosts festivals and cultural events that draw attention from across the region, offering a dynamic, creative atmosphere that adds to its charm. Whether enjoying the arts, the coast, or the rich local heritage, Ramsgate presents a unique lifestyle in a spectacular seaside setting.

Ramsgate also benefits from excellent connectivity, making it a highly accessible town for both residents and commuters. The Ramsgate train station offers direct high-speed rail links to London St. Pancras in just an hour, providing the perfect balance of coastal living with easy access to the capital. The town is also well connected by road, with links to the A299 and M2, ensuring convenient access to London, Canterbury, and other key locations in Kent, as well as ferry connections to Europe from nearby ports.



## ABOUT ALBION PLACE

Albion Place is a remarkable project dedicated to the restoration and enhancement of a historically significant Georgian terrace situated on the iconic cliffside location of the Ramsgate Conservation Area.

This development, representing 'Phase 2' of the wider scheme, offers a mix of 1, 2, and 3-bedroom flats, comprising 13 new homes, all crafted with the highest attention to detail. These homes will seamlessly complement the 24 additional residential units within the adjacent building, also undertaken by the Developer. Together, these two phases will reinstate and substantially enhance the local character, restoring the grandeur of the original Georgian architecture while offering luxurious living for a vibrant new community.

The development's elevated cliffside position offers residents unparalleled dual-aspect views, with the Royal Harbour to the front and expansive sea views to the rear, making this a unique and highly desirable development. Internally, the homes are designed with an emphasis on luxury and timeless elegance, and each unit is finished with carefully selected materials to create spaces that are not only beautiful, but also functional, enduring, and sympathetic to their surroundings.

## ABOUT THE DEVELOPER

Arcvelop Investor Group (AIG) is an award-winning property investment and development company specialising in the transformation of derelict buildings and land into exceptional residential homes and communities.

Leveraging a strong architectural background and over 50-years of combined experience, AIG procures and engineers distinctive buildings, adding significant value through strategic planning and carefully considered development. This approach ensures the delivery of high-yielding, future-proofed assets that consistently outperform the market.

Recognised for its exceptional commitment to design excellence, masterful craftsmanship, and intelligent use of materials, AIG seamlessly blends restored traditional features with contemporary elements. The result is homes that are timeless, innovative, and truly unique, solidifying AIG's reputation as a premier developer in the UK.

<https://arcvelop.com/>



## LOAN NOTE SUMMARY

Teaming up with renowned local developer Arcvelop Investor Group, Property Investor Partnership ("PIP") offers a secured loan note for investors, targeting an 18-month investment term (with 6-month extension option at the discretion of the developer) and offering an attractive 8.75% annual yield. As the Senior Lender, PIP will provide acquisition and development finance of up to £2.84m (excluding interest), secured against £4.15m of development asset value at completion (68.43% net Loan-to-Value).

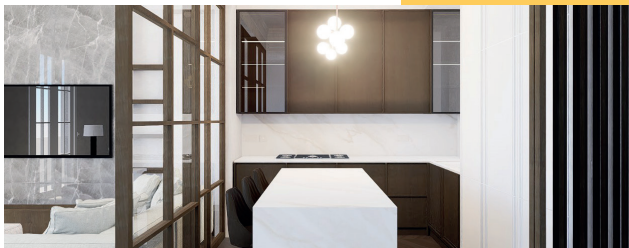
## REASONS TO INVEST:

- **Earn 8.75% per annum for 18-months (with 6-month developer extension option)**
- **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 other assets and undertakings of the borrower.**
- **Clear exit strategy, upon refinance via mainstream lender**
- **No upfront fees**
- **Minimum investment of £10K**



# ALBION PLACE (RAMSGATE) DEVELOPMENT APPRAISAL

	GBP (£)
Gross Development Value	£4.15M
Net Loan-to-Value (Ex Interest)	68.43%
Gross Loan-to-Value (Inc Interest)	74.13%
Scheme Profit (Net of all Costs)	£1,063,478.92
Profit on Cost	34.46%
Profit on GDV	25.63%



# TRANSACTION COUNTERPARTIES

## Developer

Arvelop Investor Group  
<https://arcvelop.com/>



## Security Trustee & Investment Servicer

Property Investor Partnership



## Legal Counsel

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



# KEY INVESTMENT TERMS

<b>Loan Note Issuer</b>	AIG Albion Place (Land) Limited
<b>Investment Type</b>	Secured Loan Note
<b>Investment Status</b>	Senior-Secured Debt under English Law
<b>Investor Yield</b>	8.75% per annum (0.75% per month) Paid as a single bullet payment on maturity
<b>Investment Term</b>	18 months (with 6-month extension option)
<b>Call Option</b>	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.
<b>Transferability</b>	Freely transferable
<b>Minimum Investment</b>	£10K (increments of £1K thereafter)
<b>Purpose of Loan</b>	Acquisition & Development Finance for the development of 13 high-spec apartments with a net GDV of £4.15M (as at October 2024)
<b>Investor Security</b>	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.
<b>Exit Strategy</b>	A 12-month development schedule, followed by a 3-6 month refinancing period. The borrower plans to retain and lease the apartments after completion and has secured assurances from several lenders to provide adequate refinance in order to exit the PIP loan.

# 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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