



REDGRAVE DEVELOPMENT NEAR DISS, SUFFOLK

8.75% Senior Secured Loan Notes

A bespoke, high-specification development of four individually designed homes in the sought-after village of Redgrave set in the serene countryside along the northern borders of Suffolk



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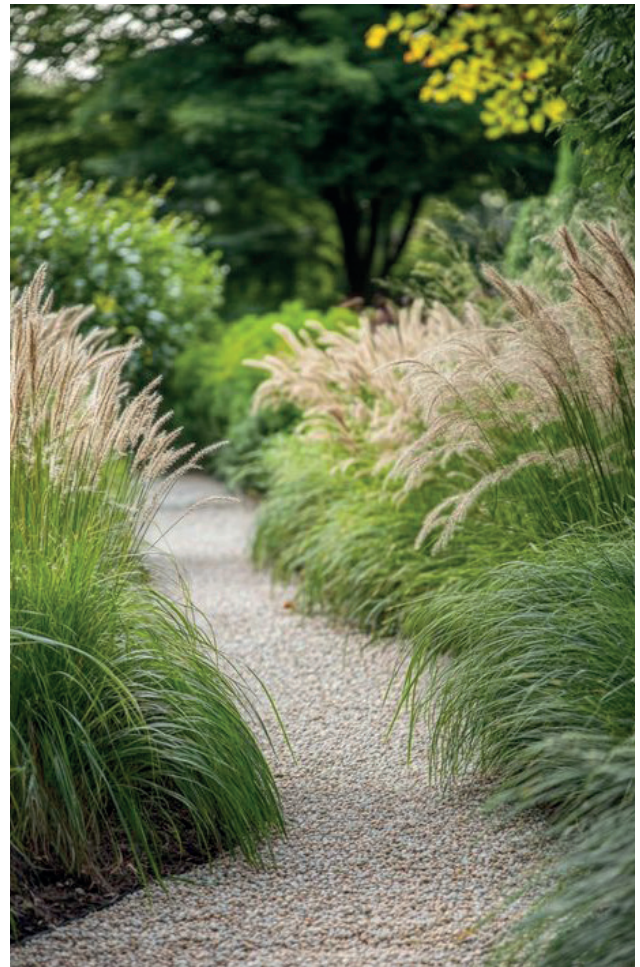
ABOUT REDGRAVE

Redgrave is a picturesque English village set in the serene countryside along the northern borders of Suffolk. Known for its charming character, Redgrave showcases a rich historical legacy, highlighted by its collection of period properties, each adding a distinct aesthetic to the village's central green and scenic pond. These elements together create a classic English rural scene that is both inviting and tranquil.

The village offers a comfortable lifestyle with essential amenities close at hand. A friendly public house provides a place for locals to gather, while the village church stands as a testament to Redgrave's deep-rooted heritage. A small convenience store adds to the practicality of village life, meeting everyday needs without requiring a trip further afield. Families benefit from being in the catchment area for Hartismere School, known for its strong educational reputation, along with access to a free bus service for students, simplifying the daily routine for parents.

Within a mile to the south, the neighbouring villages of Rickinghall and Botesdale enhance local conveniences, including a well-regarded medical centre. This proximity expands residents' access to healthcare and a wider range of amenities without sacrificing Redgrave's quiet village ambiance.

For broader services and greater connectivity, the historic market town of Diss is only 7-miles east. Diss offers an extensive selection of shops, dining options, and recreational facilities to satisfy various interests. A notable benefit is Diss's mainline railway station, with regular direct services to London Liverpool Street and Norwich, ideal for commuters and those seeking convenient travel options for leisure.



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 and offering an attractive 8.75% annual yield. As the Senior Lender, PIP will provide acquisition and development finance of up to £1.73m (excluding interest), secured against £2.5m of development asset value available at completion (69.20% Loan-to-Value).

Located in the Norfolk countryside near to a nature reserve in the sought-after village of Redgrave, the development presents four Suffolk-style black timber-clad homes which beautifully blend the area's historic charm with a sleek, high-specification interior design.

Inside, polished concrete floors and expansive open-plan layouts showcase vast glazed sections, creating seamless connections to the exquisitely landscaped gardens and open countryside views beyond. A picturesque, tree-lined private driveway welcomes you to this exclusive cluster of homes, set amid a thoughtfully landscaped wildlife haven complete with a newly introduced pond.

This is a truly unique opportunity to experience authentic countryside living at its finest.

REASONS TO INVEST:

- Earn 8.75% per annum for up to 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

THE REDGRAVE PROJECT DEVELOPMENT APPRAISAL

	GBP (£)
Gross Development Value	£2.5M
Net Loan-to-Value	69.20%
Gross Loan-to-Value (Inc Finance Costs)	74.44%
Scheme Profit (Net of Finance Costs)	£639,000
Profit on Cost	34.33%
Profit on GDV	25.56%



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 (Redgrave) 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
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 £2.5M (as at November 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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